

# The Increasing of Zakat Management toward Muzakkis' Trust at the Office of Religious Affairs

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**Abstract:** *The purpose of this research was to determine the management of zakat in increasing the Muzakkis' trust in the Banjarsari Office of Religious Affairs, Serang, Banten, Indonesia. It is based on the terms of the demographics or gender respondents. The experiment was conducted using a quantitative approach with descriptive and inferential methods. The inferential methods used correlation, t-test, Post-Hoc test and multiple regression analysis. The data collection instrument used likert scale questions. Population and sample in this research are the people of around Banjarsari Religious Affairs Office in District of Cipocok Jaya, Serang-Banten. Based on the results of the research, it is known that the overall of zakat management and Muzakkis' trust had high rate, and the positive and significant relationship of the zakat management and the Muzakkis' trust. It can be concluded that the increasing of the Muzakkis' trust can be carried out with the repairing and improving of the management of zakat in a professional manner.*

**Keywords:** *zakat management, Muzakkis' trust, religious knowledge, Sharia Law, Office of Religious Affairs.*

## 1. Introduction

The Zakat Management with more professional, trustworthy and transparent will be developing the spirit of community for spending their zakat. Zakat has a powerful influence on all aspects of human life, especially impacting of the public awareness for paying zakat. Paying zakat is obligatory worship as well as the prevailing custom in Islam, so that in conducting worship must be accompanied with science.

Every moslem has been obliged for paying zakat, based on the reaching of the amount and timing of zakat obligations incurred, for the welfare of the people in accordance with applicable law. Zakat management managed by a professional will developed the public confidence into muzakki or giving alms. Society as muzakki will feel comfortable and confident when the zakat institutions such as the Office of Religious Affairs

has the professionalism and good management, thus it's providing a strong motivation for fulfilling their obligations. For increasing public confidence to the zakat institution, the government issued the Law Number 38 in 1999 about the management of zakat. The laws described legal sanctions, incurred by zakat institutions are not able to carry out their duties as professional and trustworthy.

With proper management, zakat is a potential source of funds and can be used to promoting the general welfare for the whole society, especially to eradicating poverty and eliminating social inequality. There are many people unwilling to distribute their zakat. The private institution was managed by the community or the government institutions. It will be an obstacle for developing and improving the community welfare. Zakat

provides an opportunity to the people who need help in managing and running their lives.

People prefer giving their zakat directly to the people in need than giving to the zakat institution. For that, the zakat management institutions such as the Office of Religious Affairs have to managing in professional manner. So it will grow the public confidence of the Office of Religious Affairs in the distribution of zakat. Therefore in this study, researchers wanted to knowing and analyzing the relations of the zakat management toward the muzakkis' trust at the Office of Religious Affairs. The hypothesis of this study is the relations of the zakat management toward the muzakkis' trust.

## 2. Literature Review

### 2.1. Management of Zakat

Zakat is an obligation of social and worship, where people will feel the grandeur of the Islamic teachings' purpose in love and mutual help form among the humans (Siddik, 1982). Zakat is one of the major obligations in Islam. It is only limited to the Muslims' interests. Zakat distribution is given was also limited to the eight categories (asnaf), they are the indigent, poor, slave, amil zakat, the debtors (gharimin), the people were on the way and ran out of stock, the new muslim, and the people whose fight for Islam. The law of Zakat is obligatory (fardlu) for the Muslims who have fulfilled the requirements for zakat.

Zakat can be classified by type, they are; zakat fitrah and zakat maal (wealth). Zakat fitrah is obligatory zakat in Islam for every moslem from children to adults during Idul Fitri. It was given to the poor people to supplying their needs, so they are not begging during the idul fitri day (Rashid, 2003).

Zakat of Property is issued from the property or assets and income owned by a Muslim has reached its nishab (a year) and haul. In the administration and distribution of zakat requires good management. The management zakat institution must have properties that Rosulullah teach, like the honesty (sidiq), communicative (tabliq),

responsibility (mandate), and intelligence (fatanah) (Nawawi, 2013).

Based on the Law of the Republic of Indonesia Number 38 Year 1999, the Management of Zakat is an activity which includes; planning, organizing, implementing, and monitoring of zakat distribution and utilization. Professionalism's zakat management gives a good effect on public confidence. The good management of zakat can be implemented by the adoption of good governance. Herdinata (2008) found that the implementation of good corporate governance requires the development and implementation of internal control structure which related to the provision of accurate data. It can be said that the Improvement of zakat management is done through the service and the performance of the institution, so it would have the human resources as a professional. Good governance has been fortified with professional ethics in the attempt. The basic principles of good governance are; fairness, transparency, accountability, responsibility and independence. It's as expressed by the Asian Development Bank (1999), which confirms the existence of a general consensus that good governance is based on the pillars; 1. accountability, 2. transparency, 3. useful, 4. predictability (predictability), and 5. participation.

### 2.2. Muzakki's Trust

Muzakki is a consumer or service user of Religious Affairs Office in the distribution of Zakat for people who are entitled to zakat. Muzakki will not distributing their zakat if there is not anytrust toward the institutions in managing zakat as properly and professionally. Barnes (2003) says the trust is the belief that someone would find what he wants in the other person, and not what he feared. Confidence was born of a gradual process then accumulated into a form of trust. In other words, trust is our belief that there are certain attributes of the product. This belief arises from the continuously perception about learning and experience (Amir, 2005). Trust or belief is the conviction of the person or a group action

consistent with their beliefs. This belief arises from the continuously perception about their learning and experience (Amir, 2005).

To build a trust needed the seven core value they are; inclusion, competent, honesty, integrity, accountability, sharing, and awards (Wibowo, 2006). Similarly to Morgan and Hunt (1994), trust is a factor was determining the consumer's commitment in a relationship with the company. In the context of zakat management institutions, the concept is applied in the relations between Amil and Muzakki. Amil roled as the service providers while muzakki as the consumers of the services or products. Amil whose believe to the zakat institution according Morgan and Hunt (1994), Parasaruman, et al (1991) and Bitner (1995) will arised the muzaki commitment to paying zakat in the zakat management institution continuously.

Trust is basically a number of specific beliefs on the integrity (trusted and ability to keep promises), benevolence (attention and motivation to acting acording to their interests), competency (the ability of the trust to carry out trust needs) and predictability (consistency of the entrusted behavior) (Ferrinadewi, 2008).

### 3. Research Methods

The research method used is descriptive and inferential. Statistical analyzes used were inference correlation analysis, T-test and stepwise multiple regression. Descriptive research is the research for collecting information about the status of existing symptoms. It's according to their circumstances at the time of the study (Arikunto, 2005). Interpretation of descriptive analysis expressed by Nunally (1978), namely: Mean score 1:01 to 2:00 (low); 2.01- 3.00 (a simple, low); 3:01 to 4:00 (simple high); 4:01 to 5:00 (high). Correlation analyzes were done using Product Moment Correlation. The analysis of the t-test was used for testing the similarity of several independent populations. The multiple regression analysis is a statistical test for founding the best forecasters, indicating the relationship value, and the donations

value of research change simultaneously (Howitt and Cramer, 2003; Tabachnick & Fidell, 2001).

In this study, researchers used the instrument as the data collection research with Likert scale. According Arikunto (2000), the data collection instruments are the selected tools and used by the researchers in order to collecting data, and it wil be systematic and easy.

Zakat management instrument was following the principles of Good Corporate Governance by the Decree of the Minister of BUMN, number kep. 117 / M.MBU / 2002 Article 3 cited by Effendi (2009), namely: 1) transparency, 2) independence, accountability, 4) accountability, 5) reasonableness. For measuring the dimensions of trust in the rational quality of zakat institution, the authors adopted the confidence dimension by Morgan and Hunt (1994) as also adopted by Takidah (2004) and Rizal (2006), they are: 1). share value, 2). communication and 3). opportunistic behavior.

The population in this study was the people of Regional Office for Religious Affairs Banjarsari, Cipocok Jaya, Serang Banten. The sample in this study was 200 respondents. They are the people in the Regional Office for Religious Affairs Banjarsari, Cipocok Jaya, Serang Banten. According Sekaran (2003), the number of samples between 30-500 respondents is sufficient to study the case. The samples in this study followed Sekaran's opinions (2003), a sample size between 30 to 500 respondents is insufficient for assessment reviews. Haase and Nilson (1998) are following to Baharom (2004) said that the sample size needs to exceeding the minimum amount if acquired significant. The sampling used the probability sampling area techniques. The sampling area technique is done by taking a representative from each area in the population (Arikunto, 1993).

Before testing hypothesis, investigators have been done validity, reliability and normality test. All instruments must have two conditions; Valid and

reliable. Valid means the measurement object of instrument would be accurately to be measured. Reliable means the measurement results would be consistently over time. Hadjar (1996), said that the quality of the instrument is determined by two main criteria: reliability and validity. The validity of an instrument must show how far it can measure what is to be measured, while reliability showed the consistency and accuracy of measurement

results. The validity test through to legal movement (face validity) and the contents of validity (content validity). The index of reliability testing is using Cronbach alpha. Test data normality using the Kolmogorov-Smirnov test. The validity and reliability of research can be seen in Table 1.

Table 1 Validity and reliability research

Variable	Indicator	correlation value	Alfa value
Muzakki's Trust	1) Share value,	0.534 – 0.663	0.749
	2) Communication,	0.475 – 0.752	0.753
	3) Opportunistic behavior,	0.489 – 0.699	0.748
Zakat management	1) Transparency;	0.492 – 0.835	0.775
	2) Independence;	0.627 – 0.777	0.779
	3) Accountability;	0.555 – 0.764	0.765
	4) Responsibility;	0.420 – 0.783	0.764
	5) Fairness.	0.660 – 0.792	0.786

From Table 1, it is known that the validity and reliability of the muzakki's trust variable with share value indicator has a correlation score each items 0.534-0.663, with alpha Cronbach score 0.749. The indicators of communication has a correlation score each items 0.475-0.752, with alpha Cronbach score 0.753. And the opportunistic indicator has a correlation score each items 0.489-0.699, with alpha cronbach score 0.748.

The variable of zakat management through the transparency indicator has a correlation score each items 0.492- 0.835, with alpha Cronbach score 0.775. The indicators of independence has a correlation score each items 0.627- 0.777, with alpha Cronbach score 0.779. The accountability

indicator has a correlation score each items 0.555-0.764, with alpha cronbach score 0.765. The indicators of accountability has a correlation score each items 0.420-0.783, with alpha cronbach score 0.764, and for the indicator of fairness has correlation score each items 0.660- 0.792, with alpha cronbach score 0.786. Based on the table, it was revealed that the variables of muzakki's trust and zakat management have high validity and reliability score, so it can be used for further research. Furthermore, the normality test of variables is done. The results of the data normality test toward muzakki's trust and zakat management can be seen in table 2.

Table 2 The Data Normality Test Research

No	Variable	Indicator	Nilai Normality	Sig.	Interpretation
	Muzakki's Trust		0.163	0.000	Normal
		1) Share value,	0.108	0.019	Normal
		2) Communication,	0.116	0.009	Normal
		3) Opportunistic behavior,	0.172	0.000	Normal
	Zakat Management		0.162	0.000	Normal
		1) Transparency.	0.122	0.005	Normal
		2) Independence.	0.102	0.030	Normal
		3) Accountability.	0.127	0.003	Normal
		4) Responsibility.	0.103	0.028	Normal
		5) Fairness.	0.135	0.001	Normal

From table 2, it can be seen that the muzakkis' trust variable through the share value indicator has a normality score 0.108, with sig. 0.019, the indicators of communication has a normality score 0.116, with sig. 0.009, and the indicators of opportunistic behavior has a normality score 0.172, with sig. 0.000. As well as the overall of the muzakkis' trust has normality score 0.163, with sig. 0.000.

The variable of zakat management through transparency indicator has a normality score 0.122, with sig. 0.005. The independence indicator has a normality score 0.102, with sig. 0.030. The indicators of accountability has a normality score 0.127, with sig. 0.003. The indicators of accountability has a normality score 0.103, with

sig. 0.028. The indicators of fairness have normality score 0.135, with sig. 0.001, as well as the overall of the zakat management variable has a normality score 0.162, with sig. 0.000. From the results, it demonstrates the significant score of the muzakkis' trust and zakat management variable  $<0.05$ , thus the muzakkis' trust variable and zakat management are in the normal conditions.

#### 4. The Research Results

##### 4.1. The level of Zakat Management and Muzakki's Trust.

To determining the level of zakat management and muzakkis' trust were done by using descriptive method, with the average value and standard deviation. The Descriptive research results can be seen in Table 3

Table 3 Descriptive Analysis of Zakat Management and Muzakkis' Trust

No	Variable	Dimention	Mean	Standard Deviation	Interpretation
1	Muzakki's Trust	Share value,	36.62	7.027	High
		Communication	36.69	6.703	High
		Opportunistic behavior	37.28	6.510	High
2	Zakat Mangement	Transparency	20.32	3.589	High
		Independence	22.02	4.472	High
		Accountability	19.98	3.632	High
		Responsibility	22.08	3.936	High
		Fairness.	19.74	3.782	high

From Table 3 above, it appears that the overall score of the muzakki's trust and zakat management

is high. The variable of muzakki's trust through the share value indicators have score (mean = 36.62,

SD = 7.027). The indicators of communication have score (mean = 36.69, SD = 6703), and the indicator of opportunistic behavior have score (mean = 37.28, SD = 6.510). The variable of zakat management through the transparency indicators have score (mean = 36.62, SD = 7.027), the indicators of independence have score (mean = 22.02, SD = 4.472), the indicators of accountability have score (mean = 19.98, SD = 3.632). The indicators of accountability have score (mean = 22.08, SD = 3.936), and the fairness indicators have score (mean = 19.74, SD = 3.782). From these results, it can be seen that the muzakki's trust (giver of charity) and zakat management have high score. It indicates that the community as a prospective muzakki (giving alms) was very carefully and understandable about the zakat, understanding any regulations related to zakat, and

knowing the good zakat management. The zakat management is needed if want to enhancing the amount of zakat received, so there are more muzakki whose distributing their zakat to the zakat institutions, especially in the Religious Affairs Officer.

**4.2. Differences level of Zakat Management and Muzakki's Trust based on the demographics respondents (Sex).**

The difference level of zakat management and muzaki's trust views from demographics respondents is gender. The difference level of zakat management and trust muzakki according the gender is using t-test analysis. The level difference zakat management and trust muzakki by gender can be seen in Table 4.

Table 4 Zakat Management and Muzakki's Trust According to the Gender

Variable	Dimention	Sex	Mean	Standard Deviasi	T Value	Sig
Muzakki's Trust		Male	110.49	18.316	-.068	.946
		Female	110.67	18.984		
	Share value	Male	36.25	6.946	-.744	.458
		Female	36.95	7.122		
	Communication	Male	36.78	6.536	.200	.842
		Female	36.59	6.898		
Opportunistic behavior	Male	37.46	6.427	.401	.689	
	Female	37.09	6.620			
Zakat Management		Male	104.02	16.285	-.120	.904
		Female	104.29	15.397		
	Transparancy	Male	20.28	3.827	-.177	.860
		Female	20.37	3.353		
	Independence	Male	22.06	4.426	.126	.900
		Female	21.98	4.539		
	Accountability	Male	19.95	3.644	-.136	.892
		Female	20.02	3.638		
	Responsibility	Male	21.96	3.982	-.430	.667
		Female	22.20	3.905		
	Fairness	Male	19.77	3.908	.093	.926
		Female	19.72	3.671		

From Table 4, it can be seen that the muzakki trust variable trough the share value indicator have score (t = -0.744; Sig = 0.458). It is known that

there are differences score of the share value indicators of the male with the female. And the average score of the share value of male is lower

than the women. The overall score of the share value for the male (mean = 36.25, SD = 6.946), and the female (mean = 36.95, SD = 7.122). From the result, it is shown that the score of the shares value of male is lower than the women. The indicators of communication have score ( $t = 0.200$ ; Sig = 0.842). It is known that there are differences in the communication score of male with the female, and the average value of communication male is higher than the female. The overall score of communication male (mean = 36.78, SD = 6.536), the female (mean = 36.59, SD = 6.898). It is known that the communication score of male was higher than the female. The indicator of opportunistic behavior have score ( $t = 0.401$ ; Sig = 0.698), it is known that there are differences score of the opportunistic behavior of male with the female. And the average score of the opportunistic behavior of male is higher than the female. The overall value of the opportunistic behavior for male (mean = 37.46, SD = 6.427), and for the female (mean = 37.09, SD = 6.620). It can be seen that the score of the opportunistic behavior of male is higher than the female. The overall variable muzakki trust have score ( $t = -0.068$ ; Sig = 0.946), it is known that there are differences score in the muzakki's trust by male and female, and the average score of muzakki's trust by male is lower than the female. The score of muzakki trust for male (mean = 110.49, SD = 18.316), and the score for female (mean = 110.67, SD = 18.984). Thus it can be seen that the overall score of muzakki trust of male is lower than the female, although there are the indicators score of muzaki trust male is higher than female, they are the indicator of communication and opportunistic behavior.

The variable score of the zakat management transparency indicator are ( $t = -0.177$ ; Sig = 0.860). It is known that there are differences in transparency according to the male and female. And the average score of transparency for the male is lower than the female. The transparency score according to the male are (mean = 20.28, SD = 3.827). And for the female (mean = 20.37, SD =

3.353). The Indicators score of independence ( $t = 0.126$ ; Sig = 0.900). It is known that there are differences of independence according to the male with the female. And the average score of independence according to the male is lower than the female. The independence score according to the male are (mean = 22.06, SD = 4.426), and the female (mean = 21.98, SD = 4.539). The Accountability indicator have score ( $t = -0.136$ ; Sig = 0.892), it is known that there are differences in male's accountability with female's accountability. And the average score of male's accountability is lower than the female, the accountability score according to the male are (mean = 19.95, SD = 3.644) and for the female (mean = 20.02, SD = 3.638). So the accountability indicator have score ( $t = -0.430$ ; Sig = 0.667). It is known that there are differences accountability according to the male with the female. And the average score of accountability by male is lower than the female. The accountability score according to male are (mean = 21.96, SD = 3.982) and for the female (mean = 22.20, SD = 3.905). The Indicators score of fairness are ( $t = 0.093$ ; Sig = 0.926), it is known that there is no difference fairness according to the male with the female, and the average score of fairness by male is higher than the female. The fairness score according to the male are (mean = 19.77, SD = 3.908) and for the female (mean = 19.72, SD = 3.671). The overall zakat management variable have score ( $t = -0.120$ ; Sig = 0.904). It is known that there are differences in the zakat management according to the male with the female. And the average score of the zakat management by the male is lower than the female. The score of zakat management according to the male are (mean = 104.02, SD = 16.285) and for the female (mean = 104.29, SD = 15.397). From the research data shows that there are differences between male and female on the zakat management. The zakat management score according to the female is higher than female. According to the female, the zakat management has improved and increased. Management will be felt directly by muzakki (giving alms), the female

muzakki gives a good assessment of the management of zakat as followed by assessment of male.

#### 4.3. Relationship of Zakat Management towards Muzakki's Trust (Giving Zakat).

Table 5. Relationship of the Zakat Management toward Muzakki's Trust

Zakat Management	Muzakki Trust	Share Value	Communication	Opportunistic Behavior	Muzakki Trust
Transparancy		0.630**	0.632**	0.689**	0.707**
Independence		0.636**	0.633**	0.700**	0.713**
Accountability		0.604**	0.635**	0.722**	0.710**
Responsibility		0.673**	0.656**	0.676**	0.727**
Fairness		0.597**	0.631**	0.669**	0.687**
Zakat Management		0.772**	0.783**	0.849**	0.871**

Significant in the direction of  $P < 0.05$

From table 5, it seems that there is a relationship of zakat management toward the muzakki's trust through the indicators of transparent related to the indicator of share value ( $r = 0.630$ ), the indicator of transparency related to the indicator of communication ( $r = 0.632$ ), the indicator of transparency related to the indicators of opportunistic behavior ( $r = 0.689$ ), and transparency indicators related to muzakki's trust variable ( $r = 0.707$ ).

There is a relationship of zakat management toward the muzakki's trust through the indicator of independence related to the indicators of share value ( $r = 0.636$ ), the indicator of independence related to the indicators of communication ( $r = 0.633$ ), the indicator of independence related to the indicators of opportunistic behavior ( $r = 0.700$ ), and the indicator of independence related to the muzakki's trust variable ( $r = 0.713$ ). There is a relationship of zakat management toward the muzakki's trust through the indicators of accountability related to the indicators of share value ( $r = 0.604$ ), the indicator of accountability related to the indicators of communication ( $r = 0.635$ ), the indicator of accountability related to the indicators of opportunistic behavior ( $r = 0.722$ ),

To determining the relationship of muzakki's trust toward zakat management is done using correlation analysis. The relationship of muzakki's trust toward zakat management can be seen in Table 5.

and the indicator of accountability related to the muzakki's trust variable ( $r = 0.710$ ).

There is a relationship of zakat management toward the muzakki's trust through the indicators of responsibility related to the indicators of share value ( $r = 0.673$ ), the indicators of responsibility related to the indicators of communication ( $r = 0.656$ ), The indicators of responsibility related to the indicators of opportunistic behavior ( $r = 0.676$ ), and the responsibility indicators related to muzakki's trust variable ( $r = 0.727$ ).

There is a relationship of zakat management toward the muzakki's trust through the indicators of fairness have been related to the indicators of share value ( $r = 0.597$ ), the indicator of fairness related to indicators of communication ( $r = 0.631$ ), the indicator of fairness related to the indicators of opportunistic behavior ( $r = 0.669$ ), and the indicator of fairness related to the muzakki's trust variable ( $r = 0.687$ ).

The variable of zakat management has a relationship toward the indicator share value ( $r = 0.772$ ), ( $r = 0.783$ ) for the indicator of communication, ( $r = 0.849$ ) for the indicator opportunistic behavior, and ( $r = 0.871$ ) for the muzakki's trust variables.

From these results appears that the variable of zakat management has a strong relationship toward muzakki's trust. So the hypothesis says, there is a relationship between the zakat management toward the muzakki's trust can be received and verified. The muzakki's trust was being one factor to increasing the number of zakat income in the zakat development and empowerment, without good and professional management, the muzakki's trust will not grow. The muzakki's trust was very important for credibility of zakat institution as an office of religious affairs, this contributes to whom recipients were truly Shar'i and equitable. In other words, the increasing of the muzakki's trust would

growing and developing in the society when the zakat management was right and professional. So that, the distribution of zakat was targeted for the right people according to the terms and conditions of zakat's received.

#### 4.4. Forecasters Factor of Zakat Management toward Muzakki's Trust

To analyze the factors forecaster zakat management of the trust muzakki is using stepwise regression analysis. To carry out the analysis of multivariate regression using stepwise, first performed a correlation analysis can be seen in Table 6.

Table 6 Correlation Between Zakat Management and Trust Muzakki

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.727 <sup>a</sup>	.529	.526	12.808
2	.823 <sup>b</sup>	.678	.675	10.612
3	.846 <sup>c</sup>	.716	.711	9.999
4	.862 <sup>d</sup>	.744	.738	9.517
5	.872 <sup>e</sup>	.760	.754	9.234

a. Predictors: (Constant), A4

b. Predictors: (Constant), A4, A3

c. Predictors: (Constant), A4, A3, A2

d. Predictors: (Constant), A4, A3, A2, A5

e. Predictors: (Constant), A4, A3, A2, A5, A1

From table 6, found that the correlation value of zakat management through the indicators of accountability was 0.727, with the correlation value of determination 0.529. It means that 52.9% of muzakki's trust can be explained by the indicators of accountability. After added by the indicator accountability, the correlation value was 0.823 with the correlation value of determination 0.678. It shows that 67.8% of the factors affected to the muzakki trust and can be explained by the responsibility and accountability.

The correlation value of responsibility, accountability and independence indicators were

0.846 with the correlation value of determination 0.716, it means that 71.6% of the muzakki's trust variable can described by the indicators of responsibility, accountability and independence. The Indicators value of responsibility, accountability, independence and fairness was 0.862 with the correlation value of determination 0.744. It means that 74.4% of the muzakki's trust variable can be explained by responsibility, accountability, independence and fairness. Then, the indicators value of responsibility, accountability, independence, fairness and transparent was 0.872, with the correlation value of determination 0.760, it means that 76.0% of muzakki's trust variable can be explained by the

indicators of reponsibility, accountability, independence, fairness and transparency. The

calculation of data regression variable using stepwise term, it can be seen in Table 7.

Table 7 Multivariate Regression Methods Using Stepwise Term

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	34.695	5.173			6.707	.000
	A4	3.437	.231	.727		14.898	.000
2	(Constant)	13.014	4.849			2.684	.008
	A4	2.316	.224	.490		10.329	.000
	A3	2.323	.243	.453		9.561	.000
3	(Constant)	10.577	4.594			2.302	.022
	A4	1.787	.235	.378		7.588	.000
	A3	1.790	.252	.349		7.111	.000
	A2	1.125	.221	.270		5.088	.000
4	(Constant)	6.689	4.453			1.502	.135
	A4	1.616	.227	.342		7.117	.000
	A3	1.139	.278	.222		4.097	.000
	A2	1.020	.212	.245		4.819	.000
	A5	1.164	.252	.237		4.622	.000
5	(Constant)	3.217	4.426			.727	.468
	A4	1.301	.237	.275		5.494	.000
	A3	.978	.273	.191		3.578	.000
	A2	.863	.210	.207		4.113	.000
	A5	1.048	.246	.213		4.251	.000
	A1	.954	.263	.184		3.624	.000

a. Dependent Variable: Muzakki's Trust

Table 7 above shows that the calculation of multivariate regression using stepwise term on the first model regression a1 was 3.437 for the variable A4 (accountability) with the constant value 34.695. The second model regression a1 was 2.316 for the variable A4 (accountability) and for a2 was 2.323 for variable A3 (accountability) with the constant value 13.014. In the third model regression a1 was 1.787 for the variable A4 (accountability), a2 was 1.790 for variable A3 (accountability), and a3 was 1.125 for the variable A2 (independence) with the constant value 10.577. In the fourth model regression a1 was 1.616 for the variable A4 (accountability), a2 was 1.139 for variable A3 (accountability), a3 was 1.020 for the variable A2 (independence), a4 was 1.164 for the variable A5 (fairness) with a constant value 6.689. In the fifth model regression a1 was 1.301 for the variable A4 (accountability), a2 was 0.978 for variable A3 (accountability), a3 was 0.863 for the variable A2 (independence), a4 was 1.048 for the variable A5 (fairness), a5 was 0.954 for the variable A1 (transparency) with a constant value 3.217. The final form of multivariate regression of the zakat management indicators toward the muzakki's trust can be described by the regression equation  $Y = 3.217 + 1.301X_4 + 0.978X_3 + 0.863X_2 + 0.1048X_5 + 0.954X_1$ .

(accountability), a3 was 1.020 for the variable A2 (independence), a4 was 1.164 for the variable A5 (fairness) with a constant value of 6.689. In the fifth model regression a1 was 1.301 for the variable A4 (accountability), a2 was 0.978 for variable A3 (accountability), a3 was 0.863 for the variable A2 (independence), a4 was to 1.048 for the variable A5 (fairness), a5 was 0.954 for the variable A1 (transparency) with a constant value 3.217. The final form of multivariate regression of the zakat management indicators toward the muzakki's trust can be described by the regression equation  $Y = 3.217 + 1.301X_4 + 0.978X_3 + 0.863X_2 + 0.1048X_5 + 0.954X_1$ .

Before used for the purposes of divination, the regression equation should be tested by the interests regression testing. To determining the

benefit of multiple regression equation degrees used F test and the results are presented in Table 8 as follows:

Table 8 Variance Linear Regression Analysis  $Y = 3.217 + 1.301X_4 + 0.978X_3 + 0.863X_2 + 0.1048X_5 + 0.954X_1$ .

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36412.030	1	36412.030	221.965	.000 <sup>a</sup>
	Residual	32480.690	198	164.044		
	Total	68892.720	199			
2	Regression	46707.022	2	23353.511	207.370	.000 <sup>b</sup>
	Residual	22185.698	197	112.618		
	Total	68892.720	199			
3	Regression	49295.689	3	16431.896	164.344	.000 <sup>c</sup>
	Residual	19597.031	196	99.985		
	Total	68892.720	199			
4	Regression	51230.496	4	12807.624	141.403	.000 <sup>d</sup>
	Residual	17662.224	195	90.576		
	Total	68892.720	199			
5	Regression	52350.152	5	10470.030	122.785	.000 <sup>e</sup>
	Residual	16542.568	194	85.271		
	Total	68892.720	199			

a. Predictors: (Constant), A4 Responsibility

b. Predictors: (Constant), A4, A3 Responsibility, Accountability

c. Predictors: (Constant), A4, A3, A2 A1 Responsibility, Accountability, Independence

d. Predictors: (Constant), A4, A3, A2, A5 Responsibility, Accountability, Independence, Fairness

e. Predictors: (Constant), A4, A3, A2, A5, A1 Responsibility, Accountability, Independence, Fairness, Transparency

f. Dependent Variable: Muzakki's trust

Based on the analysis of variance regression in table 8 above, it is known that in the first model with the independent variable X4 (responsibility) the value of  $F_{count}$  221.965 with sig = 0.000, the second model with independent variables X4 (responsibility) and X3 (accountability) the value of  $F_{count}$  207.370 with sig = 0.000, the third model with independent variables X4 (responsibility), X3 (accountability), X2 (independence) and X1 (transparency) the values of  $F_{count}$  164.344 with sig = 0.000, the fourth model with independent variables X4 (responsibility), X3 (accountability),

X2 (independence), X5 (fairness) with the value of  $F_{count}$  141.403 with sig = 0.000, the fifth model with the independent variable X4 (responsibility), X3 (accountability), X2 (independence), variable X5 (fairness), and variable X1 (transparency) the values of  $F_{count}$  122.785 with sig = 0.000. It can be concluded that the regression  $y = 3.217 + 1.301X_4 + 0.978X_3 + 0.863X_2 + 0.1048X_5 + 0.954X_1$  was very significant. These findings proved that there is a relationship of forecasters factor of zakat management toward the muzakki's trust.

## 5. Discussion

From the results of this research is known that the zakat management and muzakki's trust had a good stage, the management of zakat in the Office of Religious Affairs was very good, and there is the muzakki's trust of the zakat management in religious affairs office. From the research results can be seen that there is the difference of the muzakki's trust by the male and female, and there is the difference of the management of zakat by the male and female, even though the indicator of communication, opportunistic behavior and fairness shown that there is not any difference between male and female.

Then, the variables of this research found that there is a relation of the zakat management towards the muzakki's trust. From the results indicate that the muzakki's trust can be affected directly from the zakat management through the indicators. The zakat management is very important for achieving the objectives of zakat distribution.

The implementation of zakat should be established and governed by religion and the nation, both of the type of zakat property, the muzakki and zakat recipients or mustahik, and to the zakat management. In this case, the government or the institution was designated by government to managing zakat for the common benefit (people) (Asnaini, 2008).

Zakat management was done programmatically and planned, including a clearly defined schedule, and according to worship of Allah with sincerity, as well as professional. Without good management, it can reduced the level of muzakki's trust. The economy repairment and the people welfare could not be achieved if the zakat management was not professional, and could be negative effect of the zakat institution itself. Zakat collection is done by amil zakat with receiving or taking from muzaki based on the muzakki's notification (Sari, 2006).

Zakat is one of the basic teachings of Islam. It was an obligatory conferment on Muslim's wealth and accumulated by nishab and haul of the trade,

agriculture, stockbreeding result, gold and silver, and also various forms of the work / profession / investment / stocks and etc. If the law provisions of zakat were applied and developed by reformulating the matters of the source of zakat and utilization or distribution of zakat, which is supported by good management, so the role and function of zakat will be realized (Mufraini, 2006).

Thus the improvement and enhancement the quality of the zakat management at Religious Affairs Office will have a positive impact on the achievement of the goal. And it will produced the trust of the people who will be muzakki, as well as voluntary and sincerely giving their zakat to be managed by the Office of Religious Affairs.

## 6. Conclusion

It can be concluded that there is a relationship of the zakat management towards muzakki's trust. The muzakki's trust can be affected directly from the zakat management in the Religious Affairs Office. The Improvement of the zakat management is a form of professional was very important and being the focus of the government. Zakat has a strategic role as the effort of against the poverty and the economic development. Zakat can help the government to providing assistance and economic empowerment. Therefore, the good and professional of zakat management strategy of the Office of Religious Affairs will creating a public trust So that people will be encouraged to distributing their zakat in the office of religious affairs. For that, in achieving the muzakki's trust properly need the professionalism of zakat management and using the modern management with experts.

Society as a religious affairs office users required high confidence of the zakat management was held in the office of religious affairs. The transparency and good service of the zakat management provided the comfort and security feeling to the people who become muzakki, so they will be believed to the performance of religious affairs office in distributing zakat for the mustahiq

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