

CHAPTER IV

RESULT AND DISCUSSION

A. Research's Object/Subject Description

The primary data used in this research were obtained questionnaire. There were 29 Satuan Kerja Perangkat Daerah in Daerah Istimewa Yogyakarta (SKPD DIY) used as samples. Below is the table of questionnaire distribution list:

Table 4.1
Questionnaire Distributed to Civil Servant in each SKPD DIY

Explanation	Total	Percentage
Questionnaire distributed	150	100%
Questionnaire not returned	7	4.67%
Questionnaire returned	143	95.33%
Questionnaire cannot be processed	30	20%
Questionnaire can be processed	113	75.33%

Based on the data from table 4.1, the total questionnaire distributed are 150 paper. There were 7 questionnaires which cannot be taken, so that there were 143 questionnaires. The questionnaire which were not fully filled are 30 paper so that they cannot be processed.

The data of respondents categorized by gender are as follows:

Table 4.2
Respondent's Gender Categorization

No	Respondent	Total	Percentage
1	Male	54	47.79 %
2	Female	59	52.21 %
	Total	113	100 %

Based on the data from table 4.2, the total respondents are 113 respondents in which 54 of them are Male (47.79%), and 59 of the are Female (52.21%).

Based on the result calculated by SPSS, both male and female are almost the same because the difference are not significant.

The data of respondents categorized by age are as follows:

Table 4.3
Respondent's Age Categorization

No	Respondent's Age	Total	Percentage
1	20-25	7	6%
2	>25-30	5	4%
3	>30-35	12	11%
4	>35-50	65	58%
5	>50	24	21%
Total		113	100%

Based on the data from table 4.3, the total respondents are 113 respondents with seven of them are in the age of 20 – 25 years old (6%), five of them 25 – 30 years old (4%), twelve of them 30 – 35 years old (11%), sixty five of them 35 – 50 years old (58%), and 24 of them 50 years old. That categorization indicates that the respondents who are more than 35 – 50 years old are dominant in fulfilling the questionnaire.

The data of respondents categorized based on education are as follows:

Table 4.4
Respondent's Last Education Categorization

No	Respondent Last Education	Total	Percentage
1	Senior High School	29	26%
2	Vocational School	6	5%
3	Undergraduate	59	52%
4	Master Degree	17	15%
5	No identification	2	2%
Total		113	100%

Based on the data from table 4.3, the total respondents are 113 respondents in which 29 of them (26%) are Senior High School as their last

education, 6 of them (5%) are Vocational High School, 59 of them (52%) are Undergraduate Two, 17 of them (15%) are Master Degree last education and two of them (2%) do not fulfilling their last education. Those categorization indicates that the respondents who graduate from undergraduate are dominant to fulfill the questionnaire.

The data of respondents categorized by monthly salary are as follows:

Table 4.5
Respondent's Monthly Salary Categorization

No	Respondent Monthly Salary	Total	Percentage
1	< 2.600.000	10	9%
2	> 2.600.000 - 6.000.000	71	63%
3	> 6.000.000 - 9.000.000	17	15%
4	>9.000.000 - 12.000.000	9	8%
5	> 12.000.000	6	5%
Total		113	98%

Based on the data from table 4.4, the total respondents are 113 respondents with 10 of them (or 9%) have 2.600.000 as their monthly salary, 71 of them (63%) have monthly salary between 2.600.000 to 6.000.000, 17 of them (15%) have the monthly salary between 6.000.000 to 9.000.000, 9 of them (8%) have the monthly salary between 9.000.000 to 12.000.000 while the rest of six respondents have the monthly salary of 12.000.000. Those categorization indicates that the respondents who have the monthly salary of 2.600.000 to 6.000.000 are dominant in fulfilling the questionnaire.

B. Instrument Data Testing

1. Descriptive Statistics Test

Descriptive statistics is one of the instrument data testing to reduce the data so that they will be easy for interpretation. One method used in

this test is data distribution. Below in the table of 4.6 are the result of descriptive statistics with the result of total data (N), minimum data collected total value (Min), maximum data collected total value (Max), standard deviation (Std. Deviation) and variance (Var) categorized by each variables in the questionnaire.

Table 4.6
Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation	Variance
CHR	113	12	50	38	6	31
TAX	113	19	50	40	5	25
INT	113	10	50	39	6	35
ATT	113	17	50	37	5	30

Explanation:

CHR : *Zakat* Knowledge

TAX : Tax Knowledge

INT : *Zakat* and Tax Integration Knowledge

ATT : Attitude of paying *Zakat* and Tax

Table 4.6 indicates the total sample on this research are 113 respondents. The variable of *zakat* indicates that the minimum value is 12. It means that the minimum value chosen by the respondents in 10 questions of *zakat* variable with the range of 1-5 is 12. The maximum value of *zakat* variable is 50. It means that the maximum value chosen by the respondents in 10 questions of *zakat* variable with the range 1-5 is 50. The mean value of *zakat* variable is 38. It means the average value chosen by the respondents is 38. The standard deviation is 5.578 which is rounded into 6. It means that the difference between the mean and the value of each respondents chosen from its original number is around 6.

The variance which measure the mathematics index degree of deviation from its mean value of *zakat* variable is 31. It means that the variance square of *zakat* variable is around 31.115 or rounded into 31.

The variable of tax indicates that the minimum value is 19. It means that the minimum value chosen by the respondents in 10 questions of tax variable with the range of 1-5 is 12. The maximum value of tax variable is 50. It means that the maximum value chosen by the respondents in 10 questions of tax variable with the range of 1-5 is 50. The mean value of tax variable is 40. It means the average value chosen by the respondents is 40. The standard deviation is 4.982 which is rounded into 5. It means that the difference of mean and the value of each respondents chosen from its original number is around 5. The variance which measures the mathematics index degree of deviation from its mean value of *zakat* variable is 25. It means that the variance square of *zakat* variable is around 24.817 or rounded into 25.

The variable of *zakat* and tax integration knowledge indicates that the minimum value is 10. It means that the minimum value chosen by the respondents in 10 questions of *zakat* and tax integration knowledge variable with the range of 1-5 is 10. The maximum value of *zakat* and tax integration knowledge variable is 50. It means that the maximum value chosen by the respondents in 10 questions of *zakat* and tax integration knowledge variable with the range of 1-5 is 50. The mean value of *zakat* and tax integration knowledge variable is 39. It means the average value

chosen by the respondents is 40. The standard deviation is 5.896 which is rounded into 6. It means that the difference of mean and the value of each respondents chosen from its original number is around 6. The variance which is measure the mathematics index degree of deviation from its mean value of *zakat* variable is 35. It means that the variance square of *zakat* variable is around 34.758 or rounded into 35.

The variable of Attitude in paying *zakat* and tax indicates that the minimum value is 17. It means that the minimum value chosen by the respondents in 10 questions of Attitude of paying *zakat* and tax variable with the range of 1-5 is 17. The maximum value of Attitude of paying *zakat* and tax variable is 50. It means that the maximum value chosen by the respondents in 10 questions of attitude of paying *zakat* and tax variable with the range of 1-5 is 50. The mean value of *zakat* variable is 37. It means the average value chosen by the respondents is 40. The standard deviation is 5.457 which is rounded into 5. It means that the difference of mean and the value of each respondents chosen from its original number is around 5. The variance which measures the mathematics index degree of deviation from its mean value of *zakat* variable is 30. It means that the variance square of *zakat* variable is around 29.778 or rounded into 30.

2. Validity Test

Validity test is one way to measure the validity of instrument measurement usage in the research. Instrument is defined as valid if it

shows the instrument to get the data is valid or suitable to measure what should be measured (Sugiyono, 2004 in Nazaruddin, 2015).

The validity test in this research is measured by correlating each question score with the total construct or variable, by comparing the pearson correlation value with the r table product moment with 5% signification for degree of freedom ($df = n-2$). The total sample (n) in this research are 113, so that the df value can be calculated as follows: $113 - 2 = 111$, so that the r-table = 0.1848. if the pearson correlation value more than r-table value, so it can be concluded that the indicator is valid and vice versa. The result of validity test can be seen as follows:

Based on the data on the table 4.7 in attachment 1 showed that the pearson correlation of each indicator are more than the r-table, so that it indicates that all of the indicator questions in this research are valid.

3. Reliability Test

Reliability is one of the test instruments to measure a questionnaire which is indicator of construct variable (Ghozali, 2011). A questionnaire can be defined as reliable if the answer of each questions has a correlation. The Test Statistics of Croanbach Alpha is a way to measure the reliability. It could be defined as reliable if the value of Croanbach Alpha is more than 0.70 (Sekaran in Zulganef, 2006, in Nazaruddin, 2015).

Table 4.8
Reliability Test

No	Variable	Croanbach Alpha	Sig	Explanation
1	<i>Zakat</i>	0.855	0.7	Reliable
2	Tax	0.871	0.7	Reliable
3	Integration	0.849	0.4	Reliable
4	Attitude	0.86	0.4	Reliable

Source: Primary Data Processed, 2018

Based on the table 4.8, the value of Croanbach Alpha for all of the variables are more than its significant value (0.70) so that it could be concluded that all of the variables in this research are reliable.

4. Classical Assumption Test

a. Normality Test

Normality test is a way to calculate whether the residual value is normally distributed or not. A good regression model will follow by normally distribution. The data normality test are calculated with One-Sample Kolmogorov-Smirnov Test with significant value is more than 0.05. If the significant value more than 0.05, means the data is distributed normally, while if its value less than 0.05 means that the data is distributed abnormal. The normality test of this research can be seen in the table 4.9 as follow:

Table 4.9
Normality Test

No	Kolmogorov-Smirnov Z	Standard Value	Explanation
1	0.573	0.05	Normally distributed

The result of normality test showed that the calculation using One-Sample Kolmogorov-Smirnov Test is normally distributed. The significant value from its normality test showed in the value of 0.573 which is more than 0.05. Based on this test, it could be conclude that the regression model in this research are fulfilled the normality assumption.

b. Multicollinearity Test

Multicollinearity is one of the test used to value the relation of each independent variables. The multicollinearity test generally using Variance Inflation Factor (VIF) value with the terms if the $VIF < 10$ so that the regression model are free from multicollinearity assumption. While vice versa, if the $VIF > 10$ means there is obstruction on the regression model. Below in the table of 4.10 is the multicollinearity test result of this research.

Table 4.10
Multicollinearity Test

Variable	Tolerance Value	Base of Tolerance Value	VIF	Base Value of VIF	Explanation
Knowledge on <i>Zakat</i>	1.326	> 10	0.188	< 10	Free from Multicollinearity
Knowledge on taxation	2.972	> 10	0.004	< 10	Free from Multicollinearity
Knowledge on <i>zakat</i> and tax integration	5.057	> 10	0.000	< 10	Free from Multicollinearity

The result of multicollinearity test in the table 4.10 shows that the tolerance value of all independent variables (Knowledge on zakat, knowledge on taxation, and Knowledge on *zakat* and tax integration) are more than 10 and VIF value are less than 10. It could be concluded that the regressions are free from multicollinearity.

c. Heteroskedaticity Test

Heteroskedaticity test is one of the instrument test which aims to test whether there is a similar of the regression model in one residual to the others. If the variance of one residual to others is still going constantly, it will be free from a heteroskedaticity, while if it is different, it will be Heteroskedaticity. Below is heteroskedaticity test using glejser test which is resumed in the table 4.11.

Table 4.11
Heteroskedaticity Test

No	Variable	Significant Value	Alpha Significant	Heteroskedaticity
1	Knowledge on <i>zakat</i>	0.686	> 0.05	No
2	Knowledge on taxation	0.351	> 0.05	No
3	Knowledge on <i>zakat</i> and tax integration	0.780	> 0.05	No

Table 4.11 shows the significant value in all variables contains of knowledge on *zakat* (with the significant value of 0.686), knowledge on taxation (with the significant value of 0.351) and knowledge on *zakat* and tax integration (with the significant value of 0.780) are

more than its alpha significant; 0.05. It shows that there is no heteroskedaticity in this regression model.

C. Hypothesis Test and Data Analysis

A. Simultaneously Significant Test (F Test)

F test indicate whether all of the independent variables are coincidentally influenced the dependent variable or not. The limit of significance in this measurement is 0.05. If the value is less than its measurement, it means that, there is coincidentally influence both dependent and independent variables and vice versa.

Below is the formula of this research:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Explanation:

Y : *Muzakki* and tax payer's attitude

a : Constanta

$b_{1,2,3}$: Slope or Estimates Coefficient

X1 : Knowledge on *zakat*

X2 : Knowledge on taxation

X3 : Knowledge on *zakat* and tax integration

e : error

Below is the result of Simultaneously Significant Test resumed in

Table 4.12.

Table 4.12
Simultaneously Significant Test (F Test)

No	Variable	Unstandardized Coefficient (B Score)	Std. Error
1	Constant	4.498	2.805
2	<i>Zakat</i> Knowledge	0.126	
3	Tax Knowledge	0.286	
4	<i>Zakat</i> and Tax Integration	0.431	

Based on those data, the equation of multiple regression analysis are as follows:

$$Y = 4.498 + 0.126CHR + 0.286TAX + 0.431INT + 2.805$$

The column of unstandardized coefficient there is B value which is used as base to determine the significant influence of each independent variables towards its dependent variable. B value has a range between zero to one, whereas the closer the value with 1, the more it affect is significant. The detail analysis are as follows:

- a. Regression coefficient of *zakat* knowledge (X1) with the value of 0.126 is still in the range of 0 to 1, so that the variable of knowledge on *zakat* has significant influence to *muzakki* and tax payer's attitude on paying *zakat* and income tax.
- b. Regression coefficient of tax knowledge (X2) with the value of 0.286 is still in the range of 0 to 1, so that the variable of knowledge on taxation has significant influence to *muzakki* and tax payer's attitude on paying *zakat* and income tax.
- c. Regression coefficient of *zakat* and tax integration knowledge (X3) with the value of 0.431 is still in the range of 0 to 1, so that the variable of knowledge on *zakat* and tax integration significant influence to *muzakki* and tax payer's attitude on paying *zakat* and income tax. It also indicate that this variable has stronger influence to dependent variable than others because its value the closest to 1.

B. Partial Significant Test (t-test)

One Sample t-test is one of the technique used to indicate whether certain value has significant difference with the mean of the samples or not.

The t-table uses the Alpha significant value of 5% with the df : (n-1). If the t-calculation is more than t-table, it means that the Independent Variables (X) is influenced with the dependent variables (Y). if the significant value is less than 5%, then the hypothesis is accepted, while vice versa, if the significant value is more than 5%, the hypothesis is rejected. The table 4.13 below are explaining more details about this test:

Table 4.13
T-Test

No	Variable	Unstandardized Coefficients (B Value)	t value	Sig. Value
1	<i>Zakat</i> Knowledge	0.126	1.326	0.188
2	Tax Knowledge	0.286	2.972	0.004
3	Integration of <i>Zakat</i> and Tax Knowledge	0.431	5.057	0.000

Below is the explanation of the hypothesis test written in table 4.13:

a. Hypothesis 1 Test Result

Hypothesis one state that knowledge on *zakat* has positive significant influence towards *muzakki* and tax payer's attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it can be seen that the t calculation is 1.326 less than its t-table (1.98157). The significant value is 0.188, which is

more than 0.05. While the regression coefficient value is positive with the value of 0.126. It could be conclude that the hypothesis one is rejected, meaning that *zakat* has negative significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

b. Hypothesis 2 Test Result

Hypothesis two state that Tax has positive significant influence towards *muzakki* and tax payer's attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it shows that the t calculation is 2.972 which is more than its t-table (1.98157). The significant value is 0.004 less than 0.05. While the regression coefficient value is positive in the value of 0.286. It could be concluded that the hypothesis two is accepted, meaning that Tax has positive significant influence towards *muzakki* and tax payers attitude in paying *zakat* and income tax.

c. Hypothesis 3 Test Result

Hypothesis three state that *zakat* and tax integration knowledge has positive significant influence towards *muzakki* and tax payer's attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it shows that the t calculation is 5.057 which is more than its t-table (1.98157). The significant value is 0.000 less than 0.05. While the regression coefficient value is positive in the value of 0.431. It could be concluded that the hypothesis three

is accepted, meaning that the integration of *zakat* and tax integration knowledge has positive significant influence to the towards *muzakki* and tax payers attitude in paying *zakat* and income tax.

C. Determinant Coefficient Test (R^2)

The R Square Determination shows the percentage of independent variables variation used in regression model and it explains the dependent variable variation model. The result of determination test in details is as follows:

Table 4.14
Determination Test Result

No	Variables	Adjusted R Square
1	<i>Muzakki</i> and tax payer's attitude in paying <i>zakat</i> and income tax (Dependent)	0.575
2	Knowledge on <i>zakat</i>	
3	Knowledge on taxation	
4	Knowledge on <i>zakat</i> and tax integration	

Table of 4.14 shows that the result of Adjusted R Square value is 0.575. It means that the dependent variable is 57% of independent variable, while other variables outside this research is about 43%.

D. EXPLANATION

This part explains about data processing and some test results which were been conducted on the influence of knowledge on *zakat* and tax integration through *muzakki* and tax payer's attitude in paying *zakat* and income tax.

TABLE 4.15
RESUME OF HYPOTHESIS TEST

No	Hypothesis	Test Value Result	Sig	B	Explanation
1	Knowledge on <i>zakat</i> has negative significant influence towards <i>muzakki</i> and taxpayer's attitude in paying <i>zakat</i>	0.188	> 0.05	0.126	Rejected
2	Knowledge on taxation has positive significant influence towards taxpayer and taxpayer's attitude in paying income tax	0.004	< 0.05	0.286	Accepted
3	Knowledge on <i>zakat</i> and tax integration has positive significant influence towards <i>muzakki</i> and taxpayer's attitude in paying <i>zakat</i> and income tax	0.000	< 0.05	0.431	Accepted

Source: Primary Data Processed, 2018

1. The influence of knowledge on *zakat* towards *muzakki* and tax payer's attitude regarding on paying *zakat* and income tax

Hypothesis one indicate that the Knowledge on *zakat* has negative significant influence towards *muzakki* and taxpayer's attitude in paying *zakat*. Knowledge on *zakat* are something got by the *muzakki* related with the definition, terms, treatment and the others through from learning process. The result on this research is knowledge on *zakat* has negative significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

It is in line with the research by Wahid, Haerunnizam, et al (2005) who state that the society has less self-consciousness on paying the *zakat* because most of them only recognize that type of *zakat* is *fitriah zakat*, which is paid every *Syawal* of Islamic Festival. Even they know that other *zakat* they should pay, the self-consciousness of paying *zakat* is still low therefore they need some knowledge from *zakat* management institution to inform about the importance of paying *zakat* and some terms following it. The other way that can be done by the *zakat* management institutions are integrating its management such as in Pusat *Zakat* Selangor (PSZ) and Pusat Pungutan *Zakat* (PPZ) in Malaysia.

The negative result of the hypothesis could be caused of the sanction they face from the governments. It is proved by one of the question listed in questionnaire, “I am ready to get some sanctions if I do not pay or late in paying *zakat*”. The result shows that 75% of them answer truly disagree, disagree and neutral, while the other 25% answer agree and strongly agree. It could be one factor affecting the different result than the previous research.

The questionnaire result defines that majority of *muzakki* are not interested to pay the *Zakat* because there is no direct regulation established by the government so that there is no sanction they got directly in the world. The management of *Zakat* is needed to support the new implementation of UU no 36 / 2011, so that its deduction of taxable income could be implemented.

2. The influence of knowledge on taxation towards *muzakki* and tax payer's attitude in paying *zakat* and income tax.

Hypothesis two indicate that the knowledge on taxation has positive significant influence towards *muzakki* and taxpayer's attitude in paying income tax. Tax knowledge are something got by the tax payer regarding with the definition, terms, treatment and the others which they got from learning process. The result of this research is that the knowledge on taxation has positive significant influence towards taxpayer and taxpayer attitude in paying income tax.

The result is in line with the research by Setyowati (2014) which states that tax knowledge has positive influence towards tax payer compliance on paying land tax. She also says that it is important to have routine reminder to tax payers about their self-conscious to pay the tax by themselves

The more the tax payers get the knowledge of tax, the more they want to pay the tax payment. This research proof that the more civil servants have knowledge about tax, the more they have an attitude to pay their *zakat* and income tax to the government as their dedication to the nation. On the other hand when they have less knowledge about tax, the less they want to pay the income tax payment as their dedication to the nation.

3. The Influence of knowledge on *zakat* and tax integration towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

Hypothesis three indicate that the knowledge on *zakat* and tax integration has positive significant influence towards *muzakki* and taxpayer attitude in

paying *zakat* and income tax. Knowledge on *zakat* and tax integration is something obtained by the tax payers related to the definition, terms, treatment and the others which they got from learning process. The result of this research shows that knowledge on *zakat* and tax integration has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

Muktiyanto (2008) defines that more than 52% citizens in Indonesia do not know about the implementation of *zakat* as tax expense and they do not pay *zakat* both in LAZ and BAZ. It also indicates that most of them misinterpretate about the *zakat* accounting treatment as a tax expense, not as deductible income.

Research defines by Wahid et al and Setyowati explained in the previous hypothesis development prove that it is important for the *muzakki* and tax payers to get the knowledge of both paying *zakat* and tax so that they can increase their self-consciousness. Wahid (2005) also defines that the perception of *muzakki* also could be given the trust by proofing the good governance of managing the *zakat*. He also defines that this way could give the ability of managing *zakat*, increasing the list of *zakat* payment, so that it impact in the good management of *zakat* bill.

Suprayitno (2013) shows that the *zakat* deduction treatment of tax payment in Malaysia has positive influence in receiving tax income. It means that the more *zakat* collected, the more tax collected by the governments.

This research is in line with the previous research by Suprayitno et al, 2013 which indicates that the more *muzakki* and tax payers get knowledge about the *zakat* deduction treatment of taxable income, the more they want to pay both of *zakat* and tax.