

## CHAPTER II

### LITERATURE REVIEW

#### A. Theoretical Framework

##### 1. Syariah Enterprise Theory (SET)

Sharia Enterprise Theory is an enterprise theory that has been internalized with Islamic values to produce a more humane and transcendental theory.

According to Novarela & Sari (2015), Sharia Enterprise Theory (SET) is an Enterprise Theory (SET) which has been internalized with Islamic values. The enterprise theory concept recognizes the existence of accountability not only to the owners of the company but also to a wider group of stakeholders.

Triyuwono (2007) in Novarela & Sari (2015) states that Syariah Enterprise Theory (SET) does not only care about individual interests (in this case shareholders), but also other parties. Therefore, SET has a great concern for broad stakeholders, and encompasses God, humans, and nature. Allah Almighty is the highest party and becomes the sole purpose of human life. This theory is a theory that makes God the center of activities and several discussions. By placing God as the highest stakeholder, the connecting line for sharia accounting is still aimed at "raising awareness of God" and the users are still guaranteed.

Sharia Enterprise Theory (SET) which was developed based on the zakat metaphor basically has a balance character. In Islamic sharia, a form of balance is concrete and clearly manifested in one form of worship, namely zakat. The consequence of this balance value causes SET not only to care about individual interests but other parties, (Pratikto, 2017).

From this explanation, it can be understood implicitly that SET not occupy humans as the center of everything as anthropocentrism understood, but put God at the center of everything. God is the center of the return of humans and the universe. Therefore, humans here are only His representatives who have an obligation to obey all the laws of God and must have great care for their fellow human beings.

This theory can be assumed that concern is manifested by emphasizing the interests of other parties (in this case the recipients of zakat or muzakki) which in sharia have the right to their welfare, even though they do not contribute to an organization (in this case the Zakat fund management institution).

## **2. Attribution Theory**

Attribution theory is a theory that is applied in examining attitude-behavior inconsistencies. Attribution theory explains a person's behavior caused by internal factors or external factors. According to Fritz Heider in Pangestu (2016), the originator of attribution theory, attribution theory is a theory that explains a person's behavior. The behavior is caused by dispositional factors (internal or internal factors) such as the nature,

character, attitude, etc., or is caused by external conditions, such as the pressure of a particular situation or situation that forces someone to do certain actions.

Attribution theory is one theory that is very suitable used to explain various behaviors that are inside everyday life. Using attribution theory, measurements can be made of the behavior carried out by each individual in carrying out his activities caused by internal and/or external factors.

Behavior caused by internal factors is behavior believed to be under control or originating within the individual like personality, motivation or ability. Behavior caused by external factors is behavior believed to be the result of external causes or originating from outside the individual self such as equipment or other people's social influence (Robbins, 2006: 172) in (Pangestu, 2016). Thus, external factors that influence a person in behaving include social factors so that they shape the character in the person, for example from the family environment, colleague, friends, education and the surrounding mass media. The implication of this attribution theory is to support the knowledge variable and income variable on the interest in paying zakat on BAZNAS, which are both internal and external factors of a muzakki.

### **3. Stewardship Theory**

The theory of stewardship is based on mutual interests, so that actions taken by managers will refer to the common interest, namely to achieve organizational goals. If there are differences of interests between

the organization and the manager, there will be cooperation between managers and organizations so that the common goals will be achieved.

Stewardship theory is a theory that describes the situation where the manager is not motivated by a purpose - the purpose of the individual but aimed more at their main objectives for the benefit of the organization, (Anton, 2016). The nature of trust, integrity, honesty and responsibility are used as the basis for building the theory of stewardship in this study. In the view of stewardship theory, management can be trusted if managers work well in the public interest Kaihatu (2006) in (Puspitasari, 2019).

This views of trust in amil zakat institutions are based on their actions in accordance with the public interest. This theory also explains that the increase in company performance is due to the trustworthiness and loyalty of company managers to the company's commitment. The stewardship theory in this study refers to the concept of trust. This is in line with Yuliafitri & Rivaldi (2017) who stated that the basis of this theory is the trust. Those who own has the power to trust the resource manager to do his job properly, responsibly and has integrity. This this assumed that there is a strong relationship between muzakki's trusts in the interest to pay zakat at the amil zakat institution.

The theoretical implications of this study are that the stewardship theory is used in general to form a logical framework of thinking about the relationship of the variable trust to the variable interest in paying zakat.

The author uses of attribution theory can be described as follows. Interest in paying zakat influences the impact obtained by muzakki based on the nature of trust, integrity, honesty and responsibility of BAZNAS.

#### **4. Zakat Definition**

Zakat is not only a religious obligation which must be complied by all eligible Muslims but also plays a very important role in Islamic fiscal system, specifically as a major source of income and could be used as an instrument to finance certain programs in order to achieve social, political and economic development among Muslim communities.

Zakat is regarded as one of the most important sources of fund available within the islamic economic and financial system. Thus, to provide the influence of trust, BAZNAS has to able to conduct financial transaction efficiently and securely. This is in line with Alalwan, et al (2017). Zakat is the main income for islamic countries besides tax such as tax of land, tax of agriculture products, and others. (Suprayitno, et al., 2017).

##### **a) Knowledge**

Widyanti (2011) in Tiwi (2017) declare that knowledge is a result of curiosity and it occurs when someone has sensed a particular object. Knowledge can be obtained through the human senses, such as the sense of sight, sense of smell, sense of hearing, sense of taste and sense of touch, but most knowledge can be obtained through the ears and eyes .

## b) Definition of Zakat

In terms of language, zakat has the basic meaning " *zaka* " which means blessing, growing, holy, clean and good. Whereas zakat in terminology means the activity of giving certain assets which are required by Allah SWT in certain amounts and calculations to be submitted to those who are entitled.

Zakat is not the same as donation or voluntary Sadaqah . Zakat is a Muslim obligation that must be fulfilled, so that we cannot choose to pay or not. Zakat has clear rules, regarding what assets should be even as zakat, the boundaries of assets affected by zakat, as well as the method of calculation , but those who can receive zakat has also been arranged by Allah SWT and His Rasul. Therefore, zakat is something very special, because it has standard requirements and rules for the allocation, source, quantity and time specified which stated by sharia, (Nurhayati & Wasilah, 2015).

## c) Zakat Terms and Requirements

Zakat is a debt to Allah SWT and the payment must be hastened, and it must be intended to carry out Allah's commands.

Mandatory conditions for zakat namely:

1. Islam. It means all humans who are Muslims of various ages, both children and adults.
2. Independent. It means those who are not slaves and has the freedom to carry out all Islamic law.

3. Reach Nisab. Have one Nisab from one type of property that must be subject to zakat and enough haul .

Nisab is the minimum amount that causes assets to be liable to zakah. Nisab is a necessity as well as benefit, because zakat is taken from people who are capable and given to people who can not afford. In other words it is said that Nisab is an indicator of one's ability. However, if someone has assets less than Nisab, Islam provides a way out to do good by issuing a portion of income through infaq and shodaqoh.

Haul is the period ownership of assets in the hands of the owner that has exceeded twelve months of Qamariyah. This requirement is only for zakat objects in the form of livestock, money, and merchandise. The object of zakat in the form of agricultural products, fruits, honey, precious metals, treasure, and the like, will be subject to zakat every time it is produced, not required 1 year (12 months Qamariyah).

#### d) Types of Zakat

##### 1. Zakat Al-Fitr

Zakat is required for every Muslim after sunset at the end of Ramadan, mainly if it is paid before Eid prayer. Because, if it is paid after the Eid prayer, it is like ordinary alms not zakat fitrah.

Zakat fitrah has no Nisab, and it is paid for one sha 'the staple food of a society. 1 sha 'is 4 mud' and size 1 mud 'is the grip of 2 adult hands (or approximately 2.176 Kg) .

## 2. Zakat on Alms/Zakat Mal

Zakat that can be paid at an indefinite time, including the results of trade, agriculture, mining, marine products, livestock products, assets, gold and silver and the work (profession), each of which has its own calculations.

Often times, the type of object of zakat continues to grow. The scholars say that modern economic sectors are also potential objects of zakat. For example income earned from chicken farms, bees, plantations, property businesses, and securities such as stocks, and others.

### e) Zakat Recipients

According to (Mubtadi & Susilowati, 2018) zakat institutions should focus on how the distribution of zakat can be effective through a series of program that have been prepared. Allah has determined to whom zakat must be given. As the word of God and the Qur'an surah At-Tawba verse 60 ( QS. 9:60):



﴿إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمَلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠﴾

Meaning:

*Zakah expenditures are only for people who are employed to collect [zakah] and for free and captive [or slaves] and for the cause of God and for the [stranded] traveler's obligation [imposed] by Allah. And Allah is Knowing and Wise.*

Based on the verse above, it is stated that there are 8 groups (asnaf) who are entitled to receive zakat, which are as follows:

1. *Fakir*

Fakir are those who do not have proper assets or income in the form of fulfilling their needs such as clothing, food, shelter, and all other basic necessities, both for themselves and those who are their dependents .

2. *Poor*

Poor are those who have adequate assets or income in meeting their needs and those who are responsible for them, but are not fully fulfilled.

3. *'Amilin*

Amilin has shared tasks and jobs. All relates to the administration and financial arrangements of zakat. That is to record the people who are obliged to pay alms and the type of zakat required to him has to know large assets are obliged to be given as zakat, then know the

mustahik (recipients of zakat), how many they are, how much they need and how much they can afford and other things that need to be addressed .

#### 4. Group of converts (*Mualaf*)

Converts are those who are expected to be inclined to their hearts or whose beliefs can increase in Islam or prevent their evil intentions from the Muslims or hope that they will benefit from defending and helping Muslims from the enemy.

#### 5. *Riqab*

Slaves who do not have property and want to liberate themselves are entitled to get zakat as ransom. In the broad context, present-day slaves such as labor are persecuted and treated inhumanly .

#### 6. *Gharimin*

Gharimin is a term for people who have difficulty living due to debt. These people who are in debt are entitled to receive zakat. With the hope that the alms received will ease the burden of the economy.

#### 7. *Fi Sabilillah*

*Fi Sabilillah* refers to the fighters in the way of Allah SWT. In the time of the Prophet Muhammad, *fi sabilillah* referred to people who fought to defend Islam.

But in the present, the people included in *Fisabilillah* have more categories. Religious leaders, religious broadcasters in remote areas, and people who built mosques are also included in *Fisabilillah*.

### 8. *Ibn Sabil*

In ancient times, people traveled long distances using horses or on foot. They can take days and those are not infrequently some to experience out of stock.

People who ran out of stock on the trip were called *ibnu sabil*. However, now the term *ibn sabil* also refers to travelers, people who travel far more than three days including nomads.

## 5. BAZNAS

The National Amil Zakat Agency (BAZNAS) is the only official and servantal agency established by the government by a decree from President No. 8 in 2001 that had the duty and performance of duty and chanelled zakat, infaq and alms at the national level. As an institution based on zakat management nationally. Under the law, BAZNAS is declared a nonstructural government institution that is independent and accountable to the President through the ministry of religion. Thus, BAZNAS, along with the government, is responsible for supervising the management of zakat be: islamic sharia, amanah, expence, justice, judicial certainty, integration and accountability.

### a. BAZNAS Functions

BAZNAS performs four functions, which is:

- 1) Planning of collections, distributin, and cultivation of zakat
- 2) Implementation of the collection, distribution, and cultivation of zakat
- 3) Control of collection, distribution, and cultivation of zakat
- 4) Reporting and accountability for zakat management

b. BAZNAS Authority

For the accomplishment of the functions, BAZNAS has authority:

- 1) Gather, distribute, and consolidate
- 2) Make recommendations for the formation of BAZNAS province, district/city
- 3) Requesting reports of zakat management, infaq, alms and other religious associations for provincial BAZNAS.

## **B. Literature Review and Hypotheses Development**

### **1. Influence of Knowledge on Muzakki's Interest to Pay Zakat through BAZNAS Kepahiang**

Abdullah & Sapiei (2018) states that muslims with religious educational background are supposed to have higher awareness and be more knowledgeable about zakat and thus have a better understanding of the obligatory duties of Muslims. Attribution theory states that behavior enhanced by internal factors is a behavior believed to be under control. Knowledge is one of the internal aspects in an individual, so the behavior of paying zakat is a step of implementation. The more frequency the tithe will increase the capacity within oneself about zakat, namely knowledge and understanding of zakat.

Othman, et al (2017) finds that knowledge have significant and positive influence on intention and interest to pay zakat. In line wit Othman, et al (2017), the study of Tiwi (2017) concluded that zakat knowledge has a significant positive effect on the interest in paying zakat at the amil zakat

institution. The same is research by Nur & Zulfahmi (2018) that zakat knowledge has a significant effect on people's trust in paying zakat on zakat management institutions. Based on the description above, the hypothesis proposed is:

H1: Knowledge has a positive effect on the interest of muzakki to pay zakat through BAZNAS.

## **2. Influence of Income Level on Muzakki's Interest to Pay Zakat through BAZNAS Kepahiang**

Attribution theory states that behavior that is enhanced by external factors is a behavior believed to be influential from the environment of family, colleagues, friends and so on, (Pangestu, 2016). Income level is one of the external aspects around one's daily life. Income levels can affect the level of zakat paid. The higher the income a person earns, the higher the ZIS must be issued by a Muslim. Islamic teachings provide a number of requirements for compulsory zakat assets. From the ownership of assets owned, the first thing that must be spent is family need. If it is still surplus, it should be paid for debt. Then from the rest that must be prioritized is distribution through zakat instruments. Of the remaining income, there must be calculated again whether the asset has reached the nishab or not, because it will affect the amount of zakat that will be issued by muzakki. Therefore, the high level of income is expected to be able to increase the decision of muzakki to pay zakat (Pratikto, 2017).

The results of the study by Pratikto (2017) show that the level of income variables used contributes to explain the factors that influence ZIS payments. In line with research conducted by Tiwi (2017) that income level variable has a significant positive effect on people's interest in paying zakat in zakat management institutions. This is also supported by research of Nur & Zulfahmi (2018) which states that income has a significant effect on the interest of community members to pay zakat on zakat management institutions (BAZNAS). Based on the description above, the hypothesis proposed is:

H2: Income level has a positive effect on the interest of muzakki to pay zakat through BAZNAS.

### **3. The Influence of Transparency on Muzakki's Interest to Pay Zakat through BAZNAS**

Shariah enterprise theory (SET) is able to show that transparency financial reporting is one of the responsibilities to Allah SWT in carrying out all of his duties. Transparency is an effort made in providing financial information to those who need it honestly and openly, without any hidden purpose. If BAZNAS has a transparent attitude in reporting financial information properly, the community will be more trustworthy and have interest or interest in participating in paying zakat through this institution because the institution can provide financial information honestly and openly in terms of accountability management of entrusted resources.

Transparency of publications about financial information increases public trust in zakat institutions. By increasing the level of trust, the intention of muzakki to pay zakat at the zakat institution will increase. Mahardika (2018) finds that transparency has a positive influence on people's interest in paying zakat through BAZNAS. Hence, financial reporting transparency has an influence on the level of receipt of zakat funds. This means that good financial reporting transparency will increase the level of receipt of zakat funds. To increase the level of receipt of zakat funds indicates that people have an interest in paying high zakat. This research was also supported by Pratikto (2017) who showed that the transparency factor in the zakat distribution report determined the interest of muzakki in distributing zakat. Based on the description above, the hypothesis proposed is:

H3: Transparency has a positive effect on the interest of muzakki to pay zakat through BAZNAS

#### **4. The Influence of Trust in Muzakki's Interest to Pay Zakat through BAZNAS**

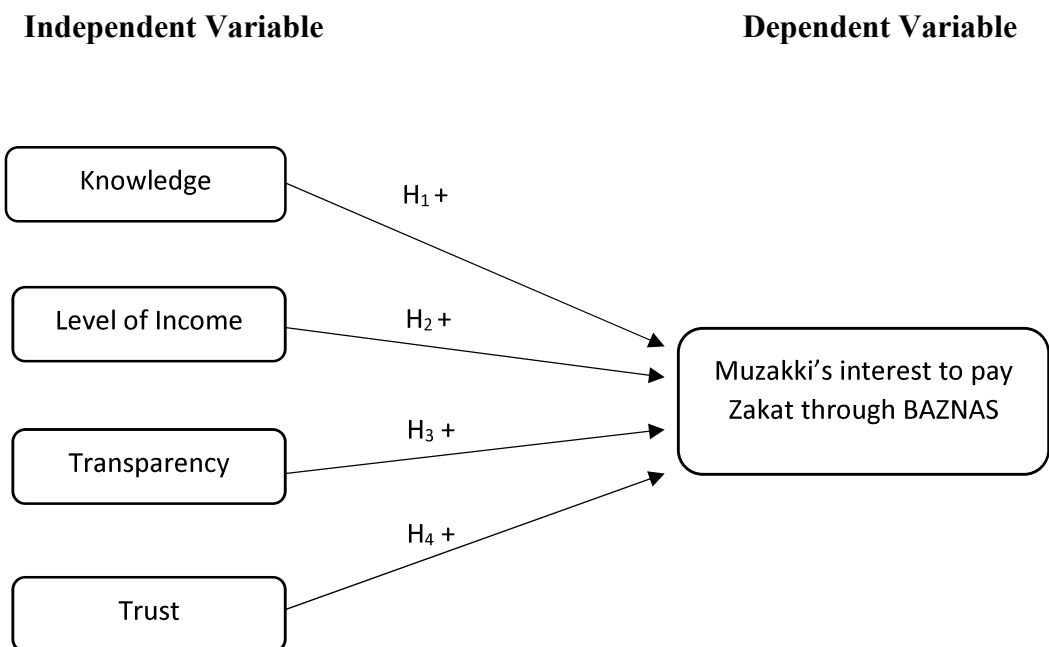
Stewardship theory states that an institution can be trusted if it works well in the public interest. One of the factors that influence people's reluctance to pay zakat at BAZ/LAZ is the lack of trust from the community towards BAZ/LAZ in channeling zakat to mustahiq Daulay & Lubis, 2006

in (Nur & Zulfahmi, 2018). So that some people pay their zakat not through Amil zakat but directly to Mustahiq.

In line with research conducted by researcher Nur & Zulfahmi (2018), they concluded that trust in zakat management institutions can significantly encourage the interest of muzakki to pay zakat through zakat management institutions (BAZNAS). This was also supported by research conducted by Tiwi (2017) which stated that trust had a significant positive effect on people's interest in paying zakat in zakat management institutions. Based on the description above, the hypothesis proposed is:

H4: Trust has a positive effect on the interest of muzakki paying zakat through BAZNAS.

### C. Research Model



**Figure 2. 1**  
Research model