

**AKUNTABILITAS HUBUNGAN ANTARA LITERASI ZAKAT, LABA USAHA,
DAN MINAT UMKM MEMBAYAR ZAKAT MELALUI ORGANISASI
PENGELOLA ZAKAT**

**ACCOUNTABILITY FOR THE RELATIONSHIP BETWEEN ZAKAT
LITERACY, OPERATING PROFIT, AND THE INTEREST OF
MSMES IN PAYING ZAKAT THROUGH ZAKAT
MANAGEMENT ORGANIZATION**

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ABSTRACT

Zakat is the key to poverty alleviation efforts, tackling social problems to empowering micro-economics in addition to funds from the APBN. It is hoped that there will be a joint movement including from MSME actors. The purpose of this study was to examine and analyze the effect of accountability on the relationship between literacy, operating profit, and the interest of MSMEs in paying zakat through Zakat Management Organization (ZMO). With the stages of research; survey in the form of distributing questionnaires and interviews to the respondents (MSME entrepreneurs); processing data on the distribution of questionnaires using the SmartPLS 3 software; and data analysis. The results of this study are that zakat literacy has no significant positive effect, operating profit and accountability has a significant positive effect. This research has an implication by this research, MSME in Cipadu Market have a good zakat literacy, but they aren't familiar with ZMO. Accordingly, ZMO must be active in socializing their program to muzakki, especially MSMEs. The expectations are that MSMEs will become muzakki and will pay their zakat from their operating income through ZMO. So that it can increase the realization of zakat funds collected through ZMO in Indonesia.

Keywords: Accountability, Literacy, Net Income, MSMEs, ZMO

ABSTRAK

Zakat menjadi kunci upaya pengentasan kemiskinan, penanggulangan masalah sosial hingga pemberdayaan ekonomi mikro selain dana dari APBN. Melalui zakat, diharapkan terdapat gerakan bersama termasuk dari para pelaku UMKM. Tujuan penelitian ini adalah untuk menguji dan menganalisis pengaruh akuntabilitas terhadap hubungan literasi, laba usaha, dan minat UMKM membayar zakat melalui *Zakat Management Organization* (ZMO). Dengan tahapan penelitian; survei berupa penyebaran kuesioner dan wawancara kepada responden (pengusaha UMKM); pengolahan data penyebaran kuesioner menggunakan software Smart PLS 3; dan analisis data. Hasil dari penelitian ini adalah literasi zakat berpengaruh positif tidak signifikan, laba usaha dan akuntabilitas berpengaruh positif signifikan. Penelitian ini memiliki implikasi praktis bahwa meskipun UMKM di Pasar Cipadu memiliki literasi zakat yang baik, tetapi mereka tidak mengenal ZMO. Oleh karena itu, ZMO harus aktif mensosialisasikan programnya kepada para muzakki, khususnya UMKM. Harapannya, UMKM akan menjadi muzakki dan akan membayar zakat dari hasil usaha mereka melalui ZMO. Sehingga dapat meningkatkan realisasi dana zakat yang terkumpul melalui ZMO di Indonesia.

Kata Kunci: Akuntabilitas, Literasi, Laba Bersih, UMKM, ZMO

1. INTRODUCTION

The role of Micro, Small and Medium Enterprises (MSMEs) in the Indonesian economy is quite strategic and tends to be the main one. In terms of contribution to the Gross Domestic Product (GDP), in 2020 the contribution of MSMEs is 61.97% of the total national GDP or equivalent to IDR 8,500 trillion. As well as in terms of employment, MSMEs are able to absorb 97% of the absorption capacity of the business world. This means that MSMEs participate in helping ease the government's burden in efforts to alleviate unemployment including poverty because they can provide jobs for the people which have an effect on improving the people's economy, become an alternative market for groups with low purchasing power, and are a barn for collecting zakat (Rosalinda, Abdullah, & Fadli, 2021). For this reason, the government proclaimed MSMEs as an important pillar in the Indonesian economy. MSMEs are spread throughout the archipelago from Sabang to Merauke. Usually MSMEs make goods with their own characteristics. For example, the Cipadu Market MSMEs focuses on trade goods in the form of various fabrics/materials for clothing, curtains and bed linen. The location of the Cipadu Market lies in a strategic position, namely the border of South Tangerang City and Tangerang City.

In the framework of national economic recovery, many programs and funds have been rolled out by the government for MSMEs as well as to encourage an increase in people's purchasing power. To accelerate this economic recovery, all elements must provide support, including optimizing social funds. Zakat, infaq and alms funds are key in efforts to eradicate poverty, tackle social problems to empower micro-economy apart from funds from the state budget (www.ekon.go.id, 2022). However, the funds collected at zakat management organizations, both the Amil Zakat Agency and the Amil Zakat Institution, are still very small compared to their potential. The magnitude of the potential for zakat, infaq, and alms funds as a whole and the realization of zakat funds collected through Zakat Management Organization (ZMO) in Indonesia in the last five years are presented in table 1.

**Table 1. Overall zakat Fund Potential and Realization
Zakat Funds Collected Through ZMO in Indonesia**

Year	Zakat Potential (Triliun Rp)	Zakat Realization (Triliun Rp)
2017	233.8	4.1
2018	232	8.1
2019	233	10.2
2020	327.6	12.7
2021	327	14

Source: National Zakat Statistics, 2017-2021

Table 1 shows the potential for zakat funds from 2017 to 2021 has increased from 233 trillion to 327 trillion. Likewise, the realization of zakat funds collected at ZMO has also increased from 4.1 trillion to 14 trillion. However, the potential for total zakat funds and the realization collected at ZMO is still very far away. In 2017, only about 2% of the zakat funds collected in the ZMO although the potential is enormous. In 2018, 2019, 2020 and 2021 realization increased by 4% each from its potential. For this reason, a joint movement is needed in collecting zakat, including from MSME actors because some of the proceeds from zakat fundraising will be channeled back to MSMEs. So, it can be concluded that zakat is from and for MSMEs.

The potential for zakat fundraising in Indonesia is enormous. One of them is because Indonesia is a country with a majority Muslim population where every Muslim is obliged to pay zakat. In QS. At Taubah: 103, Allah SWT says:

"Take zakat from some of their wealth, with that zakat you cleanse (from stinginess and excessive love for wealth) and purify (fertilize the good qualities in their hearts) and pray for them. Verily, your prayer (becomes) peace of mind for them and Allah is All-Hearing, All-Knowing" (QS. At Taubah: 103)

This verse explains that zakat is an order from Allah (which is the fourth pillar of Islam) that must be carried out/carried out by the obligatory zakat (muzakki) to be given to those who are entitled to receive it (mustahiq). It also explains the benefits of tithing, namely cleaning, purifying, and giving muzakki peace of mind.

In 2021, zakat funds that can be collected amount to Rp. 14 trillion from a potential of Rp. 327 trillion per year (www.ekon.go.id, 2022). This means that every region in Indonesia also has greater potential than its realization. For example, in the city of South Tangerang, according to the Head of Baznas, the city of South Tangerang has a zakat potential of IDR 1.69 trillion, but only IDR 22 billion has been realized. This is of course very far compared to the total potential for zakat which has just been realized at only 8% (www.baznaskotatangsel.org). So the government, BAZ and LAZ hope that the collection of zakat funds will continue to increase along with the ease of access and literacy of zakat using digital platforms and cooperation with e-wallets. So that the greater the usefulness of zakat funds for the economic development of the people. Equally important, LAZ must be accountable (able to be responsible) for the zakat funds deposited by muzakki so that they can be used optimally through community empowerment programs (Inayah & Muanisah, 2018).

From the explanation above, it turns out that there are several things that have the potential to encourage the interest of MSME players to pay zakat, infaq, and alms to the Zakat Management Organization (ZMO), namely the level of literacy and the level of profit and accountability of the ZMO. The level of zakat literacy is the knowledge a person has about zakat including knowledge about the obligation to pay zakat, the subject and object of zakat, the amount of zakat, the benefits of zakat, and so on. A high level of literacy can increase one's interest in paying zakat. In contrast, with a low literacy level. The results of the study (Istikhomah & Asrori, 2019) state that zakat literacy has a positive influence on trust in zakat management institutions (LPZ) in Rembang Regency. In line with research (Rosalinda, Abdullah, & Fadli, 2021) states that knowledge of zakat affects the interest of MSMEs to pay commercial zakat in the ZMO of Bengkulu City.

Next, the level of operating profit is also predicted to be a factor that can influence the intention to pay zakat. Profit is the difference between income/sales and both operational and non-operational expenses (Horngren, 1997). Activities that can generate profits include the sale of goods or services from both operational and non-operational activities. Profits can decrease due to decreased sales and increased expenses. So efficiency in spending expenses must be the company's target in addition to increasing sales. Profit becomes the object of zakat when it reaches nisab and The haul is income/assets equivalent to 85 grams of gold owned for one year. Based on research (Rosalinda, Abdullah, & Fadli, 2021) that muzakki's income affects the interest of MSMEs to pay commercial zakat in the Bengkulu City ZMO. Likewise the results of research (Nugroho & Nurkhin, 2019) that income influences the intention of muzakki to pay professional zakat through the National Amil Zakat Agency (BAZNAS).

Meanwhile, research (Tho'in & Marimin, 2019) states that income levels have no effect on muzakki's intention to pay zakat.

In addition to profit levels, LAZ and BAZ accountability are also projected to be influential factors. Accountability is the responsibility of business management for obligations that have been entrusted by other parties to him (Inayah & Muanisah, 2018). Accountability is an effort or activity that results in correct disclosure. This is not only related to world-oriented financial issues but also to ensure that sharia law has been implemented properly and the welfare of the people which is the main goal of this organization has been achieved (Abu-Tapanjeh, 2009). As amil, Zakat Management Institutions must be accountable (able to be responsible) for the distribution and use of zakat funds entrusted by the muzakki to them. The results of the study (Kabib, Umar, Fitriani, Lorenza, & Mustofa, 2021) which explain that accountability influences interest in paying zakat at BAZNAS in Sragen city. This is in line with research (Inayah & Muanisah, 2018) partially that the accountability variable has no significant effect on muzakki loyalty in Tegalsari Banyuwangi District. Meanwhile, research (Istikhomah & Asrori, 2019) states that accountability has a negative effect on LPZ trust and from a mediation perspective, accountability is able to mediate the effect of literacy on trust in LPZ. In this study, ZMO accountability was also tested for its influence in strengthening or weakening the influence of the independent variable on the dependent variable, namely as a moderating variable.

This study uses the theory of interest proposed by Crow & Crow (Crow, 1989). According to Crow & Crow there are several things that can affect interest, both from individuals and the community, namely internal factors such as physical drives, motives, defending oneself from hunger, fear, pain, and so on. Social motive factors are external factors, for example interest in doing schoolwork, interest in learning to get good grades, interest in giving to people in need, and so on. As well as emotional or feeling factors, namely factors that can spur individual interest if they produce emotions or feelings of pleasure. For example, the happy nature arises when/after giving assistance to others, it will spur interest to share/tithe.

On the basis of the background stated above, the researcher is interested in conducting research related to matters that can affect the interest of Cipadu Market MSMEs in paying their trade zakat through ZMO. Especially from within MSMEs regarding the level of zakat literacy and the operating profit rate of MSME actors as well as from outside, namely ZMO's accountability.

In the past, some researchers have studied about determinant which influence the interest in paying zakat through ZMO but in the different responden. A lot of research is on muzakki at ZMO and little on other muzakki directly. The respondent of Tho'in & Marimin's research (2019) on Lazis Jateng Cabang Solo; Nugroho & Nurkhin (2019) on Baznas Semarang Districts; Salmawati & Fitri (2018) on Baitul Mal Kota Banda Aceh; Kabib, *et al.* (2021) on BAZNAS Sragen; Aini & Mundir (2020) UMKM on BAZNAS Pasuruan City; and Rosalinda, *et al.* (2021) UMKM on ZMO Bengkulu City. So we are interested in researching MSME directly (on Cipadu Market). The benefit of researching MSMEs directly, we can know for certain the interest of MSMEs in paying zakat, whether they are more interested in paying zakat through ZMO or directly to mustahiq around them. Then we can dig into their reasons. It becomes the novelty of our research.

2. THEORETICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Interest Theory

Interest theory was first developed by Crow and Crow in 1989. According to him, interest is a motive force that causes a person to pay attention to certain people, objects or activities. So that it can help someone to decide whether he will carry out this activity or another. The factors that influence interest according to Crow (Khairani, 2014) are as follows:

1. The Factor Inner Urge / Factor From Within

Stimuli that come from an environment or scope that matches one's wants or needs will easily generate interest. For example, the tendency towards purchasing decisions, in this case someone has a desire to know about a product.

2. The Social Motive Factor

A person's interest in an object or thing is also influenced by factors within humans and social motives. For example, someone is interested in high achievement in order to get a high social status as well.

3. Emotional Factor / Emotional Factors

This factor is a measure of a person's intensity in paying attention to a particular desire or object. For example, an individual's successful journey in a particular activity can evoke feelings of pleasure and can increase enthusiasm or strong interest in the activity. Conversely, failure that has been experienced will cause a person's low interest in the activity.

MSMEs Interest in Paying Zakat Through ZMO

According to Shaleh & Wahab (2004), interest is a driving force accompanied by feelings of pleasure that result in individual attention to an object such as work, lessons, objects, and people. In the theory of interest, according to Crow & Crow (1989) there are several factors that can affect interest, namely factors from within the individual, the social environment, and emotional factors. This also applies to interest in worship, for example paying zakat. There are three factors that might influence a person's interest in doing this activity. First, the motive from within, namely the need for worship, Muslims believe that zakat is an obligation as well as a need for people who already have a nisab for zakat assets. Because of its position as a necessity, a person will feel less obedient to Allah SWT if he does not pay zakat. In this case, zakat literacy is a support for motives of interest from within to tithe (Nugroho & Nurkhin, 2019). Second, social motive factors also influence the interest in paying zakat, for example the urge to improve the social welfare of the surrounding community. In this study, researchers raise ZMO accountability as a social factor because it also provides social encouragement. Someone will be more interested and confident in paying zakat through an institution (ZMO) if accountability is guaranteed. This is done in order to create economic equality and prevent criminal acts that disrupt the order of social life. Third, emotional factors that also influence the intention to pay zakat, namely the feeling of happiness when giving zakat or when seeing other people happy because they receive our gifts. In this study, operating profit is an emotional factor because success in one's business journey makes that person's emotions/feelings increase (feel happy) (Nugroho & Nurkhin, 2019). This will provoke social concern for the community to make other people around them feel happy and happy. There is also another side, namely to get social attention from the community.

Zakat literacy

Literacy is a person's knowledge, understanding, and ability to do something that can change that person's behavior and decisions about it (Antara *et al.*, 2016). In this case, zakat literacy includes one's knowledge and understanding of zakat including the obligation to tithe, the subject and object of zakat, the amount of zakat, the benefits of zakat, and so on. In interest theory, there are internal factors that influence a person's interest. This context includes literacy (level of knowledge and understanding) regarding zakat. The results of the study (Istikhomah & Asrori, 2019) state that zakat literacy has a positive influence on trust in zakat management institutions (LPZ) in Rembang Regency. In line with research (Rosalinda, Abdullah, & Fadli, 2021) states that knowledge of zakat affects the interest of MSMEs to pay commercial zakat in the ZMO of Bengkulu City. Also the research by Canggih & Indriani (2021) concluded that zakat literacy has a significant effect on the realization of zakat receipts.

H₁: Zakat literacy has a significant effect on the interest of MSMEs to pay zakat through ZMO

Operating profit

Profit is the difference between income/sales and both operational and non-operational expenses (Horngren, 1997). Profit becomes the object of zakat when it reaches the nisab and haul, namely income/assets equivalent to 85 grams of gold owned for one year. In interest theory, there are emotional factors that influence one's interest. In this context, the business profits of the muzakki are included. Based on research (Rosalinda, Abdullah, & Fadli, 2021) that muzakki's income affects the interest of MSMEs to pay commercial zakat in the Bengkulu City ZMO. Likewise the results of research (Nugroho & Nurkhin, 2019) that income influences the intention of muzakki to pay professional zakat through the National Amil Zakat Agency (BAZNAS). Meanwhile, research (Tho'in & Marimin, 2019) states that income levels have no effect on muzakki's intention to pay zakat.

H₂: Operating profit has a significant effect on the interest of MSMEs to pay zakat through ZMO

Accountability

Accountability is the responsibility of business management for obligations that have been entrusted by other parties to him (Inayah & Muanisah, 2018). This is not only related to world-oriented financial issues but also to ensure that sharia law has been implemented properly and the welfare of the people which is the main goal of this organization has been achieved (Abu-Tapanjeh, 2009). As amil, Zakat Management Institutions must be accountable (able to be responsible) for the distribution and use of zakat funds entrusted by the muzakki to them. In interest theory, there are social motive factors that influence interest. Accountability is a support for this social motive factor where zakat can improve the welfare of the people if it is managed properly by ZMO. The results of the study (Kabib, Umar, Fitriani, Lorenza, & Mustofa, 2021) which explain that accountability influences interest in paying zakat at BAZNAS in Sragen city. This is in line with research (Inayah & Muanisah, 2018) partially that the accountability variable has no significant effect on muzakki loyalty in Tegalsari Banyuwangi District. Salmawati and Fitri's research (2018) conclude that accountability has an influence on muzakki's interest in paying zakat in Baitul Maal Kota Banda Aceh. Meanwhile, research (Istikhomah & Asrori, 2019) states that

accountability has a negative effect on LPZ trust and from a mediation perspective, accountability is able to mediate the effect of literacy on trust in LPZ. In this study, ZMO accountability was also tested for its influence in strengthening or weakening the influence of the independent variable on the dependent variable, namely as a moderating variable.

H₃: ZMO accountability has a significant effect on the interest of MSMEs to pay zakat through ZMO

H₄: ZMO accountability significantly moderates the influence of zakat literacy on the interest of MSMEs to pay zakat through ZMO

H₅: ZMO accountability significantly moderates the effect of operating profit on the interest of MSMEs to pay zakat through ZMO

3. RESEARCH METHOD

This research design is quantitative with primary data using survey methods. Respondents in this study are MSME actors in the Cipadu Market Area who are Muslim. The sample was calculated using a convenience sampling technique in which the sample was taken randomly with consideration of accessible and easy access by researchers. The data collection process was carried out by distributing questionnaires directly, namely visiting the locations of the respondents. The data analysis method uses SmartPLS 3 software with the outer model testing stages including convergent validity, discriminant validity, average variance extracted, and composite reliability. Then the measurement stage of the structural model (inner model) is used to see the value of R square as a test for the goodness of fit model. The final stage is testing to assess the parameter coefficients and the significance value of the t statistic on the Bootstrapping report-Path coefficients Algorithm.

Researchers are interested in taking samples of MSMEs from Cipadu Market, South Tangerang City, driven by several factors. First, the role of MSMEs as a pillar of the Indonesian economy is very strategic, namely being able to absorb 97% of the workforce and also contribute 61% of Indonesia's Gross Domestic Product (GDP). And also because most of Cipadu MSMEs are Moslem. This study uses one dependent variable, namely the interest MSMEs to pay zakat through ZMO, two independent variables, namely the level of literacy and the level of profit, and one moderating variable, namely accountability of ZMO. Likert scale 1-4 (Strongly Agree - Strongly Disagree) was used in measuring each variable for the questionnaire statements. Operationalization and measurement of research variables are presented in Table 2, as follows:

Table 2. Operational Variables

No	Variable's Name	Concept	Dimension	Indicator	Code Item
Independent Variable					
1	Zakat Literacy	Zakat literacy is a person's knowledge, understanding, and ability towards something (zakat) that can change that person's behavior and decision towards it (Antara, <i>et al.</i> , 2016)	The definition and law	Zakat is a command from Allah and is found in the pillars of Islam the fourth Zakat must be paid by every Muslim with certain criteria	LZ001
			Subject and Object	Muslim entrepreneur is the subject of	LZ002
				LZ003	

No	Variable's Name	Concept	Dimension	Indicator	Code Item			
2	Operating Profit	Profit is the difference between revenue/sales and operating and non-operational expenses (Horngren, 1997)	Nisab	zakat	LZ004			
				Business profit is the object of zakat				
				Nisab There is a nisab (minimum limit) on assets that must be zakat		LZ005		
				Benefits		Usefulness in the world	LZ006	
						Usefulness in the hereafter	LZ007	
				Sales		High sales volume of goods will increase profits	LU001	
						Sales based on business performance	LU002	
			Beban	Operating expenses are a deduction from the profit	LU003			
				non-operating expenses can be minimized	LU004			
				Profits will add to the business capital	LU005			
				Profits	profit is a measure of business success	LU006		
			profit is not only measured from material		LU007			
			3	MSMEs Interest in Paying Zakat Through ZMO	Interest is the ability to provide a stimulus that encourages a person to pay attention to other people, goods, activities, or something that can influence the experience of those who have been stimulated by the activity itself (eg. paying zakat) (Crow, 1989)	Emotional Motives	Feelings of joy arise when giving zakat	MMZ001
							Confident in the rewards of reward from Allah	MMZ002
Internal Motive	Confident that zakat can prevent reinforcements/ disasters	MMZ003						
	ZMO's have a global reach	MMZ004						
Social/ External Motives	Zakat through ZMO can bring more prosperity to the people of	MMZ005						
	Trust in zakat management at ZMO	MMZ006						

No	Variable's Name	Concept	Dimension	Indicator	Code Item
Moderation Variable					
4	ZMO Accountability	Accountability is the responsibility of business management for obligations that have been entrusted by other parties to themselves (Inayah & Muanisah, 2018)	Responsible	ZMO is responsible for issuing financial reports	A001
				The main responsibility is only to Allah	A002
			Trustworthiness	Trustworthiness of ZMO in managing people's funds	A003
				Selective ZMO accuracy in the process of channeling zakat funds	A004
			Appropriate	ZMO focuses on the right target	A005
				ZMO has proper empowerment program	A006

Source: Processed Data, 2022

4. RESULTS AND DISCUSSION

Research Results

The object of this research is MSME activists in the Cipadu Market, South Tangerang. The object of this research was chosen because MSMEs are the driving force for the Indonesian economy which contributes to Gross Domestic Product of approximately 30% per year. MSMEs are also allegedly able to open wide employment opportunities for the Indonesian people so that they can reduce unemployment and can increase the level of welfare of the Indonesian people. The business results of MSMEs are objects of zakat (trade zakat). The researcher wants to see the tendency of these MSME activists to pay their trade zakat either through the Zakat Management Organization (ZMO) or directly to the mustahik around them. The MSME business sector in the Cipadu Market, South Tangerang, includes the business of clothing and apparel materials, bed linen, cordyn, Muslim clothing, children's clothing, to culinary businesses. With the majority as well as being a characteristic, it is a clothing store and also bed linen. Researchers managed to get 50 respondents located in Cipadu Market and its surroundings to be sampled.

Respondents in this study were the owners/owners as well as employees/staff involved in the MSME trading process in Cipadu Market, South Tangerang. With the sampling method of convenience sampling. This method was carried out because even though it is currently in a post-pandemic situation, the Cipadu Market location still looks quite so that researchers have difficulty increasing the number of samples with certain criteria.

Questionnaires were distributed from August to September 2022 by visiting MSMEs directly at Cipadu Market and its surroundings. This requires several stages. The initial stage is that the researcher states the intention of coming to the owner of the funds/or MSME employees. If MSMEs are willing to be respondents (interviewed and

filled out a questionnaire), then the researcher proceeds to the next stage. The second stage is the interview process and filling out the questionnaire. This stage is the core stage because researchers can communicate with respondents to explore the interest of MSMEs in paying zakat, especially for ZMO. After the interviews and questionnaires were completed, the researcher confirmed the answers to the respondents. Respondents who became the research sample were distinguished based on gender, business ownership, business age, and the tendency to distribute zakat to ZMO.

Characteristics of respondents based on gender, based on the data obtained, it was found that the number of male and female respondents was the same. With 25 male respondents (50%) and 25 female respondents (50%). This is shown by the researcher in table 3 as follows:

Table 3. Characteristics of Respondents Based on Gender

Gender	Total	Percentage (%)
Male	25	50%
Female	25	50%
Total	50	100%

Source: Processed Data, 2022

Characteristics of respondents based on age, based on the data obtained, respondents with various ages were found. Respondents aged under 20 years amounted to 3 people (6%). Respondents aged between 20-30 years amounted to 23 people (46%). Respondents aged more than 30 years to 40 years amounted to 6 people (12%). Respondents aged more than 40 years to 50 years amounted to 14 people (28%). And those aged more than 5 years amounted to 4 people (8%). Table 4 shows this as follows:

Table 4. Characteristics of Respondents by Age

Age	Total	Percentage (%)
< 20 years old	3	6%
20-30 years old	23	46%
> 30-40 years old	6	12%
> 40-50 years old	14	28%
> 50 years old	4	8%
Total	50	100%

Source: Processed Data, 2022

Results of Data Analysis

Measurement analysis or evaluation of the outer model is carried out to assess the validity and reliability of the model in research.

Validity test

The convergent validity test is used in connection with the principle that the manifest variable of a construct should have a high correlation. Where it can be assessed through outer loading each indicator is said to be valid if > 0.7 and the Average Variance Extracted (AVE) value is > 0.5 (Panjaitan *et al.*, 2019). The results of the model design and data input as well as the results of the PLS Algorithm model image are below, as follows:

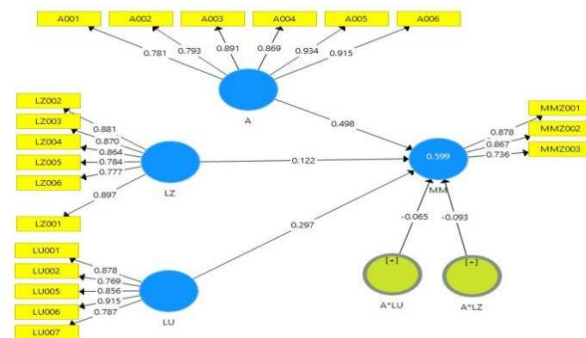


Figure 1. Design Results Models, Data Input and PLS Algorithm Results

Source: Processed Data Smart PLS 3, 2022

Figure 1 shows that each indicator of the zakat literacy variable (X1), operating profit (X2), accountability (X3), and interest in paying zakat on ZMO (Y) is declared valid because the outer loading value of each indicator is > 0.7 . With information that there are several item codes that are dropped on the zakat literacy variable (X1), namely LZ007, operating profit (X2), namely LU003 and LU004 and interest in paying zakat on ZMO (Y) MMZ004, MMZ005, and MMZ006. There is another way to determine convergent validity by looking at the AVE value. Table 5 presents the AVE value of each variable.

Table 5. AVE Test Results

Variables	Average Variance Extracted (AVE)
Zakat Literacy	0,717
Operating Profit	0,71
Accountability	0,750
MSMEs Interest in Paying Zakat Through ZMO	0,688

Source: Processed Data, 2022

The table above shows that each variable, both zakat literacy (X1), operating profit (X2), accountability (X3), and interest in paying zakat on ZMO (Y) has an AVE value > 0.5 . So, it is concluded that the correlation of each variable is considered good and can be used to measure the variable itself.

The discriminant validity test used in research aims to prove whether the indicators used are a good measure of the construct with the principle that each indicator must have a high correlation with the construct (Ghozali and Latan, 2015; Furadantin, 2018). At this stage an indicator must be greater than the value of the other variables. Table 7 shows that the cross-loading value of each indicator for each variable is greater than the cross-loading value of other variables, so it is concluded that the indicators used to measure each variable are better than the other variables.

Table 6. Discriminant Validity

	A	A*LU	A*LZ	LU	LZ	MM
A	0.866					
A*LU	0.469	1,000				
A*LZ	0.567	0.669	1,000			
LU	0.708	0.352	0.390	0.843		
LZ	0.671	0.341	0.189	0.658	0.847	
MM	0.722	0.273	0.310	0.682	0.618	0.830

Source: Processed Data, 2022

Reliability test

A data or questionnaire is declared reliable if the answers given by the respondents are consistent or the same from time to time. The reliability test in this study was carried out to measure a questionnaire which is an indicator of a variable or construct. Based on the rule of thumb, the construct is declared reliable if the Cronbach's alpha value is $> 0.6 - 0.7$ and the composite reliability is > 0.7 (Panjaitan *et al.*, 2019). The reliability test is presented in table 7 as follows:

Table 7. Reliability Test

Variable	Cronbach's Alpha	Composite Reliable	Standard Value	Ket
Zakat Literacy	0,920	0,938	0,7	Reliable
Operating Profit	0,897	0,924	0,7	Reliable
Accountability	0,932	0,947	0,7	Reliable
MSMEs Interest in Paying Zakat Through ZMO	0,769	0,868	0,7	Reliable

Source: Processed Data, 2022

From table 7 above it can be seen that the Cronbach's Alpha value of all variables is above 0.7 and is reinforced by the composite reliability value which is also above 0.7. So, it can be concluded that all variables are said to be reliable because the Cronbach's Alpha value and the composite reliability value are above the standard value of 0.7.

Inner Model Analysis

Path Coefficient is a test related to the direction of influence produced by each independent variable of zakat literacy (X1), operating profit (X2), accountability (X3) on the dependent variable interest in paying zakat on ZMO (Y) which is assessed with a value range of -1 to 1 if greater > 0 (positive) and if < 0 (negative). Path test results are presented in table 8, as follows:

Table 8. Path Test Results

	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
A-> MM	0.498	0.503	0.166	3,004	0.003
A*LU -> MM	-0.065	-0.060	0.158	0.407	0.684
A*LZ -> MM	-0.093	-0.110	0.216	0.433	0.665
LU -> MM	0.297	0.314	0.167	1,785	0.075
LZ -> MM	0.122	0.113	0.151	0.812	0.417

Source: Processed Data, 2022

Table 9 shows that the average value of accountability belongs to the high category, which is 0.498 (positive effect) with a standard deviation of 0.166, operating profit is in the medium category, which is 0.297 (positive effect) with a standard deviation of 0.167, zakat literacy is in the sufficient category, namely 0.122 (positive effect) with a standard deviation of 0.151, accountability moderation for zakat literacy is also to operating income is classified as low, namely -0.093 (negative effect) and -0.065 (negative effect).

Table 10. Coefficient of Determination

Variabel	R Square	Adjusted R Square
MSMEs Interest in Paying Zakat Through ZMO	0,599	0,554

Source: Processed Data, 2022

Testing the coefficient of determination or R Square (R^2) in this study aims to determine the overall influence of the independent variables used on the dependent variable. Based on table 10 above, the Adjusted R-Square (R^2) value is 0.554. These results indicate that 55.4% ($0.554 \times 100\%$) of the Interest in Paying Zakat through the ZMO variable is influenced by Zakat Literacy, Operating Profit, and Accountability. Meanwhile, 44.6% ($100\% - 55.4\%$) is influenced by other variables not included in this study.

Hypothesis Test

Tabel 11. Result of T Statistic dan P Value

	T Statistics	P Values
Zakat Literacy → MSMEs Interest in Paying Zakat Through ZMO	0.812	0.417
Operating Profit → MSMEs Interest in Paying Zakat Through ZMO	1,785	0.075
Accountability → MSMEs Interest in Paying Zakat Through ZMO	3,004	0.003
Moderation Effect 1 (Accountability*Zakat Literacy) → MSMEs Interest in Paying Zakat Through ZMO	0.433	0.665
Moderation Effect 2 (Accountability*Operating Profit) → MSMEs Interest in Paying Zakat Through ZMO	0.407	0.684

Source: Processed Data, 2022

Based on table 11, the T statistics and P values obtained which are the results of SmartPLS version 3 data processing, the following conclusions can be drawn:

- The results of hypothesis testing show that the effect of the zakat literacy variable on the interest to pay zakat through ZMO has a T statistic of 0.812 which is smaller than t table (1.299) so it can be concluded that H_0 is accepted and H_a is rejected. This is also reinforced by the significance value of the zakat literacy variable which is greater than $\alpha = 10\%$ ($0.417 > 0.10$), so that it can be said that zakat literacy partially has no significant effect on MSMEs interest in paying zakat through ZMO, meaning that H_1 is rejected.
- The results of hypothesis testing show that the effect of the operating profit variable on the interest to pay zakat through ZMO has a T statistic of 1.785 greater than t table (1.299) so it can be concluded that H_0 is rejected and H_a is accepted. This is also reinforced by the significance value of the operating profit variable which is less than $\alpha = 10\%$ ($0.075 < 0.10$), so that it can be said that operating profit partially has a significant effect on MSMEs interest in paying zakat through ZMO in level 10%, meaning that H_2 is accepted.
- The results of hypothesis testing show that the effect of the ZMO accountability variable on the interest to pay zakat through ZMO has a T statistic of 3.004 which is greater than t table (1.299) so it can be concluded that H_0 is rejected and H_a is accepted. This is also reinforced by the significance value of the accountability variable which is smaller than $\alpha = 10\%$ ($0.003 < 0.10$), so that it can be said that accountability partially has a significant effect on MSMEs interest in paying zakat through ZMO in level 10%, meaning that H_3 is accepted.

- d. The results of hypothesis testing show that the effect of the ZMO accountability moderates the influence of zakat literacy on the interest to pay zakat through ZMO has a T statistic of 0.443 which is smaller than t table (1.299) so it can be concluded that H₀ is accepted and H_a is rejected. This is also reinforced by the significance value of the accountability variable which is greater than $\alpha = 10\%$ ($0.665 > 0.10$), so that it can be said that ZMO accountability has no significantly moderates the influence of zakat literacy on MSMEs interest in paying zakat through ZMO, meaning that H₄ is rejected.
- e. The results of hypothesis testing show that the effect of the ZMO accountability moderates the influence of operating profit on the interest to pay zakat through ZMO has a T statistic of 0.407 which is smaller than t table (1.299) so it can be concluded that H₀ is accepted and H_a is rejected. This is also reinforced by the significance value of the accountability variable which is greater than $\alpha = 10\%$ ($0.684 > 0.10$), so that it can be said that ZMO accountability has no significantly moderates the influence of operating profit on the interest of MSMEs in paying zakat through ZMO, meaning that H₅ is rejected.

DISCUSSION

The Effect of Zakat Literacy on the Interests of MSMEs in Paying Zakat Through ZMO

This study produces a hypothesis test which results that the zakat literacy variable has a positive but not significant effect on the interest to pay zakat on ZMO. This is based on P values of 0.417 which is greater than the 10% significance level and has a T statistic of 0.812 which is smaller than t table (1.229). So it can be concluded that H₀ is accepted and H_a is rejected, which means that zakat literacy partially has a positive but not significant effect on the MSMEs interest in paying zakat through ZMO, meaning that H₁ is rejected.

This is contrary to the theory of interest which states that a person's interest is influenced by several factors, one of which is a factor within the individual. Literacy or knowledge is actually a factor from within individuals that fosters an interest in paying zakat. However, it turns out that the tendency of muzakki of Cipadu Market MSMEs to pay zakat directly to individuals who are around them, not through institutions or Zakat Management Organizations (ZMO) even though they have enough knowledge (zakat literacy). Based on descriptive analysis, the zakat literacy of MSMEs Cipadu Market is included in the sufficient category, which is equal to 0.113. Even so, this does not yet reflect the interest of MSMEs in paying zakat through ZMO.

The positive direction is in line with the research of Rosalinda, Abdullah, and Fadil (2021) which states that knowledge of zakat has a positive effect on the interest of MSMEs to pay commercial zakat in the ZMO of Bengkulu City. As well as research by Istikhomah and Asrori (2019) that literacy has a positive effect on trust in zakat management institutions. Meanwhile, the insignificant effect is in line with the research of Nugroho and Nurkhin (2019) which states that knowledge has no significant negative effect on muzakki's interest in paying professional zakat at Baznas.

The Effect of Operating Profits on the Interest of MSMEs in Paying Zakat Through ZMO

This study produced a hypothesis test which resulted that the operating profit variable had a significant positive effect on the intention to pay zakat on ZMO. This is based on P values of 0.075 which is less than the 10% significance level and has a T statistic of 1.785 greater than t table (1.229). So it can be concluded that H_0 is rejected and H_a is accepted, which means that operating profit partially has a significant positive effect on the MSMEs interest in paying zakat through ZMO, meaning that H_2 is accepted.

In connection with the theory of interest that a person's interest is influenced by several factors, one of which is the emotional factor, namely operating profit. The object of zakat for muzakki with a profession as an entrepreneur or entrepreneur is business profit. Operating profit is the result of income or net sales of a business, namely gross income after deducting operating expenses (Horngren, 1997). Obtaining sufficient operating profit can make muzakki interested in paying zakat income to ZMO. So the level of operating profit of the Cipadu Market MSMEs muzakki has a significant positive effect of MSMEs interest in paying zakat through ZMO.

This result is in line with the research of Rosalinda, Abdullah, and Fadil (2021) which states that muzakki's income affects the interest of MSMEs to pay commercial zakat in the ZMO of Bengkulu City. Also research by Nugroho and Nurkhin (2019) which states that income influences the interest of muzakki to pay professional zakat at Baznas.

The Effect of Accountability on the Interests of MSMEs in Paying Zakat Through ZMO

This study produces a hypothesis test which results that the accountability variable has a significant positive effect on the intention to pay zakat on ZMO. This is based on P values of 0.003 which is less than the 10% significance level and has a T statistic of 3.004 which is greater than t table (1.229). In terms of accountability, the researcher only asked respondents about good ZMO criteria. So it can be concluded that H_0 is rejected and H_a is accepted, which means that accountability partially has a significant positive effect on the MSMEs interest in paying zakat through ZMO, meaning that H_3 is accepted.

Referring to the theory of interest that a person's interest can be influenced by several factors, one of which is the social factor, namely accountability. Accountability is a support for this social motive factor where zakat can improve the welfare of the people if it is managed properly by ZMO. A trustworthy, accountable and transparent ZMO will be able to convince muzakki to pay zakat through institutions so that there is an even distribution of zakat distribution to all people throughout the country. So an organization which has accountability is very important on intent the muzakki's interest in paying zakat (Salmawati & Fitri, 2018).

This is in line with the research of Kabib, *et al.* (2021) that accountability has a significant effect on muzakki's interest in paying zakat at Baznas Sragen. Also Salmawati and Fitri's research (2018) that accountability has an influence on muzakki's interest in paying zakat in Baitul Maal Kota Banda Aceh.

The Effect of Zakat Literacy on the Interests of MSMEs in Paying Zakat through ZMO with Accountability as a Moderating Variable

This study produces a hypothesis test which results that the accountability variable has a negative and insignificant effect in moderating the effect of zakat literacy on the intention to pay zakat on ZMO. This is based on P values of 0.665 which is greater than the 10% significance level and has a T statistic of 0.433 which is smaller than t table (1.229). So it can be concluded that H_0 is accepted and H_a is rejected, which means that accountability has no significant in moderating the influence of zakat literacy level on interest in paying zakat through ZMO, meaning that H_4 is rejected.

In accordance with the interest theory, ZMO accountability should be able to strengthen MSMEs' interest in paying zakat through ZMO. However, the results of this study state differently that ZMO accountability has no significant in moderating the effect of zakat literacy on the interest of Cipadu Market MSMEs in paying zakat through ZMO. This is contrary to the theory of interest. This is happened because some SMEs do not take much attention to the reports made by ZMO and ZMO has not actively socialized its program to MSME actors (Inayah, 2018).

This is in line with the research of Istikhomah and Asrori (2019) that accountability has a negative effect on trust in zakat management institutions. And in line with Inayah's research (2018) that accountability has no significant effect on muzakki's loyalty to the Amil Zakat Agency.

The Effect of Operating Profit on the Interest of MSMEs in Paying Zakat Through ZMO with Accountability as a Moderating Variable

This study produces a hypothesis test which results that the accountability variable has a negative and insignificant effect in moderating the effect of operating profit on the intention to pay zakat on ZMO. This is based on P values of 0.684 which is greater than the 10% significance level and has a T statistic of 0.407 which is smaller than t table (1.229). So, it can be concluded that H_0 is accepted and H_a is rejected, which means that accountability has no significant in moderating the influence of the level of operating profit on the interest to pay zakat through ZMO, meaning that H_5 is rejected.

In accordance with the interest theory, ZMO accountability should be able to strengthen MSMEs' interest in paying zakat through ZMO. However, the results of this study state differently that ZMO accountability weakens the effect of operating profit on the interest of Cipadu Market MSMEs in paying zakat through ZMO. This is contrary to the theory of interest. A small number of MSMEs in Cipadu Market pay zakat through institutions such as orphanages and mosques that they already trust. However, most of them distribute zakat directly to relatives or neighbors who need it. No matter how much profit they earn, they distribute it regularly. So that ZMO's accountability is only able to moderate insignificantly the effect of operating profit on interest in paying zakat through ZMO. This is in line with the research of Istikhomah and Asrori (2019) that accountability has a negative effect on trust in zakat management institutions.

5. CONCLUSION

Based on this discussion it can be concluded that zakat literacy partially has no significant positive effect on interest in paying zakat through ZMO. The tendency of muzakki of Cipadu Market MSMEs to pay zakat directly to individuals who are around them, not through institutions or Zakat Management Organizations (ZMO) even though

they have enough knowledge (zakat literacy). There is a significant positive relationship between operating profit and interest to pay zakat through ZMO. It means that obtaining sufficient operating profit can make muzakki interested in paying zakat income to ZMO. And ZMO's accountability has a significant positive effect on the intention to pay zakat through ZMO. It means that accountable and transparent ZMO will be able to convince muzakki (MSMEs) to pay zakat through institutions so that there is an even distribution of zakat distribution to all people throughout the country.

In moderation, ZMO's accountability has no significant negative effect in moderating the effect of zakat literacy on interest in paying zakat through ZMO. The Cipadu Market MSME received less socialization from the ZMO regarding institutions, distribution, and the benefits of paying zakat through institutions. They also look more at the urgency of distributing zakat, namely to the surrounding people with unfavorable economic conditions without considering the accountability side of ZMO. ZMO's accountability also has no significant negative effect in moderating the effect of operating profit on the interest to pay zakat through ZMO. A small number of MSMEs in Cipadu Market pay zakat through institutions such as orphanages and mosques that they already trust. However, most of them distribute zakat directly to relatives or neighbors who need it. No matter how much profit they earn, they distribute it regularly.

The limitations of this study are the use of convenience sampling in the sample technique, namely convenience sampling which the sample was taken randomly with consideration of accessible and easy access by researchers. Suggestions to future researchers to use purposive sampling in the sampling technique and increase the number of samples. The strength of this research is that in the process of distributing the questionnaires, the researchers visited the MSMEs Cipadu Market directly and had the opportunity to conduct interviews about the statements in the questionnaire. This can strengthen the researchers' arguments in discussing the results, especially on results that are different from the theory in the research hypothesis. This research has a practical implication that by this research we know although MSME in Cipadu Market have a good zakat literacy, but they aren't familiar with ZMO (empowerment program, network distribution, management, accountability, etc). Accordingly, ZMO must be active in socializing their program to muzakki, especially MSMEs, for example by visiting MSMEs directly, making advertisements on social media, and participating in MSME empowerment programs. The expectations are MSMEs will become muzakki and will pay their zakat from their operating income through ZMO. So that it can increase the realization of zakat funds collected through ZMO in Indonesia.

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