

ANALYSIS OF UNDERSTANDING AND COMPLIANCE MUZAKKI (A Case Study of Muslim Entrepreneurs in Surabaya)

Tika Widiastuti

Department of Sharia Economic, Faculty of Economic and Business

Airlangga University

Email: widasus@yahoo.com

ABSTRACT

The realization of the of the zakat collected is still low compared to its potential. This indicates that the level of understanding of muzakki are still low against other types of Zakat. The purpose of this research is to analyse the comprehension and compliance the muzakki. Type of this research is descriptive research. The analysis of the data used in the analysis is descriptive. The level of understanding of zakat by the majority of muslim entrepreneurs is varied in the range of less-medium-good. It is influenced by the two dominant factor, namely the level of education and access to Information from the public, the higher education and access to information are retrieved then the level of understanding about charity society also is getting better. As for the level of compliance, the majority of muslim entrepreneurs can be said to be obedient in paying zakat, particularly in zakat maal and zakat fitrah. Same is the case with the level of understanding of the zakat, there are 2 (two) dominant factors affecting the level of compliance to pay zakat is the level of education and access to information from the community. The higher education and access to information are retrieved then the increasingly wayward in paying zakat, particularly in zakat maal and zakat fitrah. In addition, there is also the added link between the level of understanding of the level of compliance of Zakat paying on a muslim businessman, increasingly good understanding about zakat from the community led to a society increasingly submissive in paying zakat, particularly in zakat maal and zakat fitrah.

Keyword: *understanding, compliance, muzakki and zakat*

1. INTRODUCTION

Indonesia as a country with a population of Muslims in the world i.e. 88.2% of the total population (<http://ekonomi.kompasiana.com>) and calculation based on Badan Amil Zakat Nasional (BAZNAS) there is the potential of zakat by closed to 2 percent of the GDP of Indonesia, which is about 100 trillion rupiah in the year 2010 (www.republika.co.id, 12/8/2010). While research publications based on BAZNAS and FEM IPB (2011) the

potential of zakat in 2011 nationwide reach 217 trillion rupiah or equivalent to 3.40% of total GDP (Gross Domestic Product), which are classified to four (4) types of Zakat, Zakat households, i.e. zakat private industry, STATE-OWNED ENTERPRISES, and the zakat on savings due to increasing population and with details of the 117 trillion rupiahs from households and 100 trillion rupiahs from companies.

Still from the research results, West Java province is the province with the greatest potential for Zakat household, namely 17.67 trillion rupiahs, followed by East Java of 15.49 trillion rupiahs and Central Java of 13.28 trillion rupiahs. The potential acceptance of the charity was not proportional to the target or the realization of admissions each year running, though in 7 (seven) last years there was a significant increase from the acceptance of the zakat (alms and infak included), even reaching 96.90 percent in 2005 and 98.03 percent in 2007 (IMZ (2011)).

According to the Chairman of the Baznas, Didin Hafiduddin, target receipt in 2011 charity is reaching 2 trillion Rupiahs, while in 2010 collected zakat of 1.5 trillion rupiahs (www.detiknews.com, 27/08/2011). On the local level, based on an estimate of Badan Amil Zakat (BAZ) province of Jawa Timur (East Java), in 2010 from potential new zakat has been collected 150 billion rupiahs (<http://lintasjatim.com>) and increased in 2011 is estimated at about 700 billion rupiahs (Warta BAZ Jatim), where the target of collecting zakat by BAZ Jatim amounting to 6 billion in 2010 after successfully collecting zakat amounted 3.5 billion rupiahs (<http://www.surabayakita.com>, 20/01/2011).

In Surabaya, according to Badan Amil Zakat (BAZ) Surabaya per July 30, 2011, there are not many environmental institutions in City Government of Surabaya who regularly pay ZIS. Of the 31 sub only 4 sub districts that produce ZIS, 4 of 52 health centers, clinics and 3 schools of thousands of schoolgirls in Surabaya. This indicated that CIVIL SERVANTS in Surabaya City Government environment is still a bit of a pay Zakat, Infaq and Sodaqoh (ZIS) in the Secretariat of the ZIS (<http://www.surabayakita.com>, 19/08/2011).

Other data mentioned that the acceptance of zakat in Surabaya referring to institutions of Amil Zakat (LAZ) Masjid Al-Akbar Surabaya (MAS) are in the range of 200 million dollars in 2009 increased from the year 2008 amounting to 135 million and 90 million dollars in 2007 (<http://suaramerdeka.com>, 23/08/2009). Acceptance of zakat is still in one type of zakat i.e. zakat fitrah. Realization of a zakat reception is still low compared to its potential as well as concentrated on one type of zakat fitrah Indicates that the level of understanding of the people who are still low against other types of Zakat.

1.1. Problems of Research

Problem that can be formulated in this research is how understanding and compliance the Muslim businessman muzakki in Surabaya?

1.2. Research Objectives

The purpose of this research is to analyze the understanding and compliance the Muslim businessman muzakki in Surabaya.

1.3. The Benefits of Research

From this study, it is expected to provide benefits in the form of, i.e., the data and information on understanding and compliance the muzakki in Surabaya for then it can be a quiz about management of zakat.

2. LITERATURE REVIEW

2.1. Concept of Zakat

Zakat gets serious attention in Islam. The obligation of zakat has an important position because in addition to being the third Islamic tenets but is also part of worship relating to social development. Qardhawi stated that zakat in fact part of Islamic rules about wealth and community. Zakat is mentioned in the chapter of worship was because he became a brother of the prayer. In the Quran there are 27 verses that align command to enforce the prayer with the obligation of Zakat (Qardhawi in DW Tasniawan, 2008).

Zakat became an indicator of whether someone is being the brother of the same faith or not as in Q.S. Al-Maidah verse 8, namely:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ ۚ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۗ
اعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

"O you who believe! Stand out firmly for Allah and be just witnesses and let not the enmity and hatred of others make you avoid justice. Be just: that is nearer to piety, and fear Allah. Verily, Allah is Well-Acquainted with what you do." (Q.S. Al-Maidah [5]: 8)

However, the Qur'an did not provide firmness of wealth Zakat and issued mandatory requirements that must be met, as well as not detailing how much should be paid. The question submitted to the Sunnah that interpret Qur'an demands that are still common, describes the still-sketchy, specify that are still all too common, give examples of concrete implementation, and makes the actual principles and can be applied in human life. With regard to the object which is subject to Zakat, Prophet Muhammad established that zakat is imposed upon the soul and all kinds of treasures owned by a society where zakat is specified (Wagiran, 2008).

Zakat is derived from the Arabic mashdar *zaka syai'un*, which is growing and growing. More fully zakat in the language means *great, grow clean, Holy, good and commendable*. Zakat is obligatory for individual religions Islam that meets the ownership of property or income at some level (*nishab*) (Chapra, 2000). Zakat according to sharia is the sense of giving property rights to certain property to the person entitled with certain conditions (Permono, 2005).

Permono (2005) sets forth that the terms of the mandatory property subject to Zakat on top of it there are 7 (seven) elements, namely: 1) the elements of al-Maliyat or al-Iqtishadiyat (economical elements), 2) the elements of al-name'au al-Istinma (or productive elements can be manufactured), 3) the elements of al-Milk al-Tam (courtesy of perfect), 4) the elements of al-Kharijite theologians 'an al-Hawajj al-Ashliyah (beyond the basic needs), 5) the elements of Tamam al-Nishab (perfect one nishab), 6) the elements of al-Salamat min al-Dáin (of debt), and 7) the elements of al-Haulan Haul au amjam al-Hashad (reaching a year or harvest dry).

Zakat is generally differentiated into two i.e. zakat nafs (soul), also called zakat fitrah and zakat treasure (maal). The object of zakat can be either:

1. Zakat the crops or agricultural/plantation
2. Zakat on Animal Charity Farm
3. Zakat on gold and silver
4. Zakat of property trade/Commerce
5. Zakat company (investment, stocks, and bonds)
6. Zakat Profession
7. Zakat Stuff mine and Findings
8. Zakat Fitrah

Of the eight types of zakat, from number one to seven categorized in zakat maal or treasure, i.e. zakat for hygiene or the sanctity of property with the proviso, nishab and haul. While this type of latter zakat fitrah, is meant to purify the soul of each individual, which is issued in the month of Ramadan.

The function of the zakat, according to Permono (2005):

1. Purify the soul muzakki (obligatory charity) than on the properties of hunks
2. Purify the treasure still mixed with treasure mustahik (people who are entitled to receive).
3. Develop the wealth of muzakki.
4. Purify the souls of the mustahik of feeling sick (jealous) liver, hate, and revenge against the rich who live in luxury all-inclusive but not willing to issue the zakat.
5. Provide the working capital to the weak to be capable of human life deserves.
6. Remove most of the crime, or at least minimize it, because most of crime it comes from the poverty.
7. Narrow the social gap.

8. Join the social problems of all kinds, overcome poverty, ignorance, the homeless, street children, abandoned children, homeless paper, sluttish, and others.

In addition also described by Ali (1988) in Hidayat that zakat was expected to be; (1) raise the degree of the poor; (2) help solving the problem of the *gharimin*, *Ibn Sabil*, and other mustahik; (3) expand and build the rope fellow fraternity Muslims and humans in General; (4) eliminate the miserly and grasping the nature of the owners of the property; (5) remove the nature of envy (jealousy social) from the hearts of the poor; (6) bridges the gap between the rich with the poor in society (equitable distribution and poverty alleviation); (7) develop a sense of social responsibility on a person who has a especially treasures; (8) educate men to fulfill obligations and the disciplined, handing him the rights of others; (9) means equalization of income to achieve social justice.

2.2. Understanding and Compliance of Muzakki

Zakat is imposed to the people that they are capable of and shared (distributed) to people who couldn't afford it. The payment of zakat is a religious obligation. These obligations apply to muzakki that is every Muslim has grown, independent, be healthy, and have had the treasure a full year in meeting the nishab (P3EI, 2008). Muzakki is an individual Muslim who is legally obligated to pay the Islamic (fulfil) the zakat. Muzakki who issued the zakat must meet the criteria, namely: (1) Muslim, (2) Aqeel, (3) reaching puberty, and (4) have a treasure that reaches nishab. Doa in Tasniawan (2008) defines the muzakki is charged obligation zakat because it has already reached the treasure of nishab (a minimal amount of wealth or possession of property belonging to the obligatory Zakat payable) and one haul (one-year or a one-time harvest). Muzakki can be represented with an individual or entity that is owned by a Muslim adult, healthy, independent intelligence that has material possessions and wealth within a specific amount of a specific condition also.

Understanding community about zakat which will be excavated in the study is how the muzakki in Surabaya city know and understand the meaning, function, and types of zakat under the terms of Islam and how big the nishab. While compliance will be excavated from ever or whether the muzakki that pay zakaah? The word "take" in the zakat verse shows "coercion", which means that Allah SWT ordered and ask it to take the zakat of most rich people treasure (Tasniawan DW, 2008).

3. RESEARCH METHOD

3.1. Type of Research

Type of this research is descriptive research. Descriptive research tried to give explanation for the phenomena or may be meant as a problem-solving process is completed with a painted State of the subject and object of research in the current moment based on the facts that looked or how it is. Descriptive research used in this research-based survey. The survey is a way of descriptive research is committed against a group of objects in a specific time period.

3.2. Focus of The Research

This research is focused on understanding and compliance analysis of muzakki i.e. Muslim entrepreneurs in Surabaya. Muzakki is individual Muslims who pay zakat, alms and infak. Definition of *understanding* in this research is the level of public knowledge about zakat according Islamic sharia and how great its nishab. In a more complete understanding of the variables have a four (4) indicator, i.e. the knowledge of respondents about: (1) the meaning of Zakat, (2) Zakat functions, (3) type of zakat, and (4) the quantity/nishab of each type of zakat maal. There are three categorizations used understanding given by the respondents, namely;

1. Less (just understand the meaning of zakat and charity functions), or meet the indicators (1) and (2).
2. Medium (understand the meaning of zakat, function and types of zakat), or meet the indicators (1), (2) and (3).
3. Good (understand the meaning of zakat, function and types of zakat, and quantity/nishab), or meet the indicators (1), (2), (3) and (4)

While the compliance rate of respondents in paying zakat is based on pay/no on the 1 year ago. To elaborate further, then the type of the payment of the zakat paid in 1 year ago will also be differentiated into 3 categories, namely (1) paying zakat maal or zakat maal and fitrah, (2) paying zakat fitrah, and (3) do not pay zakat.

3.3. Population and Sample

The population examined was the Muslim businessman muzakki in Surabaya which already fulfill Zakat on at least 3 (three) years in a row. The sample in the survey was designed to be able to represent the State of the population. In other words, the results of the survey can be generalized as a State of the community compulsory zakat (muzakki) in the city of surabaya, i.e. those who have the obligatory zakat. The sampling techniques used in this research is purposive sampling. Purposive sampling was the withdrawal of samples is done by taking a subject that is based on specific objectives. Sample criteria in this research is a muslim businessman meets nishab.

4. DISCUSSION

4.1. General overview Research Object

In this chapter the sub will be described in detail the findings of the field that is the description of the respondent's identity and socio-economic background.

4.1.1. Identity of respondents

From research can be known that as many as 100 of the total respondents ($n = 100$), the number of male respondents more than female respondents. As much as 67% (67 people) the respondent is male-sex, the remaining 33% (33) of the respondents are women.

Meanwhile the age of respondents, as indicated on the graph 4.2 below, acquired the majority of the respondents aged between 21 – 40 years of as much as 50% (52 people). Next up as much as 47% (47 people) respondents aged between 41 – 65 years old, the age of respondents over 65 years by as much as 2% (2 people), and the age of the respondents under the age of 21 by as much as 1% (1 person) respondents.

4.1.2. Socio-Economic Background

The majority of the respondents i.e. as much as 49% (49 people) have a monthly income of between Rp. 3,200,001.00 - Rp. 5,200,000.00. Furthermore the respondents with an income less than Rp. 3,200,000.00 as much as 29% (29) of the respondents, respondents with an income between Rp. 5,200,001.00 until Rp. 7,200,000.00 as much as 10% (10 people) respondents, earning more than Rp. 9,200,000.00 as much as 7% (7 people) respondents, earning between Rp 7,200,001.00 – Rp. 9,200,000.00 as much as 1% (1 person) respondents, and 4% (4 people) of the respondents are not willing to express their extent of their income.

4.2. A Description of The Results of the Field

On the part of subsection of this chapter will be shown the data field results ranging from the level of education and access to information of respondents, social networking with involvement in civic or religious organizations, the level of knowledge and understanding about zakat.

4.2.1. The Respondent's Understanding About Zakat

The respondent's understanding about zakat shown from 4 indicators, namely the knowledge of respondents about (1) the meaning of Zakat, (2) Zakat functions, (3) type of zakat, and (4) the quantity/nishab of each type of zakat maal. Based on the data in the field, note that as much as 83% (83 people) the respondents understand the meaning of zakat, while as much as 17% (17) of respondents did not know for sure the meaning of zakat. Meanwhile, the majority of respondents will also understand the function of the zakat, that as much as 96% (96) respondents, and only 4% (4) of the respondents who do not understand the function of zakat.

Almost all of the respondents, i.e. as much as 99% (99 people) of respondents know the type of zakat comprising zakat fitrah and zakat maal, and only 1% (1 person) respondents who did not know the type of zakat. However, not all respondents who know type of zakat on top also understand the difference between zakat fitrah zakat and maal. Where on the basis of this chart, note that only 68% (68) respondents who understand the difference between the zakat fitrah with zakat maal. While as many as 32% (32) of respondents did not know the difference zakat fitrah and zakat maal. In the meantime if observed deeper about the kinds of zakat maal, there is variation in the understanding of the respondents.

As much as 77% (77 people) of respondents know zakat farm animals, and 23% (23) of respondents did not know zakat farm animals. Based on the data in the field, just as much

as 11% (11 people) of respondents who know that the quantity/nishab zakat farm animals, and the majority of respondents, i.e. as much as 89% (89) respondents did not understand the extent of the nishabnya. Likewise with the knowledge of respondents about zakat of gold and silver. As many as 80% of the respondents (80 people) know and 20% (20 people) of respondents did not know zakat of gold and silver.

As much as 21% (21) of the respondents understand the magnitudes nishab of zakat gold and silver, and the majority of respondents, i.e. as much as 79% (79) of respondents did not understand the extent of the nishab. The same thing also happened with the knowledge of respondents about zakat of Commerce. It is known that as many as 74% (74 people) of respondents know and 26% (26 people) of respondents did not know zakat of Commerce. But just as much as 3% (3 people) the respondents understand the business zakat nishab/quantities, and the majority of respondents, i.e. as much as 97% (97) respondents did not understand the extent of the nishab. The result is not far different also in the knowledge of respondents about zakat agriculture.

Note that as much as 75% (75 people) of respondents know and 25% (25 people) of respondents did not know zakat of gold and silver. The respondent as much as 2% (2 people) who understand the magnitude nishab zakat of gold and silver, and the majority of the respondents, i.e. as much as 98% (98 people) of respondents did not know how big the nishab.

The knowledge of respondents about zakat of mining and the findings also showed the same symptoms. It is known that as many as 67% (67 people) of respondents know and 33% (33) of respondents did not know the zakat of mining and findings. But based on just as much as 2% (2) the respondents understand the magnitudes nishab of zakat stuff mine and findings, and the majority of respondents, i.e. as much as 98% (98 people) of respondents did not know how big the nishab.

To the knowledge of respondents about zakat profession can be seen that as much as 78% (78) of the respondents know and 22% (22 people) of respondents did not know zakat profession., but only as much as 6% (6) of the respondents who understand the nisab of zakat profession, and the majority of respondents, i.e. as much as 94% (94 persons) of respondents did not know how big the nishab.

Last, the knowledge of respondents about zakat stocks and bonds also shows results that are not much different. It is known that as many as 67% (67 people) of respondents know and 33% (33) of respondents did not know zakat stocks and bonds. But based on the data in the field, just as much as 2% (2 people) the respondents understand the magnitudes nishab of zakat stocks and bonds, and the majority of the respondents, i.e. as much as 98% (98 people) of respondents did not know how big the nishab.

4.2.2. The Compliance Of Respondents To Pay Zakat

After learning about the respondent's understanding of zakat maal above, then the behavior of the respondents in paying zakat is examined, where it can describe the compliance of the respondents to pay zakat. Be aware that as much as 99% (99 people)

respondents pay zakat on 2 years ago, and as much as 1% (1 person) of the respondents who do not pay zakat on 2 years ago. Upon further investigation, out of 99 people respondents pay zakat on 2 years ago, there were as many as 57 people who pay zakaah maal and/or zakat fitrah zakat and maal. While respondents who do not pay zakat on 2 years ago were not willing to give the reason why don't pay.

Then, it can be known also that as much as 98% (98 people) respondents pay zakat on 1 last year, and as much as 2% (2) respondents who do not pay zakat on 1 year ago. Upon further investigation, of 98 people respondents who pay zakat on a 1 year ago, there were as many as 53 people who pay zakaah maal and/or zakat fitrah zakat and maal. While respondents who do not pay zakat on 1 year ago there didn't want to and there are other reasons.

For the current year or year at a time when the respondents interviewed, can also known that as much as 99% (99 people) of the respondents have been/are going to pay zakat on it this year, and as much as 1% (1 person) of the respondents who do not pay zakat on this year. Upon further investigation, out of 99 people respondents who have/will pay zakat in this year, there were as many as 54 people who pay zakaah maal and/or zakat fitrah zakat and maal. While respondents who do not pay zakat in this year provide reason don't know.

In light of the obligations as a muslim, then when asked about sanctions for muzakki who do not pay Zakat, as indicated that as much as 26% (26) of respondents agree to the existence of sanctions for muzakki who do not pay zakat, however the majority of the respondents i.e. as much as 47% (47 people respondents) disagreed, and as much as 27% (27 people) chose do not know/no answer.

4.3. Discussion

The discussion in this chapter, the sub is a more in depth description of the results of the field. Discussion of the nature of the correlation between variables used in this study with a level of understanding and the level of compliance in the tithe. As for the variables associated with the level of compliance in pay zakat, covering the identity of respondents, social-economic, education and access to information.

The level of understanding in this matter is the category based on their level of knowledge of the 4 indicators, i.e. the knowledge of respondents about: (1) the meaning of Zakat, Zakat functions (2), (3) type of zakat, and (4) the quantity/nisab of each type of zakat maal. There are three categorization used understanding given by the respondents, namely;

1. Less (just understand the meaning of zakat and charity functions), or meet the indicators (1) and (2).
2. Medium (understand the meaning of zakat, function and types of zakat), or meet the indicators (1), (2) and (3).
3. Good (understand the meaning of zakat, function and types of zakat, and quantity/nishab), or meet the indicators (1), (2), (3) and (4)

The majority of the respondent's level of understanding is on the medium category that is as much as 38% (38 people) of the respondents, while as much as 27% (27 people) of respondents on a good level of understanding and as much as 35% (35 people) of the respondents in the categories of the understanding are lacking. Meanwhile, if seen from the types of jobs respondents, then respondent who has understanding of zakat is most respondents to the kind of CIVIL SERVANTS and retirees by as much as 10% (10 people) of the respondents, followed by Employees/officers of Private i.e. as much as 7% (7 people), then the respondent employers/self-employed 7% (7 people) respondents, and employees/officers of STATE-OWNED ENTERPRISES as much as 2% (2 people) of the respondents. For respondents with the kind of job that no housewife has good understanding about zakat. The respondent's level of understanding about zakat if seen from the level of income, i.e., respondents with a good level of understanding about the majority of zakat is respondents with medium income level (Rp. 3.200.001 - Rp 5.200.000 and Rp. 5.200.001 – Rp. 7.200.000) that is as much as 20% (20 persons), followed by high income respondents (Rp. 7.200.001 – Rp. 9.200.000 and > Rp. 9.200.000) as much as 4% of respondents (4 people), and the low income level (Rp. 3,200,000 <) as much as 3% (3 people) respondents.

Moreover based on the educational level of respondents categorized on a Low level of education (School, Never did not finish ELEMENTARY SCHOOL, and Completed ELEMENTARY SCHOOL), moderate (Graduate SCHOOL, and graduated SLTA) and high (Graduate College), it was the respondent's level of education contributes towards a strong understanding of the respondents about zakat. Respondents with a good level of understanding about zakat is most respondents with a higher education level that is as much as 25% (25 people) of the respondents, while the level of education are as much as 10% (10 people) respondents. While respondents with a low level of education does not exist that have a good understanding about zakat. Access to information the respondents from field results also give influence on the level of understanding of respondents about zakat. The level of access to information grouped in 3 categories:

1. Low (never Access the newspaper, TV, Radio, Internet, Study, Religious Organizations did not participate and did not join the Organization of citizenship).
2. Moderate (Rarely Access the newspaper, TV, Radio, Internet, Study, as a member of a religious Organization and as a member of the Organization of citizenship).
3. High (frequent and/or Always Access the newspaper, TV, Radio, Internet, Recitation, As caretaker of the religious organization and as a Steward Organization of citizenship)

Respondents with a good level of understanding about zakat is most respondents with higher access to information that is as much as 14% (14 people) respondents, while the moderate level of access to information are as much as 10% (10 people) of respondents. While respondents with low access to information as much as 3% (3 people) of respondents who have a good level of understanding about zakat.

The compliance level respondents in pay zakat is based on whether or not pay zakat on a 1 year ago. This is because if using the approach on whether paying zakat respondents this year hasn't been able to represent, because this year there are respondents who have not pay zakat, because still not sufficient time restrictions mandatory of zakat (haul). To elaborate further, then the type of the payment of the zakat paid in 1 year ago will also be differentiated into 3 categories, namely (1) paying zakat maal or zakat fitrah and zakat maal, (2) paying zakat fitrah, and (3) do not pay zakat.

The majority of the respondents i.e. as much as 54% (54 people) of respondents pay zakat fitrah and zakat maal. While as many as 44% (44 people) of the respondents pay only zakat fitrah, and as much as 2% (2 people) respondents did not pay zakat. Meanwhile the level of compliance to the respondent if seen from the types of jobs respondents, indicated that respondents who had a compliance in paying zakat fitrah and maal was most respondents to the kind of CIVIL SERVANTS and retirees by as much as 19% (19 people) of the respondents, followed by businessman/self-employed 4% (16 people), then the respondent Employees/officers of Private i.e. as much as 15% (15 people) respondents, and employees/officers of STATE-OWNED ENTERPRISES as much as 4% (4 people) of respondents. For respondents with this type of work and housewives who had no other compliance in paying zakat fitrah and maal.

The compliance level respondents in paying zakat if seen from the level of income, where the income level of respondents were most dutiful in paying zakat fitrah and zakat maal as much as 36% (36 people), followed by high income by as much as 9% (9 people) respondents, and low income levels by as much as 7% (7 people) respondents. This shows that an increasing number of income have not provided a strong influence in the compliance level respondents in paying zakat.

While it is based on the level of education, respondents with high levels of education have a compliance rate of pay zakat fitrah and maal more that is as much as 46% (46 people) of the respondents, while the moderate level of education as much as 8% (8 people) respondents. While respondents with a low level of education there is nothing wayward in paying zakat fitrah and maal, but they only pay zakat fitrah, as much as 3% (3 people) respondents.

The compliance level respondents in paying zakat based on access Information they obtained, shows that the respondents with the level of compliance to pay zakat fitrah and maal the most widely found in the respondents rated their access to information, i.e. as much as 29% (29 people) respondents, then followed by the respondent with medium information access as much as 20% (20 people) respondents, and respondents with low access to information by as much as 5% (5 people) respondent.

4.3.1. The Level of Understanding and The Level of Compliance

The relationship between the level of respondent's understanding about zakat can be noted that the level of compliance to the respondent in paying zakat fitrah and zakat maal most found on respondents with a good level of understanding about the zakat, i.e. as much as 20% (20 people) respondents, then followed by respondents with medium level

of understanding as much as 19% (19 people) of the respondents, and respondents with less level of understanding as much as 15% (15 people) respondents. This shows that with an increasingly good understanding about zakat, then the respondents are increasingly submissive in paying zakat. The level of understanding of the zakat have linkages with the level of compliance in paying zakat on a muslim businessman, where an increasingly good understanding about zakat from the community led to a society increasingly submissive in paying zakat, particularly in zakat maal and zakat fitrah.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusions

1. The level of understanding of the zakat on muslim businessmen muzakki is a majority on the varied level of understanding, that in a span of less-medium-good. It is influenced by the two dominant factor, namely the level of education and access to information from the public. Where higher education and access to information are retrieved then the level of understanding of society about zakat also is getting better.
2. The majority of muslim entrepreneurs can be said to be obedient in paying zakat, particularly in zakat maal and zakat fitrah, as well, the same is the case with the level of understanding of the zakat, there are 2 (two) dominant factor affecting the level of compliance to pay zakat, namely the level of education and access to information from the public. The higher education and access to information are retrieved then the increasingly wayward in paying zakat, particularly in zakat maal and zakat fitrah.
3. The existence of a link between the level of understanding of zakat with the level of compliance paying zakat on a muslim businessman. Where an increasingly good understanding about zakat from the community led to a society increasingly submissive in paying zakat, particularly in zakat maal and zakat fitrah.

5.2. Suggestions

1. By knowing the public perception, especially about understanding and compliance of this muslim businessmen, is expected to provide input to the evaluation in optimizing the collection of zakat in muslim businessmen.
2. Socialisation and more intensive education to muslim entrepreneurs about zakat, as dominant factor in increasing understanding and compliance to the community is the level of public education and access to information society.

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