

# THE INFLUENCE OF INCREASED INCOME FROM MUDHARABAH PROFIT SHARING ON CUSTOMERS' INTEREST IN PAYING ZAKAT (CASE STUDY OF BANK SUMUT SYARIAH KCP MARELAN RAYA)

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**Article history:** received 10 December 2024; revised 21 December 2024; accepted 20 January 2025

DOI: <https://doi.org/10.33751/jhss.v8i3.11372>

**Abstract.** Zakat is an important instrument in balancing the economy and reducing poverty levels in society. However, the awareness of some people in paying zakat is still low, especially among Islamic banking customers. In this context, the increase in income from mudharabah contracts in Islamic banks is expected to encourage customers' interest in paying zakat, considering that zakat is an obligation for those who have reached the criteria as muzakki. The purpose of this study is to see how the effect of increasing income on interest in paying zakat. The research method used is descriptive research with a quantitative approach. The sample in this study amounted to 90 respondents and the data were analyzed by Multiple Linear Regression Test. The results of this study indicate a significant influence between income and interest in zakat with a p-value of 0.000 (<0.05), the results of the regression equation of the income variable (X1), have a positive regression coefficient direction with interest in paying zakat, namely  $B = 0.633$  which means that the level of income has increased by 1% interest in paying zakat will increase by 63.3% assuming other independent variables are constant. The conclusion in this study is that the higher a person's income, the greater his interest in paying zakat. Although most people understand the obligation of zakat fitrah, there are still many who do not understand professional zakat and other types of zakat. In Islam, it is explained that there are two ways to distribute income, namely mandatory contributions (Zakat) and voluntary contributions (Infaq).

**Keywords:** Income Increase, Mudharabah Agreement, Interest in Paying, Zakat

## I. INTRODUCTION

The dynamic population growth in developing countries like Indonesia has created a new crucial problem, namely poverty. To address this poverty, the Indonesian government has implemented both monetary and fiscal policies. However, in its implementation, the problem of poverty has not yet been resolved. Thus, new strategies are needed to empower the poor. One of the instruments that can be used is zakat (Anggraini & Indrarini, 2022). Collecting and distributing funds are the primary activities of banking, while providing other banking services is merely a support to these two main activities. Bank SUMUT Sharia provides various banking products in order to serve the community, especially the Muslim community (Dita, 2021). All kinds of sharia bank products can be utilized for both fund collection and fund distribution. However, not all of these products can function for both purposes; some contracts or products can only be used in the form of financing. Mudharabah contracts are among the bank products that can be used for both fundraising (funding) and fund distribution (financing) (Hermawan, 2020). In terms of funding, this mudharabah contract can take the form of current accounts, savings, and deposits, and the mudharabah contract can also be used for financing. The

Marhamah Savings product is a savings account with a profit-sharing mudharabah contract, which is one of the most popular products at the SUMUT Sharia Bank.

Mudharabah contract is a financing agreement between an Islamic bank and a customer to carry out business activities, where the Islamic bank provides 100% of the capital and the customer runs the business. The profits from the mudharabah financing will be shared between the Islamic bank and the customer according to the profit-sharing ratio agreed upon at the time of the contract. And if there is a loss, it will be borne by the capital owner as long as the loss is not due to the negligence of the manager. If the loss is caused by the fraud or negligence of the manager, the manager must be held responsible for the loss (Chasanah, 2020). At Bank Sumut Syariah KCP Marelan Raya, there are several mudharabah contract products, including the Marhamah mudharabah savings product and the iB ibadah mudharabah deposit. The focus of the researcher at this bank is on customers with the mudharabah savings product, namely the Marhamah Savings/Smart iB Savings for the year 2023, regarding the customers' interest in paying zakat while saving at Bank Sumut Syariah KCP Marelan Raya with the Marhamah

Savings product, which offers a profit-sharing system provided by the bank.

Zakat is included in the worship of wealth, which holds a very important position in building society. The command of zakat is an encouragement from Allah and His messenger used to assist the economy of less fortunate communities, such as the command of zakat fitrah, zakat mal, and zakat profession, which are expected to improve the living standards of the poor and needy in Indonesia. Additionally, zakat can be optimized as one of the ways to address the poverty problem in Indonesia through community empowerment programs funded by productive zakat. If zakat is managed well in terms of collection and distribution, it will surely be able to uplift the welfare of the community. Fulfilling the obligation of paying zakat is also believed to be an alternative for alleviating poverty within the community. If every Muslim is willing to give it, then the poverty that afflicts most Muslims everywhere can be reduced. From the perspective of community welfare development, if zakat is managed well, it is possible to foster economic growth while simultaneously achieving income distribution (Manurung & Harahap, 2022).

Some members of the community are still reluctant to pay zakat. Because they feel that the wealth they have acquired is the result of their own hard work, they believe there is no need to pay zakat (Daulay, Lubis: 2019). This is due to the lack of awareness about paying zakat. If someone is aware that zakat is a portion of wealth that must be given, it will generate the interest of the muzakki to pay zakat (Kartika, 2020). In this study, the researcher conducted interviews with several customers of the Marhamah Savings Account (Mudharabah contract savings) at Bank Sumut Syariah KCP Marelan Raya regarding the customers' interest in paying zakat while saving at Bank Sumut Syariah. The questions posed are as follows:

1). What factors most influence customers in paying zakat? Respondent 1 said that income is a factor that influences customers in paying zakat. Respondent 2 said that income is a factor influencing customers in paying zakat.

Respondent 3 said that wealth and income are factors that influence customers in paying zakat. And the customers mentioned the need for knowledge and literacy.

Based on the background of the problem above, it arises from the need to understand the extent to which the increase in profit-sharing income from the Mudharabah contract of customers at Bank Sumut Syariah KCP Marelan Raya affects customers' interest in paying zakat. In this context, the role of Islamic banks as financial entities that apply Sharia principles and the awareness of customers regarding the obligation of zakat become critical aspects in further understanding the interaction between economics and religious values in society. Therefore, the author is interested in developing a paper on "The Influence of Increased Profit Sharing from Mudharabah Contracts on Customers' Interest in Paying Zakat (Case Study of Bank Sumut Syariah Kcp Marelan Raya)."

Related studies show that the variables of income, trust, and religiosity significantly influence the interest of muzakki to pay zakat through the Amil Zakat Institution (Satrio & Siswantoro, 2019). Income affects the level of awareness of

muzakki towards the interest in paying zakat at BAZNAS Salatiga. The BAZNAS socialization program can increase the awareness of someone who is entitled to pay their zakat (Kartika, 2020). Income does not affect the interest of coffee shop entrepreneurs in paying zakat at Baitul Maal, Langsa City. Trust does not affect the interest of coffee shop entrepreneurs in paying zakat at Baitul Maal, Langsa City. (Pospos, 2020). Income level does not affect the interest of muzakki in paying zakat, while religiosity does affect the interest of muzakki in paying zakat (Tho'in & Marimin, 2019). Income and religiosity have a positive influence on the interest in paying professional zakat through the Zakat Management Institution in Ponorogo Regency (Pristi & Setiawan, 2019). Trust partially influences the motivation of muzakki in paying zakat, while income does not affect motivation (Fahmi & Nur, 2018). Religiosity does not affect the interest of zakat payers in paying professional zakat through the National Amil Zakat Agency (Baznas). Income affects the interest of muzakki in paying profession zakat through the National Amil Zakat Agency (Baznas). (Nugroho, & Nurkhin, 2019). Income has a positive influence on the public's interest in paying zakat at BAZNAS (Nasution, 2022).

### **Zakat**

Zakat is the third pillar of Islam, and Allah SWT has made it obligatory to fulfill zakat. Zakat, according to terminology, has been explained by many scholars with different wording, but essentially has the same meaning, which is that zakat is a portion of wealth with certain conditions, that Allah SWT obliges the owner to give to someone who is entitled to receive it, with certain conditions as well (Hafhiduddin: 2002). Basically, zakat is divided into two types: zakat fitrah and zakat maal, here is the explanation (Fathoni: 2022):

a. Zakat Fitrah is the zakat that was commanded by the Prophet Muhammad to the Muslims in the year fasting during Ramadan was made obligatory until the last day of the month of Ramadan before the Eid al-Fitr prayer.

b. Zakat Maal (wealth), which is zakat related to the ownership of certain assets and meets specific conditions. This zakat includes zakat on plants, zakat on livestock, zakat on trade, zakat on mining goods, zakat on gold and silver, and the currently popular zakat profession.

### **Income**

According to Yusuf Qardawi, income is an increase in wealth obtained from known and fixed sources. Income is essentially the return received by the owner of the production factor for their work in the production process. Each factor of production will receive compensation in the form of salary or wages, and professionals with specific expertise will receive compensation in the form of profit (Qardawi: 1991).

According to Qardawi (1991), the indicators used to explain this variable are:

1. Salary/Wages
2. Additional income.

Islam has made zakat obligatory on wealth and income. Income or earnings that are obligatory to be given zakat on are based on the MUI Fatwa Number 3 of 2003 concerning income zakat. In this Fatwa, what is meant by income is any revenue such as salaries, honorariums, wages, services, and

others obtained through lawful means, whether regularly like government officials, employees, or workers, or irregularly like doctors, lawyers, consultants, and the like, as well as income obtained from other freelance work. All forms of halal income are required to pay zakat, provided they have reached the nishab within one year, which is equivalent to 85 grams of gold. (Umuri & Ahmad, 2018)

**Mudharabah Contract**

Mudharabah comes from the word dharb, which means to strike or to walk. The meaning of hitting or walking is more precisely the process of someone hitting their feet while running a business (Antonio, 2003, p. 95). According to Ismail (2020), al-Mudharabah is a contractual agreement between two or more parties where one party acts as the capital owner who invests 100% of the capital. The capital owner is called shahibul maal, while the other party responsible for managing the funds is called mudharib.

There are three pillars of mudharabah, namely a) The form of the contract (shighah, namely ijab and qabul), b) The parties involved in the contract (rabbul mal and mudharib), c) The object consisting of capital, labor, and profit. What needs to be emphasized regarding the differences in the number of pillars is merely technical. Although shighah is the only pillar according to Hanafi scholars, the contract cannot be executed unless it is accompanied by the presence of the contracting parties and the mention of capital, labor, and profit. (Andiyansari, 2020)

**II. RESEARCH METHODS**

This type of research is a descriptive analytical study with a quantitative approach. The type of data used in this research is primary data. Primary data in this research was obtained from interviews and the distribution of questionnaires to customers of Tabungan Marhamah/ Tabungan Smart iB (Savings with Mudharabah contract) at Bank Sumut KCP Marelan Raya. The location of this research is conducted on Jl. Tj. Gusta, Kec. Sunggal, Kabupaten Deli Serdang, North Sumatra. The variables in this study consist of two variables, namely the dependent variable (bound variable) and the independent variable (free variable). The dependent variable in this study is the interest of customers in paying zakat. And the independent variable in this study is the increase in profit-sharing income from the mudharabah contract.

In this study, data collection was conducted using a questionnaire instrument. The type of questionnaire used in this study employs a closed-ended questionnaire. The closed questionnaire used in this study employs a LIKERT scale with five response points (strongly disagree (SD) = 1; disagree (D) = 2; neutral (N) = 3; agree (A) = 4; and strongly agree (SA) = 5) (Siswanto, 2018).

The population in this study consists of customers who use the Mudharabah Savings product, namely the Marhamah Savings product or commonly referred to as Smart iB Savings, in 2023, totaling 356 customers. The sampling was conducted using the Systematic Random Sampling technique with the Cluster Random Sampling technique. For the sample size used in this study, the researcher refers to Roscoe's opinion

(Sugiyono, 2014) which states that an adequate sample size in a study ranges from 30 to 500 respondents. In determining the sample size from the population that must be met, the researcher used the Slovin's formula with a 10% error rate. And the researcher obtained a minimum sample size of 78, which can be rounded up to 90 respondents from Bank Sumut Syariah KCP Marelan Raya customers.

**III. RESULT AND DISCUSSION**

**1. Classical Assumption Test**

**a. Normality Test**

TABLE I.1  
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		90
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.78608562
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.056
Test Statistic		.076
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Assumption of Normality:

- 1) If the significance value is > 0.05 or 5%, it can be concluded that the data is normally distributed.
- 2) If the significance value is < 0.05 or 5%, it can be concluded that the data is not normally distributed. Result: Based on the results of the normality test, the significance value is greater than 0.05 (0.200 > 0.05), so it can be concluded that the data is normally distributed.

**b. Multicollinearity Test**

TABLE I.2  
Multicollinearity test

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.434	1.258		1.935	.056		
Pendapatan	.633	.045	.833	14.131	.000	1.000	1.000

a. Dependent Variable: interest

The assumptions of Tolerance and Variance Inflation Factor (VIF) can be stated as follows:  
1) If VIF > 10 and Tolerance value < 0.10, then multicollinearity occurs.

2) If VIF < 10 and Tolerance value > 0.10, then multicollinearity does not occur.

Result: Based on the results of the multicollinearity test, it is known that the VIF value is less than 10 (1.000 < 10) and the tolerance is greater than 0.10 (1.000 > 0.10), so it can be concluded that there is no multicollinearity symptom among the variables.

**c. Heteroskedasticity Test (Glejser Test)**

TABLE I.3  
Heteroskedasticity Test (Glejser Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.049	.808		3.774	.000
Pendapatan	-.034	.029	-.126	-1.194	.236

a. Dependent Variable: res2

Assumption of heteroscedasticity:

1) If the significance value is > 0.05 or 5%, it can be concluded that heteroscedasticity does not occur.

2) If the significance value is < 0.05 or 5%, it can be concluded that heteroscedasticity symptoms are present.

Result: Based on the results of the Glejser test, the significance value is known to be > 0.05 (0.236 > 0.05), so it can be concluded that heteroscedasticity does not occur.

**d. Autocorrelation Test**

TABLE I.4

Autocorrelation Test with Durbin Watson

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.833 <sup>a</sup>	.694	.691	2.802	1.177

a. Predictors: (Constant), income

b. Dependent Variable: interest

Autocorrelation Test (Durbin Watson):

The Durbin-Watson value lies between du and 4-du. (du < dw < 4-du)

du = (k,n) = (1,90) = 1,6794

dw = 1,177

4-du = (4-1.6794) = 2.3206

Result = du > dw < 4-du (1.6794 > 1.177 < 2.3206) indicating the presence of autocorrelation symptoms. To address the issue of autocorrelation, an additional test is required, namely the Run Test. The Run Test is used to determine whether the residual data occurs randomly or not (systematically). The output results of the Run Test are as follows:

TABLE I.5

Autocorrelation Test with Run Test

**Runs Test**

	Unstandardized Residual
Test Value <sup>a</sup>	.27159
Cases < Test Value	45
Cases >= Test Value	45
Total Cases	90
Number of Runs	40
Z	-1.272
Asymp. Sig. (2-tailed)	.203

Autocorrelation Test (Run Test):

1) If the Asymp. Sig (2-tailed) value > 0.05, it can be concluded that there are no signs of autocorrelation.

2) If the Asymp. Sig (2-tailed) value < 0.05, it can be concluded that there is an indication of autocorrelation.

Result: Based on the results of the autocorrelation test with the Run Test, it is known that the Asymp. Sig. (2-tailed) value is 0.203 > 0.05. It can be concluded that the regression model is free from autocorrelation issues or that autocorrelation does not occur. Thus, the autocorrelation problem can be resolved using the Run Test.

**2. T Partial Test**

TABLE 2

T test

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.434	1.258		1.935	.056
Pendapatan	.633	.045	.833	14.131	.000

a. Dependent Variable: interest

The criteria used in decision-making for the t-test are as follows:

1) If the Asymp. Sig (2-tailed) value > 0.05, it can be concluded that there are no signs of autocorrelation.

2) If T calculated < T table and the sig. value > 0.05, then there is no partial effect between the independent variable and the dependent variable.

Significance = 0.000

T calculation = 14,131

T table = (n-k) = (90-2) = 88 = 1.987

Result: based on the test, the calculated t-value is 14.131 with a significance of 0.000. Because the t calculated > t table (14.131 > 1.987) and the significance is less than 0.05 (0.000 < 0.05), it can be concluded that income (X) has a significant effect on Y.

**3. Correlation Coefficient Test**

TABLE 3

Correlation Coefficient Test

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.833 <sup>a</sup>	.694	.691	2.802

a. Predictors: (Constant), income

Result: The result of the adjusted R-squared coefficient of determination test is 0.691 or 69.1%. The figure indicates that there is a 69.1% contribution from the independent variables to the dependent variable, while the remaining 30.9% is explained by other variables outside the model used in this study.

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The calculation results in this study were obtained from the income level (X1) against the generated interest, which is  $t\text{-count} > t\text{-table}$  ( $14.131 > 1.987$ ). This means H1 is accepted. Therefore, the hypothesis of a significant influence between income level and the interest in paying zakat is supported with a p-Value of  $0.000 (< 0.05)$ . Based on the regression equation, it shows that the income variable (X1) has a positive regression coefficient direction with the interest in paying zakat, namely  $B=0.633$ , which means that if the income level increases by 1%, the interest in paying zakat will increase by 63.3%, assuming other independent variables remain constant.

In line with the research (Utami et al., 2021) which shows a relationship between income levels and the interest of muzakki in paying zakat at BAZNAS Yogyakarta City. In another study (Tho'in & Marimin, 2019), it was explained that the income variable does not affect interest. This indicates that not everyone with a higher income will have an interest in giving or paying zakat. In the study (Pertiwi, 2020), it is explained that income and trust have a significantly positive effect on the interest in paying zakat at BAZNAZ Lampung Province. Islam explains that there are two ways to distribute income, namely mandatory contributions (Zakat) and voluntary contributions (Infaq). The theory in the research (Pertiwi, 2020) explains that the higher the income, the stronger the level of charity. Islam has made zakat obligatory on wealth and also made zakat obligatory on income. For example, the obligation of zakat on income from agriculture, mining products, and also income obtained from freelance work, which can include salaries/wages, honorariums, and other earnings from various jobs and businesses. For someone whose income meets the conditions for paying zakat (nishab and haul), it is obligatory for them to pay zakat (Murhaban, 2019).

#### IV. CONCLUSION

The conclusion of this study shows that there is a significant influence between the increase in profit-sharing income from the mudharabah contract and the interest of customers at Bank SUMUT Syariah KCP Marelana Raya in paying zakat. Several studies show that the higher a person's income, the greater their interest in paying zakat. Although most of the community understands the obligation of zakat fitrah, many still do not understand zakat profession and other types of zakat. Based on the research results outlined above, suggestions can be made to improve public education regarding zakat. Islamic banking, especially Bank Sumut Syariah, is expected to conduct education in the form of zakat socialization by utilizing community groups in society. Then, to gain and maintain public trust, zakat management parties must be more transparent regarding the distribution and income of zakat funds.

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