**Original Article****RELIGIOUS BEHAVIOR AND TRADE TITHE COMPLIANCE OF MUSLIMAH ENTREPRENEURS IN SURABAYA****Muhammad Nuril Firdaus<sup>1)\*</sup>, Fahrur Ulum<sup>1)</sup>,**<sup>1)</sup> University Islam Negeri Sunan Ampel, Surabaya, Indonesia

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**ABSTRACT**

**Background.** Regarding the behavior of religiosity and compliance with trade tithes by Muslimah entrepreneurs of the Indonesian Muslim Women Entrepreneurs Association (hereinafter referred to as IPEMI) Surabaya is in accordance with the theory, but in the religious behavior variable, namely knowledge about trade zakat. They still do not fully understand the calculation, distribution, and timeliness are still different. -differs in implementation. In addition, indicators of zakat compliance are also not precise in the calculation, distribution, and implementation time.

**Research Purposes.** Knowing and analyzing religiosity behavior which includes belief, experience/practice, appreciation, knowledge, and commitment to IPEMI in compliance with trade tithes.

**Research Methods.** The research design used a qualitative descriptive approach with an inductive mindset. Snowball sampling technique for sampling. Data collection through documentation and interviews with 5 people, including the chairman, and four members of IPEMI East Java who are domiciled in Surabaya, and focused on IPEMI Surabaya entrepreneurs who are members of IPEMI East Java.

**Findings.** Religious behavior which includes belief, experience and practice, appreciation, knowledge, and commitment at IPEMI Surabaya is very good, it's just that there are some members who still lack knowledge and understanding of trade zakat.

**Conclusion.** Religious behavior and commitment at IPEMI Surabaya are very good in terms of knowledge and understanding of trade zakat so that it can be integrated in a complex way between religious knowledge, feelings, and religious actions related to trade zakat.

**Keywords:** Religious Behavior, Trade Zakat, Zakat Compliance.

**BACKGROUND**

Business is part of the economy which means business. Business is an activity carried out by individuals or groups of people (organizations) that create value through the creation of goods and services to meet community needs and gain profits through transactions. To build a healthy business culture, ideally starting from the formulation of ethics. Likewise in Islam, the business that is run must be in accordance with Islamic business ethics. One of the Islamic business ethics that is based on the Al-Qur'an and al-Hadith is the advice in tithe, namely calculating and issuing alms on merchandise every year as much as 2.5% as a way to clean up assets obtained from business results [1].

Zakat is the obligation of every Muslim who meets the requirements and is often referred to as maliyah worship (worship in the form of property) [2]. The obligation of zakat is a real form of concern among people that is built to create social harmony [3]. Zakat is obligatory on five types of assets, including nuqud (gold, silver and money), mining and found goods, trade assets, plants and fruits, and livestock (camels, cows and goats). As for assets that are obliged to be zakati, that is, they are required to be productive, that is, to

develop because one of the meanings of zakat is to develop and productivity is not produced except from productive goods. What is meant by developing here is that the property is prepared to be developed, either through trade or animal husbandry (if it is in the form of animals). This opinion is according jumhur. The reason is that animal husbandry produces the offspring and fat of these animals and trade leads to profit [1]. According to the Syafi'i school of thought, the owner of capital must issue his zakat from the capital and profits he earns because he already has both (capital and profits) (Aziz & Pengantar Maksum Mukhtar, 2013). The argument regarding the obligation of trade zakat is in accordance with the Al-Qur'an Surah Al-Baqarah (2): 267:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ  
 مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ۚ ٢٦٧

O you who believe, spend (in the way of Allah SWT) a portion of the results of your good efforts and a portion of what We remove from the earth for you. And do not choose the bad and then spend from it, even though you yourself do not want to take it but by squinting at it. And know that Allah is Rich, Most Praised [4].

According to the definition of religiosity is a complex integration between religious knowledge, feelings, and religious actions in a person [5]. The level of one's religiosity is not only seen from individual spirituality but also from religious activities shown in daily life that are carried out consistently, including the habits and environment of the individual [6]. According to Glock and Stark, religiosity is divided into five dimensions to a certain degree compatible with Islam, including belief, experience/practice, appreciation, knowledge, and consequences [5].

Of these several dimensions, the knowledge dimension is still an obstacle for the IPEMI Surabaya community in maximizing trade zakat. The knowledge dimension relates to the extent to which a person knows, understands, and understands the teachings of his religion. Related to this research is to fulfill trade zakat obligations appropriately. As for the results of previous research, Ahmad Mukhlis and Irfan Syauqi Beik, stated that the most dominant factors influencing compliance to pay zakat include: zakat management organizational skills, faith, level of social awareness, level of understanding of religion, self-satisfaction, and expecting recompense [1]. The level of religious understanding (religious knowledge) becomes the dominant factor in influencing compliance to pay trade zakat so that members of IPEMI Surabaya are able to issue trade zakat properly. Sharia compliance (sharia compliance) is the fulfillment of sharia values in sharia financial institutions that make DSN MUI fatwa and Bank Indonesia regulations (BI) as a measuring tool for compliance with sharia principles, both products, transactions and operations in Islamic banks [7].

There are several provisions that can be used as a qualitative measure to assess sharia compliance, one of which is that zakat funds are calculated and paid and managed according to sharia rules and principles. Related to zakat compliance, namely the fulfillment of Islamic values, in which individuals (Muslim entrepreneurs) are subject to and obedient to Islamic values in carrying out trade zakat obligations, both transaction and operational of trade zakat, meaning that is precise in calculating, time to issue trade zakat, precise in the distribution of which all of it is packaged in Islamic rules [8]. Regarding the behavior of religiosity and compliance with trade tithes by Muslim businessmen IPEMI (Indonesian Muslimah Entrepreneurs Association) Surabaya it is in accordance with the theory, but in the religious behavior variable, namely knowledge about trade zakat, they still do not fully understand the

calculation, distribution and timeliness are still different. in implementation. In addition, indicators of zakat compliance are also not precise in the calculation, distribution and implementation time. Religious behavior in tithe compliance of Muslimah entrepreneurs IPEMI (Indonesian Muslimah Entrepreneurs Association) Surabaya. In this study the authors took the title "Religious Behavior of Muslimah Entrepreneurs in Surabaya (Study of Zakat Compliance at the Association of Indonesian Muslimah Entrepreneurs)" cannot be explained so it needs further analysis.

## RESEARCH METHOD

The research method is basically a scientific way to obtain data with specific goals and uses [9]. The data that needs to be collected for this research is data through interviews with five Muslim entrepreneurs who are members of IPEMI (Indonesian Muslim Women Entrepreneurs Association) Surabaya including the chairman and four members of IPEMI Surabaya regarding the religious behavior of Muslim entrepreneurs in zakat compliance.

In determining the sample of 5 people, using the snowball sampling technique, namely the sampling technique for data sources, which at first were small in number, were not able to provide complete data, so they had to look for other people who could be used as data sources. In this study, the researchers obtained recommendations from 4 members from the chairman of IPEMI East Java. Data sources can be grouped into 2, namely primary and secondary data. Primary data is data collected in the field by people who do research. While secondary data is data collected by people who conduct research from existing sources. The primary data source for this research is Muslim women entrepreneurs who are members of IPEMI (Indonesian Muslim Women Entrepreneurs Association) Surabaya, namely the heads and members associated with religious behavior in tithe compliance. Secondary data sources in this study are several literature books.

## FINDINGS

### 1. Business Characteristics of East Java IPEMI Members.

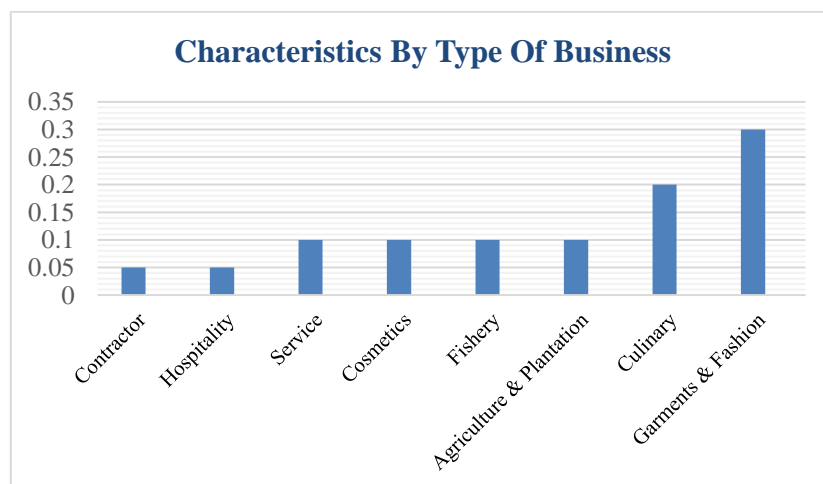


Figure 1. Characteristics of IPEMI Members by Type of Business

Based on Figure 1, the membership of IPEMI East Java consists of 100 East Java administrators, and there are 24 districts / cities in East Java, including: Surabaya City, Sidoarjo Regency, Gresik Regency, Mojokerto City, Kediri City, Kediri Regency, Malang City, Malang Regency, Batu City, Madiun City, Banyuwangi Regency, Sumenep Regency,

Bangkalan Regency, Pasuruan Regency, Jember City, Jombang Regency, Pasuruan City, Nganjuk Regency, Lamongan Regency, Ngawi Regency, Tulungagung City, Bondowoso City, Jombang City, Pamekasan Regency where each Regency / City totals approximately 100 members except in Surabaya City totaling approximately 200 members.

## 2. Educational Characteristics of IPEMI Members in East Java.

The educational characteristics of IPEMI East Java administrators and members are as follows:

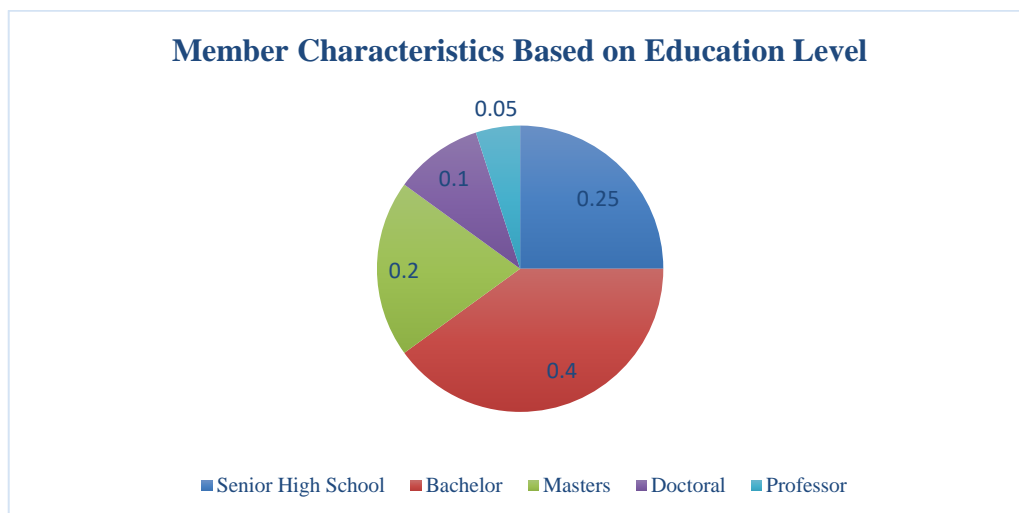


Figure 2. Characteristics of IPEMI Members Based on Education Level

Based on Figure 2 above, IPEMI East Java administrators and members are mostly Bachelor education level with a percentage of 40%, second is Senior High School as much as 25%, third is Masters as much as 20%, fourth is Doctoral as much as 10% and fifth is Professor as much as 5%.

## DISCUSSIONS

### A. Religiousness Behavior that Includes Belief, Experience and Practice, Devotion, Knowledge, and Commitment in IPEMI Surabaya.

#### 1. Religiousness Behavior Related to Confidence in IPEMI Surabaya

The belief dimension in the theory of *religiosity* measures the extent to which a person performs his ritual obligations in his religion, such as going to places of worship, praying privately, fasting, and others [10]. This kind of behavior in Islam is known as *mahdah*, which includes prayer, fasting, zakat, and hajj. In practice, in IPEMI (Indonesian Muslimah Entrepreneurs Association) Surabaya, the belief aspect of *religiosity* behavior is very good, indicated by always carrying out obligations, such as prayer, fasting, zakat, and some have performed the hajj. In connection with the obligation of zakat, IPEMI Surabaya members always spend some of their assets for zakat, both zakat fitrah and zakat mal (trade zakat). However, there are also members who have not fulfilled the obligation of trade zakat because they think that their turnover has not reached the nishab of trade zakat which is worth 85 grams of gold, and the length of business is still just starting a business. In fact, the net profit from the business is Rp 6 million to Rp 9 million per month, which in one year amounts to Rp 72 million to Rp 108 million. The nishab for trade zakat is 85 grams of gold, where the price of gold per gram (*updated* June 2018) is Rp 648,000/gram x 85 = Rp 55,080,000.00.

Based on the total net profit in a year of Rp 72 million, it has reached the nishab and is obliged to pay trade zakat, it has not been added to the capital rotated, and receivables that can be disbursed, so there are IPEMI members who have not fulfilled the trade zakat obligation. Based on the results of the interview, it can be seen from the scheme below:

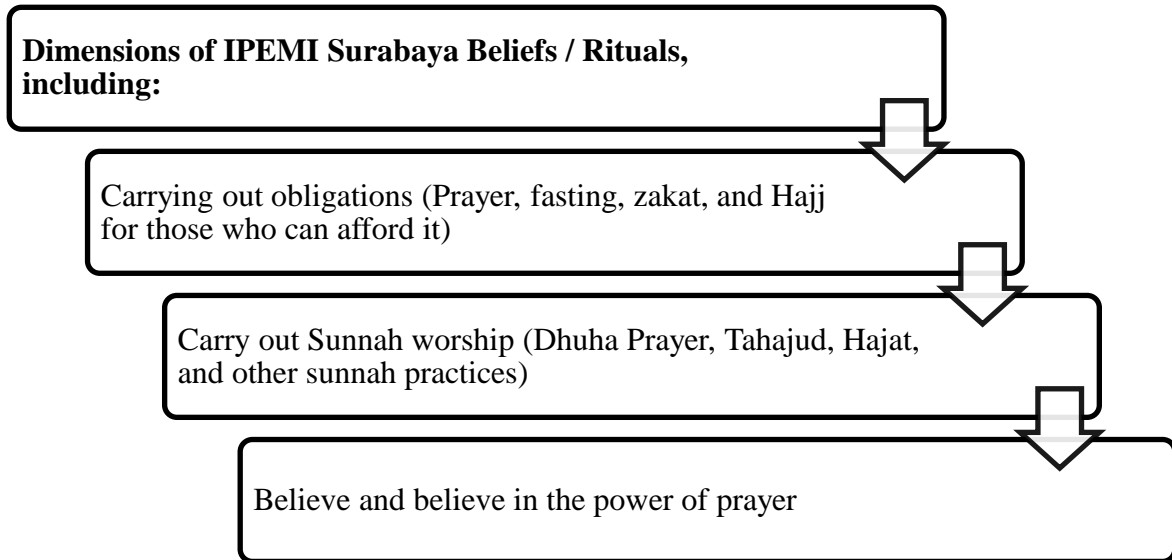


Figure 3. Dimension of Belief of IPEMI Surabaya

IPEMI Surabaya members are also very confident and believe in the power of prayer, with the help of Allah SWT. And it is proven, when members experience difficulties, it must be accompanied by prayer and given by Allah SWT ease in every difficulty, given by Allah SWT maximum results in their business. In addition, members are also routine in carrying out sunnah worship such as Dhuha prayer, Tahajjud prayer, Hajat prayer. Based on the analysis above, the conclusion of the belief of Muslim business actors in IPEMI Surabaya is that they are very good in their closeness to Allah SWT, by always carrying out worship related to their obligations, and also routinely carrying out sunnah worship, and believing in the power of prayer.

## 2. Religiousness Behavior Related to Experience and Practice at IPEMI Surabaya

The experience/practice dimension in the theory of *religiosity* relates to the extent to which a person's level of compliance in carrying out ritual activities ordered by his religion, which is related to the frequency, intensity, and implementation of worship, such as prayer, fasting, zakat, pilgrimage, prayer, and so on. In addition, the experiential dimension relates to the extent to which a person has experienced an experience that is a miracle from God, for example feeling that his prayers have been answered, saved, and others. In practice, IPEMI Surabaya members are consistent in carrying out their obligations to Allah SWT. Regarding the dimension of experience, IPEMI Surabaya members have and often experience good experiences where they feel that their prayers are answered by Allah SWT, feel given happiness because they are given success in their business, and success in their family. This is in accordance with the scheme in Figure 4.

IPEMI Surabaya has the slogan "Bersinergi dan Berbagi" with the slogan "Tebar Kebajikan, Miliki Hati Bersih", and has several activities which are beneficial for its members and the environment. In benefitting the environment, IPEMI Surabaya has many social activities to realize its slogan, so that it feels a good experience, feels that its prayers are more often heard and granted by Allah SWT, and experiences ease, and smoothness in its

business. Based on the analysis above, it is concluded that the members of IPEMI Surabaya have carried out their obligations, and gained various good experiences from every step of their activities.

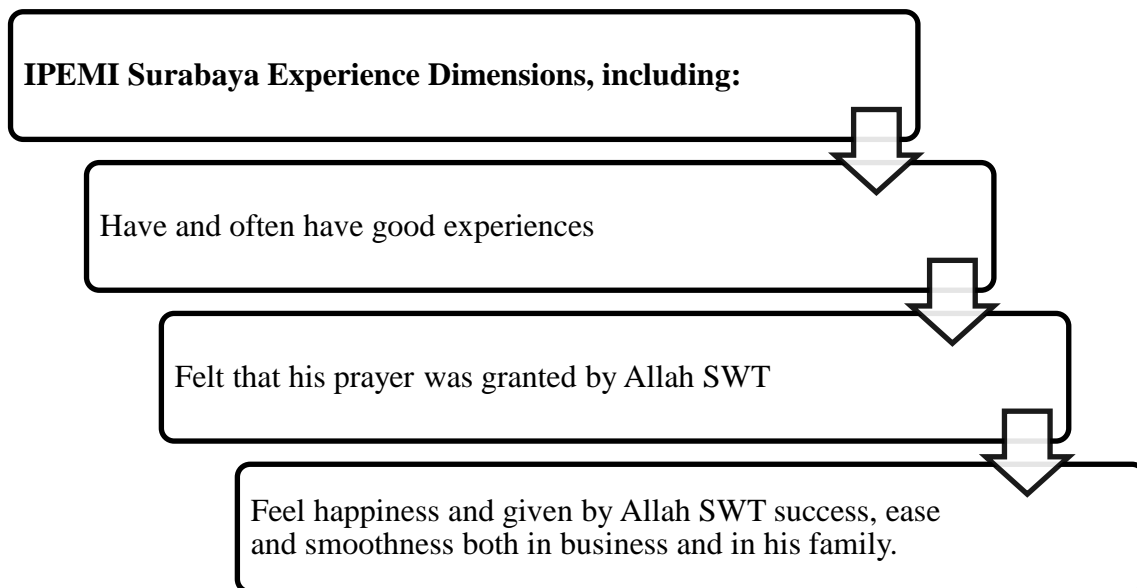


Figure 4. Dimensions of IPEMI Surabaya Experience

### 3. Religiousness Behavior that Relates to Devotion in IPEMI Surabaya

The dimension of appreciation in the theory of *religiosity* includes experiences and feelings about God's presence in life, peace of mind, fear of violating God's prohibitions, belief in receiving rewards and punishments, encouragement to carry out religious orders, feelings of pleasure in worship and feelings of gratitude for the blessings granted by Allah SWT in living life [11]. In practice, this dimension is related to the experience/practice dimension above, where IPEMI Surabaya members feel God's presence in their lives, such as the principle that there is no worry if they are close to Allah SWT, and feel that Allah SWT has answered and answered their prayers in every difficulty [12]. In addition, the members of IPEMI Surabaya also feel calm in their lives, and peace of mind because the members have fulfilled their obligations and carried out many social activities, love to help Muslim brothers in need according to their abilities, love to help others, like to spend their wealth in the Way of Allah SWT for social activities. This is in accordance with the scheme in Figure 5.

The members of IPEMI Surabaya are also very afraid of violating God's prohibitions, so they always carry out Allah's commands and stay away from Allah's prohibitions, by always fulfilling their obligations. The theory also explains that humans behave religiously because they are driven by punishment and reward stimuli. Avoid punishment (torment) and expect rewards (rewards). In terms of worship, members of IPEMI Surabaya feel the *ni'mat* feeling when they are close to their God, when they are in worship, and are always grateful for the *ni'mat* that Allah SWT has given them. Therefore, it can be concluded that the appreciation dimension in the religious behavior of IPEMI Surabaya members is very good.

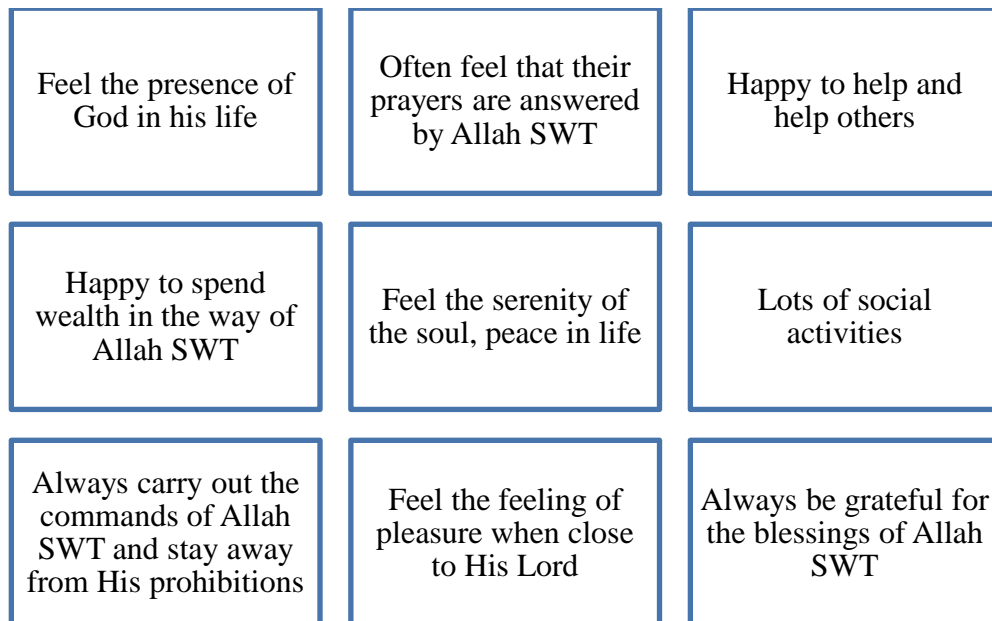


Figure 5. The dimension of IPEMI Surabaya's appreciation

#### 4. Religiosity Behavior Related to Knowledge at IPEMI Surabaya

The knowledge dimension in *religiosity* behavior is related to a person's knowledge and understanding of religious teachings and his holy book. Making the Qur'an and Hadith a guide to life as well as a source of knowledge and providing Islamic teachings. The nishab of trade zakat is worth 85 grams of gold where the price of gold per gram (updated in June 2018) is IDR 648,000 / gram x 85 = IDR 55,080,000.00. Based on the total net profit in a year of Rp 72 million, it has reached the Nishab and is obliged to pay trade zakat. The calculation of trade zakat is from the formula (rotated capital + profit + receivables that can be disbursed) - (debt + loss) x 2.5% [13].

In connection with zakat, the distribution must be to 8 ashnaf which has been emphasized in QS. At-Taubah (9) verse 60:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاتِ فُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠

Indeed, the zakat is only for the poor, the administrators of the zakat, the persuaded mu'allaf, for (freeing) slaves, the debtors, for the way of Allah and for those who are on a journey, as a decree that Allah SWT requires, and Allah SWT is All-Knowing, All-Wise [4].

In terms of when to pay zakat, IPEMI Surabaya members pay it every month and every year. According to the theory, one of the requirements for trade zakat is that it has been owned for one year of business so that the appropriate trade zakat is issued every year (reaching haul). If the zakat is issued every month or every time you get a profit, then it is allowed. According to Imam Syafi'i, Imam Hambali, and Imam Hanafi, zakat may be issued before the expiration of a year (haul), as well as for two years at once [14].

In addition, in theory, this knowledge dimension is related to the extent to which a person is willing to carry out activities to further increase his understanding of religious

matters related to his religion, for example attending religious seminars, reading religious books, and others. In practice at IPEMI Surabaya, IPEMI members are active in participating in religious activities in their respective neighborhoods, to increase their religious knowledge, such as recitation, and religious lectures. In addition, how to increase their religious knowledge by reading religious books, often discussing with husbands who understand more about religious knowledge, reading ebooks, and watching YouTube religious studies. Based on the analysis above, the members of IPEMI Surabaya in increasing their knowledge of religious knowledge are good, but in relation to knowledge and understanding related to trade zakat, the members of IPEMI Surabaya still need to learn and read a lot, so they are precise in calculating trade zakat and precise in distributing trade zakat.

## **5. Religiousness Behavior Related to Commitment in IPEMI Surabaya**

The consequence dimension relates to the extent to which a person is willing to commit to the teachings of his religion in everyday life, for example helping others, being honest, willing to share, not stealing, and others [15]. So, this consequence dimension is more directed toward human relationships with others within the framework of the religion that is adhered to [12]. In practice, the members of IPEMI Surabaya, like to help fellow Muslims who are in need, even if there are Muslim brothers and sisters who need material assistance, the members often lend or ease the burden by giving money. IPEMI members also like to share with fellow Muslims, either giving food, and groceries, or even giving some of their wealth in the form of zakat, infaq, and sadaqah to fellow Muslims in need. So, based on the results of the analysis, it states that the consequence dimension in the *religiosity* behavior of IPEMI Surabaya Muslim women entrepreneurs is very good.

### **B. Religious Behavior of Muslimah Entrepreneurs in Zakat Compliance at IPEMI (Indonesian Muslimah Entrepreneurs Association) Surabaya**

Zakat compliance is a condition in which all activities of individuals (Muslim entrepreneurs) in carrying out their business activities are in accordance with Islamic provisions, namely carrying out the obligation to pay zakat [16]. The relationship with trade zakat is that Muslim entrepreneurs are obedient and obedient in carrying out the obligation of trade zakat [17]. Related to zakat compliance is the fulfillment of Islamic values, where individuals (Muslim entrepreneurs) are subject to and obey Islamic values in carrying out trade zakat obligations both in transactions and trade zakat operations [18], meaning that they are precise in calculating when issuing trade zakat, precise in distribution, all of which are packaged in Islamic rules [12,14]. Based on the theory of compliance, namely carrying out trade zakat activities with calculations that are in accordance with the rules of trade zakat, namely the formula:  $(\text{capital rotated} + \text{profit} + \text{receivables that can be disbursed}) - (\text{debt} + \text{loss}) \times 2.5\%$  [13].

The members of IPEMI Surabaya in terms of the time to issue trade zakat there are those who issue every month and every year. As according to theory, one of the requirements for trade zakat is that it has been owned for one year of business so that the appropriate trade zakat is issued every year (reaching haul)[12]. If the zakat is issued every month or every time you get a profit, then it is allowed. According to Imam Syafi'i, Imam Hambali, and Imam Hanafi, that zakat may be issued before the expiration of a year (haul), as well as for two years at once so that in terms of the timeliness of issuing trade zakat, IPEMI Surabaya members are in accordance with the compliance theory, namely carrying out trade zakat (time of issuing zakat) in accordance with Islamic rules. The proper distribution of zakat is to 8 ashraf (groups) which is in accordance with QS. Some members of IPEMI Surabaya have the right distribution, namely to the BAZ (Badan Amil Zakat) committee at the end of



every Ramadan which will be distributed by the BAZ committee to those entitled to receive zakat.

If the above results are associated with the theory of *religiosity* which reads that the attitude of *religiosity* is a complex integration between religious knowledge, feelings, and religious actions in a person. Therefore, the key to being *religious* is to fulfill the three things above, including fully implementing the compliance theory in which there are indicators of being obedient/precise in calculations, time for issuing zakat, and distribution.

## CONCLUSION

*The religiosity* behavior which includes belief, experience and practice, appreciation, knowledge, and commitment in IPEMI Surabaya is very good in terms of knowledge and understanding of trade zakat so that it can be integrated in a complex manner between religious knowledge, feelings, and religious actions related to trade zakat.

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