

## **The Role of Entrepreneurial Interest in Determining the Success of Productive Zakat Funds for Business**

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<b>Article Info</b>	<b>Abstract</b>
<b>Paper type:</b>	<p><i>Zakat is one of the commands required by Allah to Muslims. Zakat is one of the Islamic financial instruments one of its functions is poverty alleviation and the welfare of society in Islam. This research aims to find out the influence of religiosity and entrepreneurial character on business success moderated by business interests. The sample object of this study is the mustahik recipients of productive zakat funds in Banda Aceh city in 126 respondents Method: This research uses census methods with a quantitative approach. This research was only partially conducted. Data analysis techniques are used in the form of multiple linear regression analysis and moderation regression analysis. Results: The results of this study show religiosity has a positive and significant effect on business success. Furthermore, it shows that business interest positively moderates the relationship between religiosity to business success. Then the variety of entrepreneurial characteristics has a significant positive effect on the business's success. Then the variable of entrepreneurship interest positively moderates the relationship between entrepreneurial character to the success of productive zakat fund business. Conclusions: It is expected that the distribution and supervision of productive zakat funds by Baitul Mal Banda Aceh city needs to be improved in order to achieve the goal of poverty alleviation and welfare of productive zakat recipients. For mustahik to always try and innovate so</i></p>
<b>Research paper</b>	
<b>Keywords:</b> <i>Zakat Productivity; Religiosity; Entrepreneurial Character; Business Succes; Entrepreneurial Interests;.</i>	
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	<i>that the business that is run continues to grow and turn into muzakki.</i>
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## Introduction

The Indonesia is a country where the majority of the population adheres to Islam. In carrying out his life, Islam adheres to the Qur'an and Hadith. One of the obligations of a Muslim described in the Qur'an and Hadith is about paying zakat. The obligation of zakat is one of the main acts of worship in Islam.

In the language of zakat means holy, developing, blessing, growing, clean and good. While literally zakat is the surrender or granting of obligatory rights contained in the assets issued to those who are entitled to receive it and as a definite provision from Allah SWT. This has an explanation that is intended to build the welfare of the people. Everyone who pays zakat, in this case, can immediately practice two aspects of obligatory worship, namely religious and socio-economic aspects (Zumrotun, 2016).

Socio-economic conditions can be seen from the level of poverty. Poverty is a problem that almost every country faces. Various poverty reduction programs have been widely implemented, but poverty continues to increase along with economic growth. Caring for those who are able to empower the poor by withdrawing some of their money, either in the form of spending or in the form of social funds in the form of zakat, is one of the poverty alleviation strategies (Aljufri, 2021).

Zakat is an act of handing over wealth from the rich to the poor. Distributing wealth means also distributing economic resources. This action will certainly result in certain changes that are economic in nature, for example, someone who receives zakat can use it for consumption or production needs. Thus, even though zakat is basically worshipping Allah, it also has an economic dimension (Hakim, 2019). Currently, productive zakat is a solution that can help the community to avoid poverty, which is distributed to mustahik by being developed into business sectors. The existence of productive zakat in Indonesia, especially in Aceh itself is very much needed even though it uses an Islamic contract system. The mechanism of this program is to provide business capital loans in the form of soft loans or Qardhul Hasan, namely interest-free loans to improve the community's economy (Riyaldi, 2015).

Various programs are carried out by the government to alleviate poverty. Such as providing Direct Cash Assistance (BLT), Prosperous Rice (Rastra), free education, providing free medical treatment to residents from several provinces, and providing various kinds of subsidy schemes to the community, but these programs have not been fully able to prosper the community (Suriani et al., 2018 and Aryani & Rachmawati, 2019). Zakat as Islamic economic philanthropy can support government initiatives in alleviating poverty and income inequality, in this case, if the distribution of zakat is carried out optimally (Suriani et al., 2020). The impact can minimize income inequality and poverty (Fadliansyah et al., 2021). Zakat is distributed to those who are entitled to receive it in accordance with what is specified in the holy book of the Qur'an. The hope is that the hope is to create a balanced economic situation among the people, and also so that the rich do not get richer, and the poor do not get poorer.

Elyska & Suriani (2021) explain that when muzakki have reached their reckoning, the payment is made to the official state institution that manages zakat funds, this is done so that the distribution and distribution of zakat funds are right on target, namely mustahik who need it and to avoid mistakes in its distribution. A large number of zakat funds are distributed to various regions in Aceh Province, which can affect the economy of the community, especially for those who are less fortunate or in the lower-middle-class economy.

Saini (2016), in his research, states that BAZ and LAZ set a heavier priority scale on

productive economic assistance in the form of capital and business development, empowerment programs like this are of great benefit because this program will be able to change mustahiq into muzakki.

The city of Banda Aceh is the capital of Aceh Province. In managing zakat assets, it is carried out by the Banda Aceh City BMA. One form of zakat distribution is carried out by the Banda Aceh City BMA to realize the welfare of mustahik given to poor asnaf in the form of productive zakat. Productive Zakat is received by mustahik in the form of business capital. Every mustahik is given cash to build and develop his business.

Productive zakat in Aceh is in great demand by mustahik as assistance for them, while the distribution of productive zakat is widely carried out in several business sectors, namely mostly in the business fields run by mustahik in Aceh including in the trade, agriculture, animal husbandry, home industry and transportation sectors. In this case, Baitul Mal formed a special work unit that supervises and carries out the mandate as a distributor of productive zakat, namely the unit (UPZP).

The requirements that must be possessed by mustahik who receive zakat are from poor families, have the ability and experience in the field of entrepreneurship, are committed to being able to return the funds taken within a period of one year, are willing to take monthly studies and follow the rules that have been agreed in the group and finally are willing to comply with the cooperation agreement (Husen, 2009) In a period of 12 years, namely between 2006 and 2017, Baitul Mal Aceh has fostered 36,211 mustahik small groups in the business categories of Palawija farmers, small traders, home industry, livestock and motorized trishaw assistance. In providing productive ZIS, BMA does not just distribute it but is also accompanied by continuous guidance and periodic supervision of the recipients of the ZIS funds (Baitul Mal Work Report, 2017).

This program which aims to help increase mustahik's income by providing business capital assistance through productive zakat funds is very necessary. This is so that the improvement and success of the business run by mustahik are in line with the increase in its economy. Utilization of zakat funds needs to consider factors of equity, the level of the real need of zakat mustahik groups, the ability of zakat funds, and impossible conditions so that it leads to an increase in welfare. Especially for productive mustahik, the utilization of zakat funds is directed so that in turn the person concerned is no longer a recipient of zakat but can become a muzakki (Apriyanto & Khumaini, 2018).

In the provision and distribution of productive zakat funds, various results were obtained for mustahik who received them, some of which experienced changes in the improvement and welfare of the family's economy, children's education and health they received. Furthermore, the results also showed that the mustahik who received productive zakat funds had not shown a significant increase in terms of improving the economic welfare of the family, and the education and health of the recipient's family. This happens because of the lack of success in managing the productive zakat funds. Many factors can influence the increase and success of mustahik's business including entrepreneurial characteristics, religiosity and interest in doing business. The dimensions mentioned above are strengthened by several studies including those carried out by (Hasna, 2019) there is an influence between working methods, business characteristics, business capital, training and business assistance to recipients which significantly affect the success of mustahik productive zakat businesses.

According to Basir & Bharuddin (2009) which states that the important factors that must be considered by entrepreneurs are maximizing an attitude of independence, generosity (avoiding greed) and building networks. This is what is said by understanding the science of religiosity. Riyaldi (2015) explains that external factors include material assistance for zakat and guidance from Baitul Maal officers and internal factors include religiosity and human resources. Then in previous research conducted by Mardiana & Lihawa (2018) in his research showed that the interest in entrepreneurship had a positive and significant effect on increasing people's income because the higher the interest in entrepreneurship, the more income also increased in the

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Gorontalo City Baznas. Then research by Zain (2020) shows that productive zakat given to mustahik has a positive effect on interest in entrepreneurship, and interest in entrepreneurship affects the welfare of mustahik. The difference between previous research and this research is by paying attention to the variable of interest in entrepreneurship as a moderator of the influence of religiosity and entrepreneurial characteristics on the successful use of productive zakat funds for business.

## Methodology

The approach in this paper is Confirmatory research, used to explain the causal relationship between variables through hypothesis testing. By using the census method. This study uses a validity test which aims to measure the accuracy or suitability of the instrument in presenting data and information from a measured variable, and the reliability test aims to determine whether the data collection tool has shown the level of accuracy, accuracy, or consistency of the tool (Ghozali, 2013). Then using multiple linear regression and regression moderation test. A multiple linear regression test aims to find out how much influence the independent variables have on the dependent variable while moderating regression aims to see whether the moderating variable will strengthen or weaken the relationship of the independent variable to the dependent variable (Sugiyono, 2017).

The population in this study is the mustahik recipients of productive zakat of Baitul Maal

Aceh (BMA) in Banda Aceh City in the form of the business capital of productive zakat funds in 2019, totalling 126 mustahik. The sample in this study used the entire population of productive zakat recipients.

This study uses primary data collected directly for specific research purposes by distributing questionnaires and scoring using a Likert Scale. This study uses data analysis in the form of verification analysis.

## Results and Discussion

The results of the validity test can be explained that all the variables used in this study are all declared valid, because they have a correlation value of  $r_{count}$  for all question items contained in each variable showing a larger arithmetic value than  $r_{table}$ , so that all items in the questionnaire can be said valid and the questionnaire can be continued to the next stage, namely reliability testing can be seen in Table 1 below.

**Tabel 1. Validity Test**

Nomor Pernyataan	Variable	Value $r_{count}$	Value $r_{kritis} 5\%$	inf
Bs.1	Business Success (Bs)	0.974	0,1750	Valid
Bs.2		0.985		
Bs.3		0.991		
Bs.4		0.970		
Rg.1	Religiosity (Rg)	0.790	0,1750	Valid
Rg.2		0.896		
Rg.3		0.960		
Rg.4		0.948		
Rg.5		0.949		
Ec.1	Entrepreneurial Character (Ec)	0.877	0,1750	Valid
Ec.2		0.634		
Ec.3		0.939		
Ec.4		0.942		
Ec.5		0.942		
Ie.1	Interest in Entrepreneurship (Ie)	0.866	0,1750	Valid
Ie.2		0.873		
Ie.3		0.808		
Ie.4		0.892		

1e.5		0.898		
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Reliability testing is used to determine the extent to which the measurement results remain

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statistically consistent, namely by calculating the amount of Cronbach Alpha with the help of the SPSS program. The results are described in Table 2 which shows that the instrument in this study is reliable because the alpha value is greater than 0.60.

**Tabel 2. Reliability Test**

No	Variable	Item Variable	Alpha	Inf
1	Business Success (Bs)	4	0,986	Handal
2	Religiusity (Rg)	5	0,948	Handal
3	Enterpreneurial Character (Ec)	5	0,913	Handal
4	Interest in Entrepreneurship (Ie)	5	0,917	Handal

The multiple linear regression test aims to determine how much influence the independent variables have on the dependent variable (Sugiyono, 2017). The results of the linear regression coefficient test are seen from the formulation of the problem and hypothesis, then an analysis of religiosity and entrepreneurial character will be carried out as independent variables with entrepreneurial interest as the dependent variable, which can be seen in Table 3 below.

No	Variable	Coefficient Value	Value t	Value Sig.
1.	Religiosity (Rg)	0,356	4,613	0,000
2.	Entrepreneurial	0,418	6,926	0,000
3.	Konstanta	0,473	5,422	0,000

**Table 3. Multiple Linear Analysis Analysis**

Character (Ec)

$$Bs = 0,473 + 0,356Rg + 0,418Ec$$

In Table 3, the constant value of 0.473 shows that if the variables of Religiosity and Entrepreneurial Character are constant, the value of Business Success of Productive Zakat Funds at BMA Banda Aceh is 0.473. The regression coefficient for religiosity is 0.356 or 35.6%, where if there is an increase in the religiosity variable by 1 Likert unit, it will increase business success by 0.356. This also shows that there is a positive relationship between religiosity and business success where the better the prevailing or ongoing religiosity, the more successful the business will be. This is in line with research conducted by Audy (2019) which shows that religiosity has a positive and significant effect on business success.

The regression coefficient for Entrepreneurial Characteristics is 0.418 or 41.8% where if there is an increase in the Entrepreneurial Character variable by 1 Likert unit, it will increase Business Success by 0.418. This also shows that there is a positive relationship between Entrepreneurial Character and Business Success, where the better the Entrepreneurial Character,



the better Business Success. The results obtained are in line with research by Purwanti (2012) explaining that a person's entrepreneurial character will affect the success of the business he is running. The coefficient of determination ( $R^2$ ) is used to determine the effect of the independent variable on the dependent variable which can be seen in Table 4 below.

**Table 4. Coefficient of Determination**

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

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.671 <sup>a</sup>	.450	.441	.42761	1.772

a. Predictors: (Constant), Entrepreneurial Character (Ec), Religiosity (Rg)

b. Dependent Variable: Business Success (Bs)

The magnitude of the relationship and influence of each independent variable on the dependent variable is based on the coefficient of determination in Table 4. The value of determination ( $R^2$ ) is 0.450 which indicates that the variation of the variable Religiosity and Entrepreneurial Character in explaining the variable of Business Success is 0.450 or 45.0%, while the remaining 55.0% is explained by other variables outside the study. Table 5 describes the moderating variables that aim to influence the variables in strengthening or weakening the relationship between the independent variable and the dependent variable (Ghozali, 2013).

**Table 5. Moderation Test**

**Results Moderation Test**

**Results**

Variable	Beta	tcount	Sig.
(Rg)	0,352	3.935	.000
(Ec)	0,197	1.979	.050
(Ie)	0,373	3.512	.001
(Rg).(Ie)	0,116	1.278	.204
(Ec).(Ie)	0,008	.093	.926

Source: Research Results, 2021

$$Bs = 0,352Rg + 0,197Ec + 0,373Ie + 0,116Rg.Ie + 0,008Ec.Ie$$

The results showed a significance value of  $\beta_3$  of  $0.001 < 0.05$  and a significance value of  $\beta_4$  of  $0.204 > 0.05$ . This shows that there is a predictor of moderation (*predictor moderator*), meaning that entrepreneurial interest moderates the influence of religiosity on business success. The regression coefficient value of the moderation variable is 0.116 which shows that entrepreneurial interest moderates positively the relationship of religiosity to business success. This is because the better and higher a person's interest in doing business, the level of religiosity of entrepreneurs in achieving business success will be better and increase. This result is in line with research conducted by Herweni (2019) which explains the relationship between religiosity and one's interest in entrepreneurship will obtain positive results for the development or success of that person's business.

The results in this test showed a significance value of  $\beta_3$  of  $0.001 < 0.05$  and a significance value of  $\beta_5$  of  $0.926 > 0.05$ . This shows that there is a predictor of moderation (*predictor moderator*), meaning that entrepreneurial interest moderates the influence of entrepreneurial character on business success. The value of the regression coefficient of the moderation variable is 0.008 which shows that entrepreneurial interest positively moderates the relationship of entrepreneurial character to business success. This is in line with research conducted by Muzaki (2016) which states that there is a significant influence between partial

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 entrepreneurial interest on business success. Someone who has a high interest in entrepreneurship will be a motivation in developing a business.

### Conclusion

The existence of BMA in Banda Aceh is very useful for all levels of society in the city of Banda Aceh. This is related to its function and purpose, which is to collect and distribute zakat. In this case, BMA distributes zakat in the form of productive zakat funds distributed to mustahik. In utilizing productive zakat funds, BMA has carried out continuous guidance and supervision to mustahik. The variables of religiosity and entrepreneurial character owned by mustahik have a positive effect on the success of business development carried out.

In this case, the moderation variable explains that the better the interest in entrepreneurship will have an impact on religiosity and entrepreneurial character which will increase business opportunities to succeed, develop and increase the level of the mustahik economy will be higher and higher. In the future, it is hoped that one day mustahik will become a muzakki and benefit others.

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### Declaration of Competing Interest

In this case, I as the author do not have any conflict of interest with related parties. I wrote this purely for the sake of creating a journal that can be used as a reference for research that will be carried out in the future.

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