Zakat Behavior Factors with Approach Theory of Planned Behavior of Purbalingga District

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Abstract: - **This study aims to examine the behavior of zakat compliance in Purbalingga District using Theory of Planned Behavior (TPB). This study uses a questionnaire and data analysis used Structure Equation Model. The Questionnaire was distributed and 104 data were obtained, but only 99 data could be analyzed. The results of the study stated that subjective norms and perceived behavioral control significantly influence the intention of zakat behavior. While attitudes toward behavior are not included as determinants of the intention of zakat behavior. The perceived behavioral control can directly influence the behavior of paying zakat. And intentions are mediations of behavior.**

Keywords: **Attitudes, Subjective Norms, Control of Perceived Behavior, Behavior Intentions**

I. INTRODUCTION

The problem of poverty has always gained major attention in Indonesia. This occurs because of the Government's awareness that the failure to overcome the problem of poverty will lead to the emergence of various social, economic, and political issues in the midst of society (Purwanto, 2007). One example of poverty level is in Purbalingga district to be polemic with percentage number of 15.05% (Widiyatmo & Sasongko, 2019). It is necessary to get special attention to the Government of Purbalingga district.

In this case one of the instruments that is considered effective in reducing poverty is zakat. In addition to being the third Islamic pillars that must be obeyed, zakat also has a relationship of mutual help between fellow Muslims who are less capable. Zakat can also be one of the alternative solutions that significantly contribute to the security and social harmonization by reducing the gap between the people who are capable and incapacitated (Manara, Permata, & Pranjoto, 2018) with *mustahik* Empowerment (the person who received zakat) through productive zakat program able to positively impact the basic problem of poverty, namely the decline in poverty and reduce the income gap (Firmansyah, 2017).

However, the level of compliance of the obligatory zakat is still relatively low, giving rise to the extent of the potential level of zakat collection with the realization of the amount of zakat accepted. As one example of *Muzakki* 's compliance level in Baznas, Purbalingga district. Baznas is a national official zakat management institution located in Purbalingga Regency itself has been structural to the level of UPZ (Zakat management Unit). With the background of *Muzakki* from the state Civil Apparatus in Purbalingga District, the acceptance of zakat funds is still far from the target set by Baznas. According to Chairman Baznas Purbalingga said that the potential acceptance of Zakat in Purbalingga District which must be issued by Muslims including the ranks of the ASN reaches RP 15 billion (Dinkominfo, 2019a), but that has been realized as much as RP 2.4 billion (Dinkominfo, 2019b).

Seeing the phenomenon is very important for the zakat management Agency to encourage increased compliance *muzakki* in paying zakat (*Zakat Compliance Behavior*) to the zakat institution because it is ensured that the ASN earn each month and the amount is quite significant. In addition to being obligatory for Muslims, pay zakat among civil servant is also a good example for the community. And if the level of obedience increases then the accumulated zakat funds will be more optimal according to its potential, with the optimum fund raising zakat will boost the social economic development better.

Based on the above exposure, the study aims to find out the background encouraging *muzakki* to pay good zakat factors that come from individual self or outside individuals using a *Theory of Planned behavior* approach that focuses on attitudes towards behavior (*attitude towards behavior*), norms subjective norms (*subjective norm*) and kontrol perceived control of behavior (*perceived behavior Control*). This Research take a subject research on the obligatory zakat (*muzakki*) domiciled in Purbalingga district through the intention to make payment of zakat profession.

The problem in this research has three things, (1) is there an influence on attitude *towards* behavior to the behavior of paying zakat? (2) Is there an influence on the subjective norm (*subjective norm*) on the behavior of paying zakat? (3) Is there an influence on the perceived control of behavior (*perceived behavior Control*) on the behavior of paying zakat?

II. THEORETICAL STUDY AND HYPOTHESIS DEVELOPMENT

- *Zakat*

According to language, zakat comes from the word "*zaka*" which means blessing, growing, clean, and good. According to the arabic language, the basic meaning of the word zakat, in terms of language is sacred, growing, blessings, and praises. All the meanings of the zakat are mentioned in the Qur'an and Hadist. Zakat in the term of fiqh means certain assets that Allah is obliged to deliver to the right people (Rais, 2009) .

The requirements of the property become the source or object of Zakat are as follows: the property must be obtained in a good and lawful way, the property is potentially developing, and property is full property reaches *it*. Some scholars of Hanafi madhhab, require the obligation of zakat after the Basic needs fulfilled (Hafidhuddin, 2005) . And the requirements terms to be obligatory zakat include Islam, Merdeka and *puberty* (Ayuniyyah, 2019)

- *Zakat Profession*

The zakat profession is often communicated to zakat yield of the harvest (agriculture). Yusuf al-Qordhowi argues that the legal equivalent of zakat is the most appropriate profession is *Zakat al-Mal-al-Mustafat*. The property obtained through one type of ownership process, which is new and kosher. The types of *al-Mal-al-Mustafat* are among others; 1) *al-'amalah*, the income gained in the form of wages or salaries on certain occupations; 2) *al-'atiyah*, which is a type of bonus or permanent intensive received regularly by soldiers of the Islamic State of baitul mal; and 3) *al-Mazalim*, a type of treasure seized by the former ruler, and has been deemed lost by the original owner. If the property is returned to the original owner, then the property is categorized as a property obtained with new possession, and therefore must be subjected (Hadiz, 2016).

In Indonesia since 2003 June, MUI Fatwa Commission has been said that the income includes zakat obligatory. This refers to the opinion of MUI on the revision of LAW No. 38 year 1999 on Zakat Management. *Ijtima 'Fatwa* Commission recommends the law on Zakat (Bahari, 2017)

Theory of Planned Behavior

The theory of planned behaviors a development theory of the previous theory of the theory of reasoned Action (TRA) presented by Fishbein and Ajzen (1991). It was later developed by Icek Ajzen and Martin Fishbein became the *Theory of Planned behavior* (TPB) shown to predict individual behavior more specifically (Ajzen, 1991).

This theory explains that a behavior is formed by the intention of the intention to behave. The intention is interpreted as a person's response or readiness to demonstrate action or behavior. Interest in behavior is interpreted as an indication of an individual's readiness to display behavior, or can be assumed as a preceding action. Action can also be interpreted as a visible response from the individual in relation to the given target (Subiyakto, Ahlan, Kartiwi, & Sukmana, 2015)

Attitudes towards paying Zakat

Attitudes towards behavior play an important role in influencing one's behavior (Al jaffri Saad & Haniffa, 2014). Attitudes are formed by individual beliefs about the conduct of zakat's compliance through all things known, believed, and experienced in the performance of such beliefs. The result of such a positive or negative belief will then form individual intensified to behave obediently or disobey the act of zakat payment (Utami, Sugiarti, Melani, Durachman, & Subiyakto, 2017).

This is in line with the theory of planned behavior explaining that one's behavior is followed by its readiness to conduct a behavior. In the study conducted (Sani, Rahman, Budiyantara, & Doharma, 2020) stating that the attitude has a significant positive relationship with the intention to pay a profession zakat. Therefore, hypotheses in this study are:

H1: Attitudes towards behavior positively affect the intention of paying Zakat

The effect of subjective norms on the intention of paying zakat

The subjective norm is formed from the normative beliefs consisting of two fundamental aspects, namely: (1) the belief in the normative hopes shown on the behavior of the compliance pay zakat, and (2) The motivation to obey every normative hope that was demonstrated (Asmalia, Kasri, & Ahsan, 2018). The belief in the normative hope refers to how much expectations that the individual has in relation to the behavior of the compliance pay zakat, which comes from people who are considered influential and affect the individual (Reference significant others) to commit the conduct of the compliance pay Zakat.

Attitudes towards zakat compliance that have been formed from the results of experience and knowledge will form individual intentions to behave obediently or disobediently to zakat payment obligations. However, these intentions can change due to the influence of the social environment around the individual (Qurotu Uyun Alpriyamah, 2017). Previous research conducted (Asmalia et al., 2018) shows that subjective norms have a significant positive effect on the intention to pay professional zakat. Then the proposed hypothesis is as follows:

H2: Subjective norms have significant positive effect on the intention to pay zakat

Effect of control of perceived behaviour on the intention of paying Zakat

Behavioral control is determined by a number of beliefs about the presence of factors that can facilitate or complicate the

implementation of the displayed behavior (Nuryana, 2016). According to Ajzen (1991) in the theory of planned behavioral perception control over behavior indicates the greater the person has the opportunity as well as the obstacles that can be anticipated then the greater the control will be felt for the behavior (Subiyakto & Ahlan, 2014).

Muzakki 's control of behavior in this research can be formulated as *Muzakki* 's perception of its ability to display the behavior of compliance paying zakat profession characterized by the existence of factors that are deemed able to facilitate or complicate the implementation of the behavior of compliance pay zakat. Based on the research shows that the perception of behavioral control has a significant positive influence with the intention of paying zakat. Therefore, the proposed hypothesis is as follows:

H3: Control of perceived behavior is positively influential on the intention to pay zakat

Influence of Intense on the behavior of pay Zakat

According to the theory of the immorality of the behavior presented by the individual arises due to the intention to behave (Ajzen, 1991). The intention is the basis of a behavior, since behavior will not occur without any intention to behave. If the intention arises to do something that is in accordance with the existing regulations, it will result in correct behavior and not harm. Based on the explanation, the hypotheses formulated in this study are:

H4: Intense significant positive effect on zakat pay behavior

The perceived control effect on the behavior of paying Zakat

Control of the perceived behavior affects directly or indirectly (through the instancing) of behavior. The indirect influence of perception of behavioral control over Zakat pay behavior occurs if the more positive the attitude is encouraging behavior and the subjective norm and the greater control of the behavior perceived by a person, then the intention to raise a certain behavior is also increasingly greater (Husain & Budiyantara, 2020).

Direct influence can occur if there is *Actual Control* beyond the individual's will, affecting behavior. The behavior indicated by the individual may differ from individual intense if the condition of the field is not possible. Based on the explanation above, the hypotheses formulated in this study are:

H5: Control of the perceived behavior of a direct and positive effect on the behavior of paying Zakat

The main factor in *theory of planned behavior* is the individual's intention to display behavior. The intention is assumed to be a motivating factor that affects behavior, the greater the intence of a person to engage in a behavior, the greater the tendency he is to actually commit the behavior. (Ajzen, 1991) states that the intention behaves as an

intermediary variable in its behavior. Therefore, in this research, the hypothesis stated that there is a mediation relationship between independent variables on dependent variables:

H6: Attitudes towards behavior of significant positive effect on the behavior of paying zakat mediated by in's intention

H7: Subjective norms have significant positive effect on the behavior of paying zakat mediated by the intention

H8: Control of the perceived behaviour significantly positive effect on the behavior of paying zakat mediated by the intention.

III. RESEARCH METHODS

This research is a quantitative research design that uses questionnaire instruments with the measurement of Likert scale. The data used in this research is the primary data gained by conducting surveys using questionnaires and secondary data obtained from literature, Journal, Books, Internet studies, and other libraries related to the matters discussed in the study were used to help answer research questions and hypotheses, as well as to understand primary data in greater depth (Husain & Sani, 2020).

The population of the research that will be conducted is all the *Muzakki* listed on the zakat management institution in the Purbalingga district which is unknown because there is no official data listed. The determination of the minimum sample amount refers to the guideline of determining the size of the Eudora for SEM is equal to 5-10 times the number of indicators of the overall latent variable. In this research the number of items is a 19 question item used to measure 5 variables. Referring to one of the guidelines of SEM size then 5 x 19 or amounting to 95 samples, so on this research samples used at least 95 samples. The sampling techniques undertaken by this researcher are *non-probability sampling techniques.*

The analysis method in this study uses data analysis using a *Partial Least Square* approach (PLS). PLS is the model of *structural equation model* (SEM) that is based on component or variant. PLS is an alternative approach that shifted from a covariant based SEM approach to variant based (Sani, Rahman, Subiyakto, & Wiliani, 2019; Subiyakto, Ahlan, Kartiwi, & Putra, 2016) .

In this research, there is an *intervening* variable that is intensions. Mediation hypothesis testing can be done with a procedure developed by Sobel (1982) and known as Sobel *test*. The Sobel test is performed by testing the indirect influence strength of the dependent variable (x) into the dependent variable (Y) through the *intervening* (Z) variable. Indirect effect x to Y through Z is calculated by multiplying the path of x $\rightarrow$ Z (a) with path Z $\rightarrow$ Y (b) or AB. So coefficient of Ab = (c – c '), where c is influence x against Y without controlling Z, while C ' is x influence coefficient of y

after controlling Z (Sobel, 2014). *Standard error* coefficient A and B are written Sa and Sb, the size of the *standard error* of indirect effects (*Indirect effect*) Sab is calculated by the formula below:

$$Sat = \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$$

To test the significance of indirect influence, then we need to calculate the value of T from the AB coefficient with the following formula:

$$T = \frac{Ab}{Sat}$$

The calculated t value is compared to the table t value of $> = 1.96$. If the calculated T value is greater than the table T value then it can be concluded the mediation effect occurs. *Sobel Test* can be calculated using the help of online calculator accessible in http://quantpsy.org/sobel/sobel.htm by entering the numbers above.

IV. RESULTS AND DISCUSSION

Of the total number of completed questionnaires, which are 104 questionnaires, data that meet the requirements of the sample and which can be processed in this study as many as 99 questionnaires. Number Respondent Manifold genital male as many as 48 people and females 51. Majority of Respondent is in the age Productive age range, which is between 26-35 years as many as 48 respondents with a Majority income range of Rp 10,000,001-RP 20 million. And the majority of the quantity of respondents to pay zakat 1-5 times in one year as many as 76 respondents.

Measuring model (Outer model)

The *outer model* Analysis is a test conducted to measure how far the indicator can explain the latent variables. It is D test with two things, namely: (1) Validity test, test the validity of the questionnaire data as part of evaluation of the measurement model (*outer model*) using the loading *factor* parameter (>0.7), *average variance extracted* ($> 0, 5$), linear *validity*. (2) Reliability test, test the reliability of questionnaire data as part of evaluation of measurement model (*outer model*) is done according to criteria that is using *composite reliability* ($> 0, 5$) and Cronbach's *alpha* (> 0.6). To test the validity and reliability of data assisted by SMARTPLS program using " *PLS Algorithm*" method.

First processed results in validity test obtained the result that the value of *loading factor* There are three variables that do not meet the requirements of l*oading factor* namely variables (values below 0.7) namely X 2.3, X 3.2 and Z 1.2. Thus testing the validity of subsequent data by eliminating such invalid indicators. On the average value of *Variance*

extracted the result is that all latent variables meet the AVE value criteria (value greater than 0.5), so all the latent variables are declared valid. At the value of *linear validity* the method used to measure the validity of the linear measurement model (*outer model*) is by comparing the AVE root to each variable with the correlation between variables with other variables inside the model. If the AVE root is greater than the correlation of other latent variables, then the variables are said to be valid, and the processed data obtained states that the data is valid because the AVE root value is greater than the AVE value.

The second processed result in the reliability test is derived that all indicators or variables have a *composite* value of *reliability* $> 0, 5$ so that all variables are considered reliable. And on *Cronbach's Alpha* Test all indicators or variables meet *Cronbach's Alpha* criteria > 0.6 so that all variables are considered reliable.

Structural Model test (Inner model)

Testing *Inner models* or structural models is done to see the relationship between the construction, significance value and *R-Square* of the research model. Structural models are evaluated using *R-square* for test T-dependent construction as well as the significance of the structural path parameter coefficient. In principle this study used 2 variables influenced by other variables i.e. variable instancing as well as mediation variables influenced by attitudes, subjective norms, and perception of behavioral control. And the behavior variable pays zakat which is influenced by the intension variable.

The results of processed data showed *R-Square* value for variable in's intention obtained at 0.450, for the variable pay Zakat obtained by 0.498. These results indicate that 45% of the variable instances can be influenced by attitude variables, subjective norms, and variable perception controls. And 49.8% of behavior variables pay Zakat are influenced by instancing.

Live hypothesis Testing

The Path Coefficient is used to perform checks on the relationship significance between the latent variables with the *bootstrapping* generated T-statistic value (in Smartpls program generating P-value).

The T-s*tatistic* value will be compared to T- *table*. If the T-*statistic* value is greater than T-*table* (or P-*value* $\leq$ α) the corresponding variable is stated to be significantly influential. Further i95% (α = 5%), the T-table is used as a *table* Reference of 1.96. A positive value on the *path coefficient* indicates that the related variables are positively influential, conversely if the path value is *coefficient* negative then the corresponding variable affects negatively.

Table I: Result Path Coefficient Bootstrapping Model

Hypothesis		Original Sample	Sample Mean	Standard Deviation	T Statistics	P Value
H4	Intense -> the behavior of paying zakat	0.484	0.487	0.098	4.946	0
H2	Subjective norms -> intense	0.367	0.399	0.145	2.53	0.012
H3	Control of behavior perceived > intention	0.343	0.329	0.112	3.051	0.002
H5	Control of the perceived behavior-> the behavior of paying zakat	0.313	0.321	0.107	2.935	0.003
H1	Attitudes toward > intense	0.101	0.102	0.123	0.818	0.414

Source: Output Smart PLS 3.0, 2020

Table II: Result for Sobel Test

Hypothesis	Construct	T-Statistic	P-Value
H6	Attitude towards > Intense → Behavior of the paying zakat .	0.807	0, 419
H7	Norm subjective → intense → Behavior of the m-pay zakat	2, 252	0,024
H8	Control of the perceived → Intense → The Behavior of the paying zakat	2.596	0.009

Source: Output SmartPLS 3.0, 2020

The result of the data on table 1 indicates that the hypothesis is 2.3, 4, and 5 the received path coefficient value (*original sample*) has a positive value and on the T-Statistic value is greater than the T-table (1.96). In Hypothesis 1 is rejected because the T-Statistic values smaller than the T-table value (1.96).

Indirect Hypothesis Testing

Hypothesis testing results of indirect influence through the variable intense as a *intervening* variable by using the Sobel test formula with the help of *sobel test Calculator* Program can be presented in the following table:

The result of table 2 reveals that the 7 hypothesis and the 8th hypothesis was received because *T-statistic* value was greater than the T-table value (1.96), while the hypothesis 6 hypothesis was rejected because the *t-Statistic* value was smaller than the T-table value (1.96).

Implications of attitudes towards the intention of zakat behavior

The result of one hypothesis test (H1) proves that the attitude is not the determining factor of the intention of zakat behavior. This suggests that if the attitude towards the behavior increases then the intention of zakat behavior will decline. This means proving that the component of the attitudes expressed by the obligatory zakat in Purbalingga district does not affect the intention in the behavior of Zakat. The study uses two indicators of belief and knowledge. The belief that zakat is a positive thing for the obligatory zakat, the belief that pay zakat is able to give blessing in life and knowledge of moral value and concern for fellow man.

The results of this research can be interpreted that (1) the obligatory zakat in Purbalingga district which is represented by the answer of the respondent is still not or lacking in knowing the obligation of zakat and yet to know the benefit of more than paying zakat. (2) The realization that zakat as a means of helping fellow Muslims is still not good, so that the obligatory zakat in Purbalingga district represented by the respondent's answer does not feel a strong motivation to have a willingness to pay zakat. Means it can be concluded that zakat is essentially universally accepted, each individual's understanding of zakat tends to differ.

The results of this research in line with the explanation Ajzen (1991) that sometimes the third variable formation in's intention does not necessarily together affect the intention but there are times that one or two variables do not influence them, depending on the condition of the respondent. This research supports previous research conducted by nuryana (2016) which reveals that attitude variables against behavior do not affect the intention of zakat behavior.

The implications of subjective norms on the intention of zakat behavior

The results of the two hypotheses (H2) test proved that the subjective norm is the determining factor of the intention of zakat behavior. This suggests that if the subjective norm increases then the intention of zakat behavior will increase. This means that in forming the intention of zakat obligatory in Purbalingga district is influenced by close relatives, friends, community leaders, and the environment surrounding the obligatory zakat is living. Visible in the respondent's response to the statement of the influence of support and recommendation of close relatives, co-workers, community leaders, and surrounding environment.

The results of this research can be interpreted that (1) the closest people such as family, friends and co-workers have provided the support and advice of the obligatory zakat in Purbalingga district to pay Zakat. (2) Community leaders have an important role in improving the realization of gathering zakat in Purbalingga district, because the recommendation or command of the community leaders affect the compliance of the community that is obligatory zakat to pay zakat. (3) The environment of Zakat obligatory in Purbalingga district already feel that paying zakat is an important and positive effect in the environment that encourages the obligatory zakat to carry out the obligation of zakat.

The results of this study align with the concept of TPB that one that affects the intention is a variable of subjective norms. The study supported the previous research of research conducted by qurotu Uyun alpriyamah (2017) which reveals that the subjective norm has a significant positive effect on the intention of zakat behavior.

Implications of control of perceived behavior against the intention of zakat behavior

The results of the three hypothesis test proved that the perceived control of behavior is the determining factor of the intention of paying zakat. This suggests that if control of perceived behavior increases then the intention of paying Zakat will also increase. This means that the component of the behavioral control variable perceived by the obligatory zakat represented by the reply from the respondent in Purbalingga district has influenced the intention in the conduct of zakat. The factors of behavioral control are perceived as motivation or concern for zakat obligatory in Purbalingga district.

The control variables in this research consist of four indicators, namely, facilities of zakat management agency, *online* zakat system, ease, and process of time needed in paying zakat. These four indicators are a driving factor as a perceived control of behavior that affects the intention. The respondents answer in this study represent the condition of obligatory zakat in Purbalingga district which makes these four indicators as motivation in raising the intention of zakat compliance behavior.

The results of this study align with the concept of TPB that the one that affects the intention is a variable control behavior is perceived. This study supported the previous research of Hartoni & Riana (2015) , which explains that the perceived control of behavior affects the intention of zakat behavior.

Implications for the intention to pay zakat

The four hypothesis test results stated that the intention was a decisive factor in the behavior of paying zakat. This suggests that if the intention increases then the behavior of paying zakat will increase as well. This can show how much will the obligatory zakat in Purbalingga district to try to pay zakat. It can be seen from the response given to the indicator of willingness to set aside money, determined to continue to pay zakat, and rushed in the implementation.

The results of this research can be interpreted that (1) the obligatory zakat in Purbalingga district which is represented by the answer of the respondent willing to set aside his money to fulfill his obligations in the form of paying zakat, and in the implementation will be rushed in the conduct of obedient zakat. (2) Determination of the obligatory zakat in Purbalingga district which is represented by the respondent's answer to conduct zakat behavior is good.

The results of this research are in line with the concept of TPB that the intention is a motivational factor that can influence behavior. The study supported previous research conducted by qurotu Uyun alpriyamah (2017) which reveals that the intention is positive and significant.

Implications of behavioral control directly perceived by the conduct of zakat pay

The five hypothesis test result (H5) states that the perceived control of behavior is a direct deciding factor against the behavior of paying zakat. This indicates if control of perceived behavior increases then the behavior of paying Zakat will also increase. It can be concluded that directly control the perceived behavior can directly affect the behavior of paying zakat without any intention. This can be interpreted as the policy of a supervisor or government that applies a direct salary deduction policy to pay Zakat, even if the obligatory party has no willingness or intention to do so.

This is in line with the theory of TPB stating that there are times when perceived control variables can directly affect a behavior without the mediation of the intense.

The intention of the conduct of the attitudes towards the behavior, subjective norms and perceived control of behavior against the behavior of pay Zakat

The six (H6) hypothesis test results stated that the intention did not irradiated attitudes toward behavior. From the study of the attitude variables discussed above revealed that the attitude does not become the determining factor of an intention of zakat behavior, so in this case the intention not to irradiate against the behavior of paying zakat.

However, on the seven hypothesis Test (H7) and the eight hypothesis (H8) states that the intention is a factor of mediation between the subjective norm and the perceived control of behavior towards the behavior of paying zakat. This indicates that it is in shaping the obligatory compliance behavior of zakat in Purbalingga district, influenced by the intention of mediation. The results of this research can be said that the obligatory zakat in Purbalingga district which is represented by the respondent's answer that the conduct of zakat compliance is always preceded by the intention or a willingness, no zakat behavior is not preceded by the intention of zakat.

V. CONCLUSION

Based on the results of the research done in this study of the behavior of zakat, it can be concluded that the factors that can

affect the mandatory in making decisions for zakat are subjective norms (support and recommendation of relatives, co-workers, community leaders and the environment) and control of perceived behavior (facilities provided by the organization of Zakat management, on-line zakat system, ease of paying zakat) These two things are able to encourage the obligatory zakat to pay zakat.

Attitudes towards behavior in this research are not a factor that can affect zakat behavior. Still a lack of level of understanding and confidence in paying zakat, although in his life zakat is acceptable *universally* even though the level of understanding is different.

Based on the results of the study and the conclusion, the suggestions that can be given in relation to the title of this thesis is (1) for the next researcher may be able to add the external variable from *muzakki* so that the deeper and broader the research. And for data collection it is better to do live interviews to make the results more accurate. (2) For the organization of Zakat management to improve the facilities that can be made easy for the obligatory zakat in paying Zakat, regain the knowledge about zakat to the public, and more transparent so as to strengthen the belief of zakat obligatory for zakat.

This research was conducted to measure the level of usability of Microsoft Excel on users by Nielsen's method (Nielsen, 1996; Nielsen & Mack, 1994). Usability is a quality attribute that will assess the ease of user interface usage. Usability also refers to methods to facilitate use during the design process (Nielsen & Mack, 1994). In usability, there are five main elements, namely: (1) Usability, (2) Efficiency, (3) Effectiveness, (4) Satisfaction, (5) Acceleration (J. Rubin, and Chisnell, D,, 2008). Usability is also defined as a measure by which users can access the functionality of a system effectively, efficiently, and satisfactorily in achieving its goals.

A product can be called usable if, in use, there is no sense of distress or frustration from the user. Users can do what they want to do without obstacles, without difficulties or doubts or questions (J. Rubin & Chisnell, 2008). There are several parameters to measure usability, namely: (1) Success Rate, is measuring the level of user success in completing work using the application. (2) The Time a Task Requires is measuring the time needed by the user in completing a task. (3) Error Rate is the level of an error made by the user. (4) User's Subjective Satisfaction is the level of user satisfaction in completing the overall work.

In conducting usability testing, several criteria are used as a basis, namely: (1) Learnability, the level of relevance to how easily an application is used. Ease is measured by using the functions and features available. (2) Efficiency, the level of connection with the speed in doing something in the application. (3) Memorability, the level of relevance to the user's ability to maintain their knowledge after a certain period of time. (4) Errors, the level of association with errors made or

made by users during interaction with the application. (5) Satisfaction, the level of association with user satisfaction after using the application (Rusu, Rusu, Roncagliolo, & González, 2015; Vallejo et al., 2016).

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