

## Research Article

# Muzakki Preference Analysis to Pay Zakat Through Traditional Zakat Institutions in the 5.0 Era

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**ORCID**Eka Kurniasari: <https://orcid.org/0009-0000-7739-6435>**Abstract.**

Based on BAZNAS data, the collection of zakat funds in 2019 reached Rp. 10,227,943,806,555. This amount is still not comparable to Indonesia's zakat potential in 2019 which reached Rp. 233.8 trillion. The wide disparity between collection and the potential for zakat funds is a "homework" for the BAZNAS function. In addition, it also demands the need to improve the performance of BAZNAS in carrying out its institutional functional responsibilities. The method used in this research is qualitative. The research used in this includes field research. The study suggests that traditional zakat institutions could be a viable option for the community to distribute zakat. However, these institutions need to obtain a decision letter from the authorities as legal proof for collecting and distributing zakat to muzakki. So, if the community chooses to distribute their zakat to mosques, it is recommended that the mosque has been registered as UPZ as an extension of BAZNAS in the community so that in paying zakat the community does not violate existing regulations. Regulating the people is one of the *maslahah dharuri* that must be fulfilled. The government is realized to fulfill the world's *maslahah* for its people, so the afterlife *mashlahah* will not be realized if the world's *maslahah* is not fulfilled, with the promulgation of Law No. 23 of 2011 concerning zakat management, which in the law is regulated by BAZNAS as a traditional zakat management institution. So, the obligation of every Muslim to pay zakat should be channelled through BAZNAS as the national zakat institution.

**Keywords:** zakat, BAZNAS, regulations

## 1. Introduction

According to Wahbah az-Zuhaili, zakat is a *mahdha* worship where the executor requires *qathi* arguments so that we are not allowed to compose or regulate this zakat matter ourselves.

The meaning of zakat in sharia contains two aspects in it, firstly, the reason for issuing zakat is due to the process of growth and development in the property itself or growth and development in the aspects of rewards which become more and more numerous and fertile due to issuing zakat. The second is purification, because zakat is the purification of corruption, greed of the soul, and other impurities, as well as the

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purification of the human soul from its sins [1] Before the objective, authors should provide an adequate background, and very short literature survey in order to record the existing conditions, to show which is the best of previous researches, to show the main limitation of the previous researches, to show what you want to achieve (to solve the limitation), and to show the scientific merit or novelties of the paper. At the end of the paragraph, the author/s should end with a comment on the significance concerning identification of the issue and objective of the research.

The law implies the need for amil zakat bodies to improve their performance so as to form professional, trustworthy and trusted amil zakat and have a clear and planned program so that they are able to manage zakat funds and earn the trust of the public. The not optimal management of zakat is inseparable from the problems that occur in BAZNAS, both from muzaki, mustahik, or from the zakat management institution itself. Among these problems are the lack of quality resources, inadequate understanding of fiqh, low public awareness, low use of technology, information systems that are not yet solid, and the mental attitude and readiness of zakat recipients. The Main Director of BAZNAS, Muhammad Arifin Purwakananta also stated that the challenges faced by BAZNAS in terms of zakat management were around institutional coordination, human resources, and database integration which had not been maximized.[2]

Based on BAZNAS data, collection of zakat funds in 2019 reached Rp. 10,227,943,806,555. This amount is still not comparable to Indonesia's zakat potential in 2019 which reached Rp. 233.8 trillion. The wide disparity between collection and potential funds zakat becomes "homework" for BAZNAS functional. In addition, this also requires the need for increased performance from BAZNAS in carrying out its institutional functional responsibilities. Regarding traditional zakat institutions which are more familiar among the community, this is also confirmed by the people of West Tulang Bawang Regency who prefer traditional zakat institutions such as mosques, Koran teachers and even channeled directly to mustahik zakat as explained earlier, although this is due to the West Tulang Bawang Community. in the sub-districts of Gunung Agung, Way Kenanga, Lambu Kibang and Pagar Dewa are the four sub-districts which are located farthest from the capital city, namely Tumijajar, making it very difficult for people in the four sub-districts to have access to the capital city and the local BAZNAS. the four sub-districts chose traditional zakat institutions rather than giving zakat through. [3]

Siti Lestari, Analysis of Productive Zakat Management for Economic Empowerment. The results of this study indicate that productive zakat is for community economic empowerment. [4]

Budi Prayitno, *Optimizing Zakat Management at Regional Amil Zakat Bodies* The management of zakat and infaq or shadaqah funds at the Muna Regency Regional Amil Zakat Bodies has been carried out in accordance with Islamic sharia provisions and applicable laws and regulations, with the issuance of Law no. 38 of 1999 concerning the Management of Zakat, the fulfillment of zakat obligations is more organized and in accordance with the objectives of the obligatory zakat so that it is more effective and efficient. As the main supporter for the activities of the Muna Regency Regional Amil Zakat Agency, there was a positive response from the Muna Regency Government and DPRD through Regional Regulation Number 13 of 2004. [5]

Abdulah Mubarak and Baihaqi Finani, *Collecting National Zakat Funds (Potential Realization and Important Role of Zakat Management Organizations)* in this study it is known that the potential for household zakat nationally reaches IDR 82.7 trillion or equal to 1.3 percent of total GDP. While the potential for industrial zakat reaches IDR 114.89 trillion, of which IDR 22 trillion comes from the processing industry and BUMN zakat reaches IDR 2.4 trillion. Meanwhile, the potential for zakat savings reaches IDR 17 trillion. This amount is obtained from the sum of the potential of various aspects, such as savings in Islamic banks, savings of state-owned or mixed government banks, state-owned non-financial enterprises, state-owned banks. [6]

Irsan Sidik, *Empowerment of Productive Zakat by BAZNAS and its Implications for Mustahik in Renjang Lebong Regency*. This research concludes: first, helping mustahik in Rejang Lebong Regency in accordance with the vision and mission of BAZNAS Rejang Lebong Regency. Second: The distribution of BAZNAS non-zakat funds in Rejang Lebong Regency is programmed to distribute productive zakat which is given to the poor asnaf who still have the opportunity to be fostered and empowered with productive activities. Third: The constraints of the National Zakat Amil Agency (BAZNAS) in Rejang Lebong Regency. [7]

This research plan departs from the large number of people who prefer traditional zakat institutions such as giving zakat through mosques or issuing zakat which is directly distributed to mustahik by looking at this phenomenon, it can be concluded that people are less interested in paying zakat through the national zakat institution or BAZNAS, so that the growth of the agency is optimized. amil zakat has not developed significantly other than that so far the potential for zakat in Indonesia has not been optimally developed and has not been managed professionally. This is due to the ineffectiveness of zakat institutions concerning aspects of collection administration, distribution, monitoring and evaluation. in other words, the organization and management system of zakat management is still considered to be of a classical level, consumptive in nature

and has the impression of inefficiency so that it lacks a significant social impact. For this reason, it is very important that the Government's role in overcoming the zakat problem through amil zakat agencies both at the central and regional levels is expected to optimize zakat management.

## 2. Methods

The method used in this research is qualitative method. The research that is used includes field research which is basically a method to find specifically and the reality of what is happening. The approach in this study is philosophical, juridical, and sociological. What is meant by a philosophical approach is an approach to seek the nature, values, goals and understand the philosophical developments that underlie a rule of law. The philosophical approach is used to find out the *maqâshid syarî'ah* review from the perspective of al-Syatibi, then the author also uses a juridical research approach, which uses positive law as a tool to analyze a problem, the law used is Law Number 23 of 2011 concerning zakat then the last analysis tool is the sociological approach, what is meant by the sociological approach to research is to analyze people's preferences for giving zakat through traditional zakat institutions.[8]

According to E.Utrecht, law has a meaning, namely a set of regulations that deal with the rules of public life that must be obeyed by the community. Because of this, violations of these life instructions can lead to action by the government and authorities. Legal compliance is an embodiment of a human attitude that practices or does not violate existing rules. This legal compliance is not obtained by someone if the person has not or has no awareness of a regulation or applicable law. Legal awareness and legal compliance have a very close relationship, but legal awareness is the primary form, while legal compliance can only be obtained when the person is aware of the law.

Compliance with an applicable law is very influential on people's lives, because with the existence of legal compliance can avoid something that is not desirable. Community legal compliance with the state also has a very large influence on state security, as an example is public compliance in paying zakat to institutions that have been determined by the state. The basics of legal compliance are as follows:

1. Indoctrination means the intentional inculcation of obedience, namely a legal regulation that becomes a doctrine that is planted intentionally in society.

2. Habituation or habituation of behavior, that is, someone will comply with legal regulations because of the routine they have done, just like someone who regularly wears a mask when traveling as one of the adaptations to the New Normal habit.
3. Utility or utilization of a rule that is obeyed, namely someone who obeys a rule of law because he can use it substantially from that rule. Because basically humans have a tendency to live properly and regularly.
4. Group Identification, namely identifying in a certain group, that is, someone will comply with the law when seeing or referring to a group that has implemented the law.

### 3. Results and Discussion

Zakat is the main means of distributing the assets and wealth of the ummah. Through zakat, it is hoped that economic resources will not only be concentrated on the rich, but also distributed to the poor, so that they also feel the benefits. In Islam, zakat is a pillar of religion, while in the economy, zakat is the most important means in the distribution of welfare. In general regarding amil zakat is regulated in the law of the Republic of Indonesia Number 23 of 2011 amendment of Number 38 of 1999 concerning Zakat Management. In the law it is explained in article 1 paragraph (7) that the amil zakat in Indonesia is formed in the form of an institutional body, namely the National Amil Zakat Agency (BAZNAS) is an institution that carries out zakat management nationally in Indonesia. The issuance of the zakat regulations is based on knowledge and the importance of zakat in managing the people's economy. The Indonesian government is aware of the importance of the role and function of zakat in socio-economic life for all Indonesian people in order to realize social welfare in every layer of society, therefore the enactment of Law Number 23 of 2011 concerning Zakat Management.[9]

In the people of Tulang Bawang Barat Regency in the four sub-districts of the research area, namely Gunung Agung, Way Kenanga, Pagar Dewa and Lambu Kibang sub-districts, based on research conducted by the author, there are several preferences for muzaki in the district to distribute zakat to traditional zakat institutions, not to institutions national zakat or what is called BAZNAS include:

1. People feel more afdhal when they give their zakat directly to traditional zakat institutions because people feel more practical and efficient when paying their own zakat, as said by Pambudi, Yanti and Susyono in Lambu Kibang District that they feel more pleased if they give their zakat directly to traditional zakat institutions or

given directly to mustahiq, this is because they are more familiar with traditional zakat institutions than with the state-owned national zakat collection agency or what we know as BAZNAS.

2. The level of public trust in this case is the muzakki to distribute their zakat to BAZNAS, in which case the muzakki is worried that the zakat funds will be diverted for other interests that are not in their place. fraud/abuse occurred as a result of a weak control and reporting system. The impact is that people prefer to pay zakat directly to mustahiq rather than through zakat institutions.
3. Muzakki did not understand and some even said they did not know about the existence of BAZNAS as said by Mr. Yuliadi. He did not understand how to pay zakat to BAZNAS. Apart from that, the reason why he was not interested in doing zakat at BAZNAS was because in his village there was already a responsible committee. in paying zakat.
4. The distance between BAZNAS which is far from the reach of the community is also the reason for muzaki choosing to pay zakat at the nearest mosque where they live. This is in line with what was conveyed by Mrs. Karmini that the long distance of BAZNAS makes people reluctant to pay their zakat at BAZNAS.

Based on the results of the interviews above, it can be concluded that people are more familiar with channeling their zakat to traditional zakat institutions such as mosques, TPAs and giving it directly to mustahik because they trust these traditional zakat institutions more. The following is a classification of the level of public interest in paying zakat at traditional zakat institutions and BAZNAS.

So based on the interviews that the researchers have conducted, there are 4 preferences that influence muzaki in channeling their zakat to traditional zakat institutions, namely: religiosity preferences, a high level of public trust in traditional and low zakat institutions to BAZNAS, muzakki who do not understand how zakat is distributed to BAZNAS , as well as the distance of BAZNAS which is far from the reach of the community. So if presented the preferences are as follows

## 4. Conclusion

Based on the description that the writer has described, it can be concluded that the results of the research that the writer has done are as follows:

1. The reasons for muzakki choosing traditional zakat institutions in distributing their zakat are influenced by several things including people's religiosity preferences, belief preferences to preferences for the difficulty of BAZNAS to reach areas far from urban districts. Another thing that makes this traditional zakat institution interesting is because the muzakki knows who the people who receive zakat are because these people are in the neighborhood where they live.
2. Zakat is an obligation of Muslims that must be fulfilled in order to abort an obligation, this is beneficial for cleaning and purifying the assets they have because in fact in these assets there are rights for every people in need. While the purpose and benefits of zakat itself refer to purifying the assets and souls of the muzakki, elevating the status of the needy and the poor, and it can be concluded that the purpose of zakat includes the moral, socio-economic fields whose main function is to erode the greed of the rich and also serves to eradicate poverty. from society. Imam al-Syatibi also has a thought contribution in fiscal policy, he mentioned that there is
3. government that regulates its people is one of the dharuri maslahahs that must be met. The government is realized to fulfill the world's maslahah for its people, so, the afterlife maslahah will not be realized if the world's maslahah is not fulfilled. So from this the form of government is maslahah dharuri for humans. All government policies must also aim at maslahah as in the fiqh rules of tasharrufu al-imam manuthun bi al-maslahah, all kinds of actions of leaders must be based on the maslahah of their people. 2011 concerning the management of zakat, in this law the collection of zakat is carried out by BAZNAS and assisted by LAZ, which has the aim of fostering, developing and raising awareness of the obligation to pay zakat in order to improve the welfare and quality of life of the community, but this is not in line with the tendency of people to choose institutions traditional zakat such as mosques, prayer rooms, TPA rather than giving zakat to BAZNAS. In this regard, it has been regulated in law number 23 of 2011 which reads in chapter VIII regarding the prohibition in article 37 namely "everyone is prohibited from taking actions to own, guarantee, grant, sell and or transfer zakat and infaq, alms and/or funds other socio-religious activities that are in their management" while Article 38 reads namely "Everyone is prohibited from intentionally acting as amil zakat from collecting, distributing or utilizing zakat without the permission of an authorized official", this is an indication that not everyone can act as a amil zakat meliankan must be based on permission from the authorized official. The provisions for paying zakat at the National Amil Zakat Agency or commonly

known as BAZNAS have been regulated in legal regulations, namely Law Number 23 of 2011, this is also in line with the thoughts of maqasid sharia Imam Al-Syatibi who said that the existence of a government that regulates its people is wrong one masalah dharuri that must be met. The government is realized to fulfill the world's masalah for its people, so, the afterlife masalah will not be realized if the world's masalah is not fulfilled. So from this the form of government is masalah dharuri for humans. All government policies must also aim at masalah as in the fiqh rules of tasharrufu al-imam manuthun bi al-maslahah, all kinds of actions of leaders must be based on the masalah of their people

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