

Analysis of Zakat Fund Collection Synergy through Muzakki and Zakat Institution Perspectives (An East Java Case Study)

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Abstract. In Fact, the raising zakat funds having a different pattern of paying zakat in institution should collect to the zakat institution and the muzakki directly paid to mustahik. This condition happens due to the role of amil zakat institutions is not optimal. On this issue, this study was conducted to analyze the needs of muzakki and amil zakat institutions in East Java having the respondent by 1000 (muzakki) and 14 (zakat institution). This research uses quantitative analysis network process (ANP) method that suitable to make the decision of muzakki and amil zakat institutions. As the result, the two primary supporting factors of muzakki are 1) the obvious mustahik, and 2) reputation. While the two priority factors of amil zakat institutions are 1) technology, and 2) support. Meanwhile the most two amil zakat institutions chosen by muzakki in East Java are 1) LAZNAS Al Azhar, and 2) BAZNAS Gresik.

Keywords: Muzakki, Amil Zakat Institutions, Analytical Network Process, Muzakki, LAZ needs, Synergy

1 Introduction

In various studies, zakat has been stated as an instrument of Islamic economic policy that is able to assist the state in reducing inequality and poverty. In its development, the management of zakat in Indonesia has changed from personal management (people paying zakat directly to zakat recipients) towards institutions (people paying zakat through amil institutions) [1]. The main objective of zakat management through the Institute is to create professionalism and increase benefits for zakat recipients. The role of amil institution is basically to assist the government in poverty alleviation and reduction of income inequality.

In law No.23 of 2011 on Zakat Management, it is explained that the responsibility for managing zakat is mandated to the official amil zakat institutions formed by the government (BAZNAS, the National Amil Zakat Agency) or non-governmental organizations that get permission from the government (LAZ, Amil Zakat Institution). The role of the two institutions is to complement and synergize each other. The community (Muzakki Payers) in the management of zakat in Indonesia are subjects who have the freedom to choose which official institution to pay for zakat, or other religious contributions in the form of infaq, alms,

and waqf. In fact, some of the zakat payers even give their zakat directly to poor people with several considerations such as effectively and efficiency.

The development of zakat management in Indonesia is marked by a lack of synergy between BAZNAS and LAZ where each institution runs to meet its institutional targets. This condition is exacerbated by community groups who are trying to raise zakat funds, infaq shodaqoh without following Law No.23 of 2011 [2], as has happened in various mosques or social foundations. Management of zakat at the company level and government institutions is more orderly and professional with the establishment of various LAZ Institutions, UPZ (Zakat Collecting Units) BAZNAS, and Regional BAZNAS. The management of zakat at the company level is driven by the fulfillment of corporate governance conditions and mobilization to achieve the institutional / organizational targets.

The advantage received by institutions is that official zakat payments will reduce taxable income. The pattern and preferences of Indonesian people's donations, including zakat, are influenced by factors of institutional trust and the speed at which zakat is distributed to recipients. However, in reality, people have a different donation pattern where some of the zakat funds are paid through amil institutions but some are paid directly. This condition causes the collection of zakat cannot be managed optimally by the amil institution. The main motivation for giving zakat directly to recipients (mustahiq) is the speed of giving the program even through the impact of the giving is not yet maximal.

Table 1. Zakat Potential in Indonesia Province (In Billion of Rupiah)

Province	Staple Food	Plantation	Farm
Aceh	416.8	256.1	305.8
North Sumatera	358.9	960	255
West Sumatera	445.7	249.4	263.2
Riau	65.2	802.3	216.5
Jambi	139.9	301.1	115.2
South Sumatera	833.4	789.7	187.3
Bengkulu	80.4	196.3	96
Lampung	589.9	286.4	268.6
Kep. Bangka Belitung	5.2	69.9	165.3
Kep. Riau	0.2	11.5	222
DKI Jakarta	0.9	0	73.5
West Java	2535.8	58.2	1009.3
Central Java	2328.6	60.7	914.2
D.I.Yogyakarta	115.8	8.9	114.1
East Java	2660.9	156.6	2072.9
Banten	411.2	18.1	277.5
Bali	22.8	5	32.3
West Nusa Tenggara	344.3	13.7	808.9
East Nusa Tenggara	18.6	5	57.7
West Kalimantan	96.1	205	95.9
Central Kalimantan	144.1	302.7	32.2
South Kalimantan	324.3	177	282.5
East Kalimantan	56.6	190.9	88.8
North Kalimantan	7	26.1	21.9
North Sulawesi	31.2	13.2	71.6
Central Sulawesi	204.1	167.4	209.6
South Sulawesi	1414.8	181.5	727.9
Southeast Sulawesi	130.7	137.3	197
Gorontalo	65.1	13.2	79.7

Province	Staple Food	Plantation	Farm
West Sulawesi	74.1	100.7	43.5
Maluku	11.4	13.6	100
North Maluku	6.5	33.4	67.4
West Papua	1.3	5.7	29
Papua	5.2	4.2	8.1

According to the table above that comes from Puskas BAZNAS (2019) source [3], it indicates that the zakat potential in Indonesia province in 2019 based on staple food, plantation, and farm zakat having the highest potential among the province is East Java. Eventhough in plantation area, East Java is not the highest, but the potential of zakat itself is in average among the highest. Thus in this potential of zakat in East Java, it can be used to represent the need of muzakki and amil zakat institutions among the province in Indonesia. Therefore this research is conducted in East Java as its object.

Research Problem

- a) What are the primary needs of muzakki in distribution of zakat to mustahiq (recipients of zakat)
- b) What are the primary needs of zakat institutions in distributing and receiving the zakat
- c) How to synergy among zakat institutions and muzakki

Research Aims

- a) This research has aim to analyse the primary needs of muzakki (payer zakat) in distributing the zakat to the mustahiq (recipients of zakat)
- b) This research has aim to analyse the primary needs of zakat institutions in distributing zakat and receiving zakat
- c) This research has aim to analyse the synergy among the zakat institutions and muzakki

2 Literature Review

2.1 Zakat Collection

Zakat has been stated as an instrument of Islamic economic policy that is able to assist the state in reducing inequality and poverty. In its development, the management of zakat in Indonesia has changed from personal management (people paying zakat directly to zakat recipients) towards institutions (people paying zakat through amil institutions) [1]. The main objective of zakat management through the institute is to create professionalism and increase benefits for zakat recipients. The role of amil institution is basically to assist the government in poverty allevation and reduction of income inequality.

In Law No.23 of 2011 concerning Zakat Management, it is explained that the responsibility for managing zakat is mandated to the official amil zakat institutions formed by the government (BAZNAS, Badan Amil Zakat Nasional – National Amil Zakat Institution) or non governmental institutions that get permission from the government (LAZ, Lembaga Amil Zakat – Amil Zakat Institution). The role the two institutions is to complement and synergize each other. The community (Muzakki Payers) in the management of zakat in Indonesia are subjects who have the freedom to choose which official institution to pay for the zakat, or other religious contributions in the form of infaq, alms and waqf. In fact, some of the zakat payers even give their zakat directly to poor people with serveral consideration of effective and efficiently way.

In an effort to manage and increase zakat, efforts have been made by various zakat institutions in the form of providing payment counters, cooperation with the Post, Banks, Payroll cuts, opening accounts of zakat institutions in the convenience of transfers, and transparency [4], socialization in the form of lectures, workshop, door to door [5], partnerships with agencies, institutions, BUMD (Badan Usaha Milik Daerah – Regional Enterprises), communities [6], free donation pick-up, e-banking, mobile banking, credit cards, counters at shopping centers (malls), paypal, in collaboration with consultants (ZICO) in the form of chat applications [7], cooperation with the media (television and radio stations) recitation, kencleng empowered [8], bazaar, email, social media, QR Code [9], zakat car mobile phone, e-card, mandatory zakat identification number (NPWZ), e-wallet, post donation service, and CRM [10].

Based on these efforts to collect zakat, there are still obstacles experienced by zakat institutions, namely muzakki not attaching proof of transfer so that they do not fall into the category of arrogant people, forgetting, there is no reminder from zakat institutions [7], low promotion model, limited professional amil personnel, and payroll is not optimal [9], the level of public awareness of the obligatory zakat is still low, only knowing zakat fitrah, as well as trust in zakat institutions [11], the target of zakat institutions is limited to government agencies and has not touched the general public profession [12], muzakki difficult to find due to his activities (busy), and the location of zakt institutions is less strategic [13].

Eventough the economic policy that has been established by Allah SWT and implemented in social life, especially in Muslim countries and Indonesia, is zakat. The role of zakat in sustainable strategic efforts can make people who are unable to become capable and independent in the context of the circulation of assets [11]. Surah adzariat verse 19.

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْزُومِ which means that and on their property there is a right for poor people who ask and who don't get a share. On the other hand, the potential for zakat funds in Indonesia according to study by the Asian Development Bank (ADB) could reach IDR 100 trillion per year and develop or more [14].

2.2 Muzakki

The importance of the role of muzakki in paying zakat, a study has been carried out that having the result that it based on 1) how to calculate zakat on proprety that paid 2.5% after nisab, professional zakat, trade wealth zakat and so on; 2) the form of zakat that is distributed either in the form of goods or money; 3) the media for distributing zakat through mosques, social foundations, religious scholars, amil zakat, or directly distributed individually; 4) the period of payment of zakat which is paid once a year both during Ramadhan and outside, or even monthly installments; 5) payment channels can be made through the institution where the muzakki works or outside the institution [15].

Based on the research attribution theory in which a person's behavior is caused by internal and external factors. Internal factors are believed to be at the level of faith and knowledge in paying zakat. Meanwhile, external factors are believed to come from social, the surrounding environment, education and mass media. This research is also based the theory of al wala' (loyalty in Islam), which its implementation is the attitude of al wala' (loyalty) to Allah SWT in paying zakat based on the Al Qur'an and Hadith. Theory of Planned Behavior (theory of planned behavior) is also used in this study based on 1) attitude in which muzakki feels the value of benefits on zakat; 2) subjective norm in which someone doing something is influenced by the belief that must be done; 3) perceived behavioral control which is based on behavioral intention [16].

Shariah Enterprise Theory is also implemented in the muzakki where the theory explains that Allah SWT is the center of the return of humans and the universe. Therefore, humans have the consequence to obey Allah's law as stated in the Al Qur'an Surah An Nur verse 56

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ which means to establish prayers and pay zakat and obey the Prophet so that you will be given mercy. The research on donation behavior and donation patterns will form the basis for the development of this research. The behavior of donations in the case of Indonesia uses a correlation approach and descriptive statistics between income and donation behavior. The most important conclusion of this study is that the motivation of people to donate is based on the awareness of helping the poor and fulfilling religious obligations [17].

On the other hand, muzakki have needs related to the payment of zakat. Muzakki expects ease of payment in zakat through transfer [18], how to do zakat calculations, knowing zakat reporting, knowing the recipient of zakat (mustahik), gadget-based services, as well as accurate and accuracy information received [19]. the other research, muzakki also requires transparency apart from the ease of payment transfer [20] & [21], receiving the service from zakat institution in professional manner, socialization and collection of zakat and its distribution, publication of reports of zakat collection and its distribution [22].

There are the needs of muzakki in the form of easy access to zakat institution, comprehensive zakat information, transparency, profesionalism, fatwas, satisfaction, comfort, ease of giving zakat, and an environment that supports zakat [23]. there are also additional points of accountability and socialization in zakat [24],[25],[26]. On the other hand, muzakki need the image and reputation of zakat institutions as trust in zakat, how to handle complaints from zakat institutions, service ethics, service provision, transparency [27], provision of mustahik allevation programs that are not only distribution zakat without any purpose of allevation, zakat reports, socialization of zakat benefits, communication and relationship from zakat institution to muzakki, as well as organizational fanaticism by muzakki related to zakat institutions [28].



Fig. 1. Muzakki Needs

2.3 Amil Zakat Institution

Based on Law No.23 of 2011, zakat management is carried out by the National Zakat Institution (BAZNAS) which is formed by central and regional government (BAZDA) also the Zakat Collection Unit (UPZ), as well as the Amil Zakat Institute (LAZ) which is managed by the community members of Islamic organizations such as Muhammadiyah or Nahdlothul Ulama and so on, foundations and other institutions. The Law explains that zakat management by institutions must be carried out professionally and responsibly with the government. In this regard, the government is obliged to provide protection, guidance and services to muzakki, mustahik and zakat managers. According to the zakat management law, the relationship between BAZNAS and other Amil Zakat Bodies is coordinative, consultative and informative.

So that BAZNAS and other BAZs must cooperate with LAZ and UPZ. The activities covered by the zakat management law are planning, organizing, implementing and supervising the distribution and utilization of zakat. The purpose of Law No.23 of 2011 is to improve the function and role of religious institutions in an effort to realize social welfare and social justice, increase public awareness in paying and servicing zakat, and increasing the utility and efficiency of zakat.

The existence of this law, the role of BAZNAS and LAZ is increasing, in which BAZNAS can accommodate the aspirations of civil servants who wish to distribute their zakat both within the central and regional government. Although the main segment of BAZNAS is officials and employees in the government environment, it is also servicing to the general public either. Meanwhile, the role of LAZ is collecting outside of civil servants such as at the level of educational foundations, Islamic community organizations, and employees and the general public. In its distributions, BAZNAS could be synergy with the government programs, while LAZ synergizes with parent institutions and community empowerment. In general, LAZ activities synergize with activities of Islamic boarding schools, mosques, orphanage foundations and non-governmental organizations. In the role of LAZ, it is widely used by companies in the role of zakat absorption and distribution to the asnaf community where the institution has started the establishment of LAZ or UPZ area such as in SOE (stated-owned enterprises) or non SOE [11].

In its development, amil zakat institutions have different roles and primary needs according to the area, character and environment. Such as amil zakat institution at PT Bosowa Group, the implementation of zakat collection by the company with its subsidiaries is carried out in a centralized manner through its amil zakat institution at the foundation distributing the zakat to mustahik by 2.5%. zakat itself is deducted at the expense and administration cost in the company financial report [28]. Other needs of amil zakat institutions are education, personal zakat distribution, empowered economy, religion activities, humanitarian assistance, explanation of contracts, praying for muzakki, zakat awareness campaigns, tax incentives, CSR activities and partnerships [30].

In the other hand, amil zakat institutions also need laws, ministerial regulations, institutional governance [31], financial reports and accountability [32], changing the paradigm of society that zakat is not only for trivial and social activities only, the performance of amil zakat institutions to be professionalism [14], innovation, creativity, discipline, technology [33], internal audits [35], GCG, early warning systems, law enforcement, non financial audits, support [34] & [38], increased competence and capacity, programs, collaboration and synergy [36], business units [37], empowerment programs, socialization, cooperation [39], zakat

indicators [40], management, competence, comfort, care [41], facilities, and strategic location [42].



Fig. 2. Amil Zakat Institution Needs

3 Methodology

This research is based on the synergy analysis of zakat fund collection in Indonesia which is divided into two approaches, namely individual orientation and organizational orientation. Both are classified based on the needs of muzakki as individuals or organizations along with the needs of amil zakat institutions. The process of data analyze uses quantitative method called the Analysis Network Process (ANP). ANP is the most appropriate quantitative method generally used in decision making studies [1] *& [2] as well as to find out the primary needs of muzakki and amil zakat institutions. In this method, it is possible to ask questions in the form of range approval level. The advantage of the ANP method used is to complete the research that it provides flexibility in conclusion-making process of muzakki and amil zakat institutions needs also shows the synergy the needs between muzakki and amil zakat institutions in East Java case particularly.

Table 2. Correspondent

Corrsepondent	Area	Size
Muzakki	East Java	1000
Amil Zakat Institutions	East Java	14

Determination of the number of samples will be used the Solvin Formula $n = N / (1 + (N \times e^2))$, where n = number of samples, N = total population, and E = margin of error. The muzakki samples is approximate $(8 \text{ million} / (1 + 8 \text{ million} \times (0.01)^2) = 1.000$ respondent in East Java. While the amil zakat institutions are the amil zakat determined in East Java such as LAZNAS Al Azhar Peduli Umat, BAZNAS Gresik, East Java LAZIS MU, East Java BAZNAS, East Java LAZIS NU, Amil Zakat Institution of Sidogiri Pasuruan, Amil Zakat Institution of Great mosque Surabaya, Social Foundation of Al Falah, Amil Zakat Institution of Al Fitrah Surabaya, Amil Zakat Institution of Al Falah Mosque Surabaya, IZI (Indonesia Zakat Iniatitif), Amil Zakat Institution of Great Mosque Sunan Giri Gresik, UPZ Semen Indonesia, and UPZ Petrokimia Gresik.

4 Result

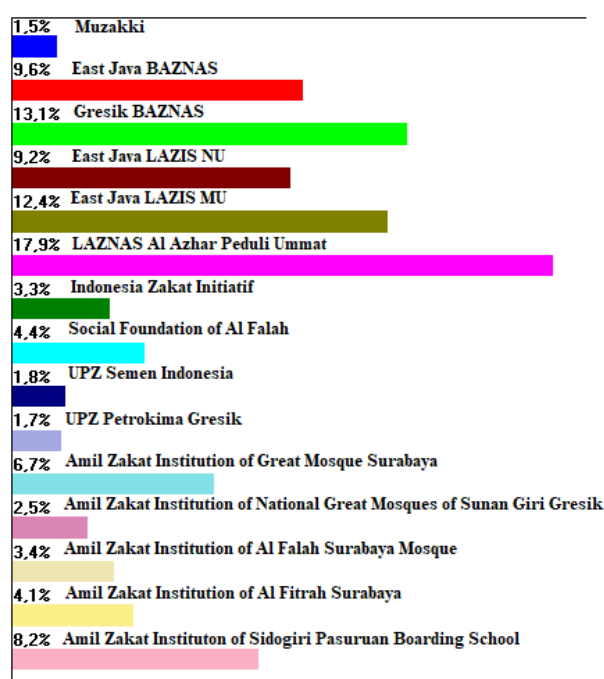


Fig. 3. Muzakki and Amil Zakat Institution Preference based on ANP Process

According to the ANP Process on the figure above, the alternatives to fulfill primary needs of muzakki in term of Amil Zakat Institutions preferences in East Java are namely in sequence ranking such 1) LAZNAS Al Azhar, 2) Gresik BAZNAS, 3) East Java LAZIS MU, 4) East Java BAZNAS, 5) East Java LAZIS NU, 6) Amil Zakat Institution of Sidogiri Pasuruan Islamic Boarding School, 7) Amil Zakat Institution of Great Surabaya Mosque, 8) Social Foundation of Al Falah, 9) Amil Zakat Institution of Al Fitrah Boarding School Surabaya, 10) Amil Zakat Institution of Al Falah Mosque, 11) Indonesian Zakat Iniatitif, 12) Amil Zakat Institution of National Sunan Giri Gresik Mosque, 13) UPZ Semen Indonesia, 14) UPZ Petrokimia Gresik, 15) Muzakki.

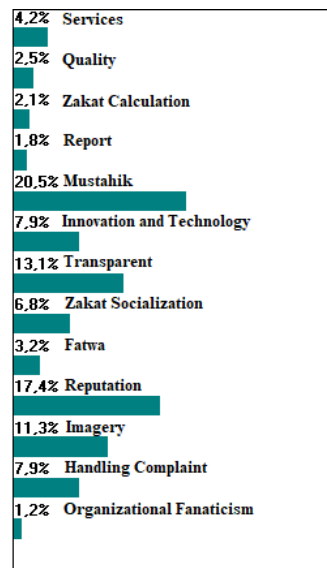


Fig. 4. Muzakki Needs based on ANP Process

Based on ANP analysis process, muzakki prioritize their needs sequentially as follows: 1) Mustahik, 2) Reputation, 3) Transparent, 4) Image, 5) Technology and Innovation, 6) Handling Complaint, 7) Socialization of Zakat, 8) Services, 9) Fatwa, 10) Quality, 11) Calculation of Zakat, 12) Reports, 13) Organizational Fanaticism. So that as a means of the data, Amil Zakat Institutions should pay more attention to the clarity of mustahik as a means that the muzakki needs the detail and clearly image and process that zakat form muzakki are received by mustahik.

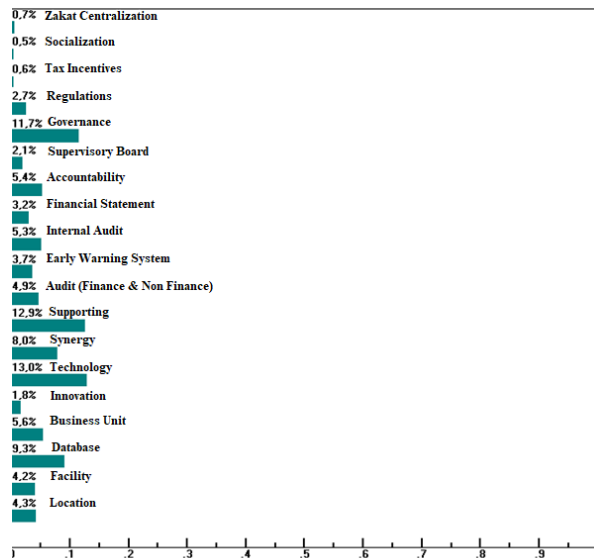


Fig. 5. Amil Zakat Institution Needs based on ANP Process

Relating to the needs of Amil Zakat Institutions based on ANP Analysis, it shows that the prioritizes of primary needs in sequence are 1) Technology by 13%, 2) Supporting 12,9%, 3) Governance 11,7%, 4) Database 9,3%, 5) Synergy 8%, 6) Business Unit 5,6%, 7) Accountability 5,4% 8) Internal Audit 5,3%, 9) Audit (Financial and Non-Financial) 4,9%, 10) Location 4,3% 11)Facilities 4,2% 12) Early Warning System 3,7% 13) Financial Statements 3,2% 14) Regulation 2,7% 15) Supervisory Board 2,1% 16) Innovation 1,8% 17) Centralized Zakat 0,7% 18) Tax Incentive 0,6% 19) Socialization 0,5%.

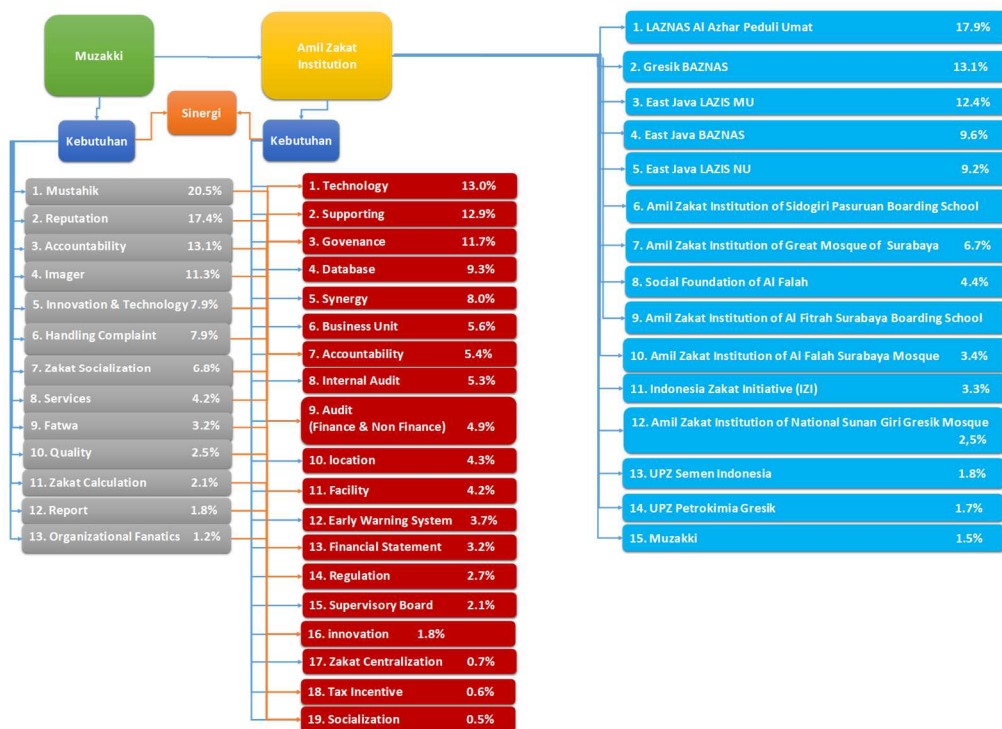


Fig. 6. Amil Zakat Institution and Muzakki Needs Synergy based on ANP Process

In the synergy analysis of the muzakki and Amil Zakat Institutions needs, it can be seen that the needs that directly intersect with the fulfillment of both muzakki and Amil Zakat Institution are innovation and technology, accountability, reports, governance, and service that those are priority of the needs sequently. These needs represents the 14 Amil Zakat Institutions in East Java. Using the synergy of mutal needs, as an Amil Zakat Institution can prioritize its programs based on the synergy needs in order to develop the zakat potential in East Java especially.

5 Conclusion

Based on the ANP Analysis of muzakki and Amil Zakat Institutions needs of synergy in order to enhance the zakat potential and zakat fund collection, it is necessary to pay attention on the primary needs among muzakki and Amil Zakat Institutions which are innovation and

technology, accountability, reports, governance, and service and other needs in sequence refer to figure 5 such as the report of collection and distribution of zakat that can be seen by muzakki as well as the amil zakat institution through mobile apps such as Salam Al Azhar apps, link aja! (For paying the zakat), muzaki corner, and zakat baznas kuansing, also through website internet such as baznasgresik.com, lazalazhar.com, baznas.com, lazisnu.com, and lazismu.com. Those innovation and technology apps and medias are not only displaying the report by numeric of mustahik and the nominal, but those are also report the real and process of receiving the zakat and its utilization to mustahik, tax incentive, payment bill, reminder of payment, and interlink to internet or mobile banking in order to meet the need of muzakki and amil zakat institutions. These needs are needed to be treated importantly as well as primary following the Amil Zakat Institution programs in developing the zakat fund collection. These primary needs are combination between muzakki and Amil Zakat Institutions needs using ANP Analysis that needs to be pay attention either among them or the external institution in order to achieve the zakat benefits.

Acknowledgments

Praise be upon to Allah SWT who has given health, strength, and convinience to researcher so that the reasercher can complete this research on time. Peace and greetings are always poured out on the great Prophet Muhammad SAW and his family. The researcher also would like to express the gratitude to all those who have helped in this research especially to muzakki, Amil Zakat Institutions that are contributed as the primary information in this research. The researcher realizes that in this research it can be developed even better, due to the limitations of the researcher. However, the researcher hopes from this research can provide many contributions and benefits to research user. Critics and suggestions from this research are expected to improve and furnish the next research writing.

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