



## MUZAKKI TRUST ANALYSIS ABOUT AMIL ZAKAT

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### ABSTRACT

This research aims to analyze the level of muzakki's trust and factors that are obstacles/barriers for muzakki to pay Zakat to the 'Amil at the Lancang Kuning University. The type of research used is survey method with a descriptive approach and the respondent in this study were Lancang Kuning University lecturers who had not become muzakki at UPZ Unilak until 2018 as many as 61 and who returned the questionnaires as many as 51 respondent. The sampling technique using the census method. Method of collecting data using questioner, interview and documentation. Data analysis used is descriptive analysis. This study shows that muzakki have confidence in amil zakat in unilak environment. Some items that are high include muzakki trusting the appointed amil in managing UPZ with a score of 3.7 and also muzakki assessing that officers are obedient in carrying out their religion. In addition, there are low items such as UPZ in distributing zakat funds that are not in accordance with what was conveyed. The appointed officer also has not provided services at the service office. Officers still rarely hear complaints from muzakki, are not ready to accept criticism and suggestions and are inexperienced and the last is doubts about their ability to manage zakat funds. Furthermore, the management of zakat funds at UPZ is caused by 4 main factors, among others, factors of officers, services, distribution of zakat funds and the lack of socialization of the zakat management unit to muzakki.

Keywords: Muzakki Trust, amil zakat

### 1. Introduction

In Indonesia today, the development of non-governmental organizations such as the Amil Zakat Institution which manages zakat, infaq and shadaqah funds is mushrooming as a social movement (civil society). In reality, there is a gap between the large potential of zakat (20 trillion) and the realization of very small zakat (1 trillion). This phenomenon shows the low performance of the Zakat Management Organization (OPZ), especially the Amil Zakat Institution (LAZ). One of the causes of low performance in LAZ is the low or not yet built consumer trust. In addition, building consumer trust is an absolute requirement for organizations that sell services, including LAZ.

The shari'ah basis for managing zakat funds is stated in the arguments of the Qur'an as well as from hadith and other sources, such as ijma'. The arguments in question are as follows: "Take (collect, manage) from some of their wealth as alms/zakat; with that alms you cleanse them and

purify them, and pray for them, for verily your prayer is peace for them; and Allah is All-Hearing and All-Knowing." (Q.S. At-Taubah: 103).

The Hadith of the Prophet SAW "From Abu Ma'bad from Ibn 'Abbas, Allah was pleased with them both that the Messenger of Allah had said when he sent Mu'adz ra, to Yemen. Invite them to testify that there is no god but Allah and that I am the messenger of Allah. So if they have obeyed, then tell them that Allah has made it obligatory for them to pray five times a day and night. So if they have obeyed this, tell them that Allah has made zakat obligatory on them on their property, taken from the rich among them, then returned to the needy among them" (HR. Bukhari)

Ijma 'Ulama, Rasulullah saw once sent Umar ra and Mu'az bin Jabbal to collect and distribute zakat to those who are entitled. Rasulullah saw also appointed zakat employees, namely: Ibn

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Lutabiyah, Abu Mas'ud, Abu Jahm, Uqbah bin Amir, Dahhaq Ibn Qais and Ubadah Ibn Samit

From this it can be seen that Islam strongly recommends the management of zakat funds not solely from muzakki and is directly accepted by mustahiq or managed individually. But it is carried out by a special institution called *amil zakat*. Baitul maal as *amil zakat* has the task of being able to socialize with the community, collect funds, then manage it in such a way that benefits are achieved in its distribution (Fatimah, 2012).

Various ways have been done to foster public trust which is still relatively low, starting from the socialization of the implementation of Law no. 23 of 2011 which was held by several zakat organizations and academics who carried out direct learning and practice regarding zakat management in each of their institutions with the guidelines of Law no. 23 of 2011 and PP No. 14 of 2014 (Haq, 2017).

Waldelmi (2017) From the level of muzakki's response to the formation of a zakat collection unit at the Lancang Kuning university which gave a high and positive response, there was legality/cooperation with BASNAS between the universities, but it was not matched by the desire of muzakki to distribute their zakat at UPZ which formed within Unilak itself. From the picture above, it is interesting to study.

Yusuf Al-Qardawi stated that zakat is a permanent and continuous obligation. It will continue as long as Islam and the Muslims are on the face of the earth. Like prayer, zakat is the pillar of religion and the main teachings of Islam, therefore it requires worship that contains various lessons that are very important in order to improve the welfare of the people. Allah SWT says in Surah Al-Bayyinah as follows: "Even though they were not commanded except to worship Allah by purifying obedience to Him in (carrying out) the straight religion, and so that they establish prayer and pay zakat; and that is the straight religion." (Surah 98, Al Bayyinah: 5).

Wahid (2007) found that there are a number of factors that cause low zakat acquisition, including the Qanun zakat factors, demographics or the environment, faith, public knowledge about zakat, trust in Baitulmal and the ease of paying zakat. Therefore, this study recommends; (1) The application of strict and clear qanuns includes legal sanctions for those who fail to fulfill their zakat obligations. (2) Improving the implementation of public education regarding the benefits of zakat, with *tarbiyah* concepts whose approach is more intensive to provide correct understanding for muzakki, so that they can provide awareness to pay zakat through Baitulmal.

Waldelmi (2017) Management of zakat by zakat management institutions, especially those with formal legal force, will have several advantages, including: First, to ensure certainty and discipline of zakat payers. Second, to maintain the feeling of inferiority of the zakat mustahik when dealing directly to receive zakat from the muzakki. Third, to achieve efficiency and effectiveness, as well as the right target in the use of zakat assets according to the priority scale that exists in one place. Fourth, to show the symbols of Islam in the spirit of Islamic governance. On

the other hand, if zakat is handed over directly from muzakki to mustahik, even though it is legal by sharia law, in addition to the neglect of the above matters, the wisdom and function of zakat, especially those related to the welfare of the people, will be difficult to realize.

Waldelmi (2018) The results of the study show that using proper and professional UPZ (Zakat Collector Unit) management human resources to increase public trust as muzakki have high trust in UPZ in distributing zakat funds. Using the Zakat Management Unit (UPZ) has a clear system in collecting and distributing zakat funds to increase public awareness. Adjusting the allocation of zakat funds is in accordance with what it should be to increase awareness. The public already has awareness of the meaning of Islam, especially regarding *maqasid Syariah*, namely in maintaining assets and the position of managing zakat fund collection at UPZ Lancang Kuning University.

## 2. Method

The type of research used is survey research with a descriptive approach, namely research that seeks to describe a symptom, event and incident that is the center of attention.

The types of data to be collected and used in this study are: Primary data, Primary data in this study were obtained from surveys through the distribution of online and manual questionnaires to lecturers/muzakki, relating to muzakki beliefs with indicators of religiosity, trust and reputation and secondary data in This research is in the form of library sources, journals and scientific articles, documented data and reports related to the issues raised (Waldelmi, 2018).

The population in this study is Lancang Kuning University Lecturers who have not become muzakki at UPZ Unilak until 2018, as many as 61 people and who returned the questionnaires as many as 51 people using the census method on the population and samples.

The analytical technique used in this research is descriptive analysis method. Descriptive analysis method is used to describe the attitudes or answers of respondents to the questions contained in the questionnaire, which will be distributed in tabular form so that it can clearly describe the answers of the respondents. In addition, this method will also be used to explain how the level of muzakki's trust in the '*amil zakat* in Unilak, where the explanation is obtained through literature studies and interviews conducted by researchers with UPZ Unilak parties.

The description of muzakki's trust in *amil zakat* is measured by a Likert scale through weighting scores, including:

4,2 – 5,0 : Very confident

3,4 – 4,2 : Believe

2,6 – 3,4 : Just believe it

1,8 - 2,6 : Lack of trust

1 - 1,8 : Can't believe it

Source: (Sugiono, 2015:11)

## 3. Result and Discussion

3.1. Result

**Table .1**  
**Frequency Distribution of Muzakki's Confidence Level**

No	Muzakki Trust	Answer Options					Score
		SS	S	C	TS	STS	
1	Upz (Zakat Collector Unit) Unilak distributes zakat funds according to what is conveyed	11	17	16	2	5	3,5
2	The appointed officer always serves in the office	4	20	16	7	4	3,3
3	The officer always conveys the progress of Upz	5	29	8	9	0	3,6
4	Appointed officers are always ready to serve muzakki and mustahik	9	22	12	8	0	3,6
5	Officers always pay attention to muzakki	6	24	12	8	1	3,5
6	Officers always hear complaints from muzakki	6	21	15	8	1	3,5
7	I trust the officer appointed to manage Upz	9	26	11	4	1	3,7
8	Officers are ready to accept criticism and suggestions for progress Upz	7	21	16	6	1	3,5
9	Experienced officers in managing zakat funds	5	20	17	9	0	3,4
10	Appointed officers are able to manage institutional zakat affairs -Unilak	7	21	16	7	0	3,5
11	Officers are obedient in practicing Religion	13	19	11	8	0	3,7
12	Upz Unilak has a good image	9	23	12	6	1	3,6
13	Upz officers are ready to take risks in distributing zakat funds	9	24	9	7	2	3,6
14	Officers are consistent between what is promised and what is implemented	9	21	12	8	1	3,6
<b>Total average score</b>							<b>3,6</b>

Source: Processed Data, 2018

From table 1. above can be seen that the 14 items asked, a total average score of 3.6 is obtained which falls into the category of trust. This means that muzakki have confidence in amil zakat in the Unilak environment. Some items that are high include muzakki trusting the appointed amil in managing upz with a score of 3.7 and also muzakki assessing officers as obedient in practicing religion. In addition, there are low items such as upz in distributing zakat funds that are not in accordance with what was conveyed. The appointed officer also has not provided services at the service office. Officers still rarely hear complaints from muzakki, are also not ready to accept criticism and suggestions and are inexperienced and the last one is doubtful about their ability to manage zakat funds.

Based on the results of interviews with respondents/muzakki in distributing their zakat funds, there are many reasons for muzakki/barrier to pay zakat to 'Amil' in Lancang Kuning University. Among the reasons for that are ; (1) Officer factor Based on the results of an interview conveyed by one of the muzakki regarding the problem of zakat management officers, they explained that most of the muzakki did not know the officers well. Who is responsible and a description of their respective duties who provide services to muzakki and provide explanations about the various questions asked by muzakki to amil. The questions asked always lead to the amount of zakat that must be paid, then the procedure for paying zakat, reports / information on where the distribution of zakat funds is distributed. The officers are not ready to provide answers to these questions because so far it is felt that their existence is still unclear and the responsibility is also the same. (2) Service office, The zakat payment service office at Lancang Kuning University is still not clear about the location, because so far, some muzakki have paid zakat at the al Fattah mosque and some have been paid at the campus. This shows that there is no clear place provided by the amil for the muzakki to pay zakat. This place to pay zakat is felt to be very important, as seen in other places outside the Lancang kuning university campus, such as in the Mall, where an optema is given to pay zakat to people, with the intention of providing convenience. Then also in other themes, there are those that provide a place for paying zakat through a website with online payments and there is also amil who is willing to pick up where the zakat payment is agreed. (3) Factors for distributing zakat funds Muzakki's trust will grow to amil as zakat fund management officers in the campus environment if the amil is mandated in distributing zakat funds which he manages to mustahik and is carried out transparently in the sense that it can be through, involving muzakki and there may be publications on social media that zakat has been paid. muzakki paid has been distributed to mustahik with accountability. Lack of socialization level of zakat management unit to muzakki, (4) Socialization will be very important in growing the level of understanding and trust in attracting the desire of muzakki to be able to distribute zakat funds, if the socialization is successful then it is possible that muzakki will be more confident. Therefore, it is very necessary for UPZ to be able to carry out intensive socialization, it could be the cause of this lack of socialization which is what makes muzakki reluctant to distribute their zakat funds.

3.2. Discussion

Talking about the problem of muzakki's trust in amil zakat is an important thing and needs to be considered. Moreover, the management of zakat within the intellectual community, namely UPZ Lancang Kuning University. The results of the study show that although muzakki's trust in amil zakat is classified as good/trustworthy, there are things that need attention, especially the

problem where services are not provided at the service office. Whereas the place of zakat service is a certainty that can be assessed by muzakki on the services provided. This is as confirmed by the results of the study. According to Yuli Fitri, 2016 the higher the satisfaction of muzakki and institutional transfer, the higher the loyalty of muzakki. Munurut Nugraha, 2015 stated that the quality of service affects the trust of muzakki, where the trust of muzakki encourages commitment to continue paying zakat to zakat institutions rather than paying zakat directly to mustahik.

Then the experience of officers in managing zakat funds is also a concern in increasing muzakki's trust. Officers who have the ability to manage zakat funds will result in a more systematic and accountable zakat management. This is as explained by khairani 2013, that the accountability and transparency of amil zakat affect the quality of the amil zakat institution itself.

In addition, the results of the study show that the incident at the Lancang Kuning University in terms of managing zakat funds at UPZ is more caused by 4 main factors, including staff factors, services, distribution of zakat funds and the lack of socialization level of the zakat management unit to muzakki. This is as stated by the 2014 romdom, which states that if the amil is good in management and has a positive attitude in managing zakat funds, it will increase the trust of muzakki. Then also according to Sidiq 2015, the ability factor, knowledge in the form of socialization will increase the trust of muzakki.

#### 4. Conclusion

Based on the description of the research that has been described in the previous chapters, the following conclusions can be drawn: (1) Muzaki has confidence in amil zakat in the Unilak environment. Some items that are high include muzakki trusting the appointed amil in managing upz with a score of 3.7 and also muzakki assessing that officers are obedient in carrying out their religion. In addition, there are low items such as upz in distributing zakat funds that are not in accordance with what was conveyed. The appointed officer also has not provided services at the service office. Officers still rarely hear complaints from muzakki, are not ready to accept criticism and suggestions and are inexperienced and the last one is doubtful about their ability to manage zakat funds, (2) The management of zakat funds in UZ is caused by 4 main factors, among others, factors of officers, services, distribution of zakat funds and the lack of socialization level of the zakat management unit to muzakki.

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dipertimbangkan muzakki dalam menyalurkan zakat melalui Yayasan Amal Sosial Ash Shohwah Malang. *Faktor-faktor yang dipertimbangkan muzakki dalam menyalurkan zakat melalui Yayasan Amal Sosial Ash Shohwah Malang/Windi Wiradani.*