Zakat Management Improvement Strategy Efforts to Maintain Muzakki Trust

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Abstract

Purpose: The management of zakat in Amil Zakat institutions is an important one, the management includes planning, organizing, implementing, and supervising activities as well as the distribution of funds. So that if an Amil Zakat institution has good management, it can increase the receipt of funds and public trust in the institution. In optimizing management, a mature strategy and plan are needed in order to produce maximum output.

Methodology: In this study, the type of research used is Field Research, referred to as empirical research. While the nature of this study is quantitative, research provides an overview of particular community symptoms. In this study sampling using the Disproportionate Stratified Random Sampling method.

Findings: The results of the research conducted show that the National Institute of Amil Zakat Baitul Maal Hidayatullah Yogyakarta has a good strategy in the management of zakat funds, while the strategy used includes careful planning, directed personal managerial, implementation of the collection and distribution of accordance with religious principles, as well as supervision conducted by a competent supervisor. This is what makes the National Amil Zakat institution Baitul Maal Hidayatullah always growing and increasing public confidence in the institution.

Keywords: Improvement Strategy; Muzakki Trust; Zakat Management.

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A. Introduction

Zakat management is the process of planning, organizing, implementing, and supervising the funds that have been collected and distributed to mustahiq and the utilization of zakat so that the usefulness of zakat funds following the principle of zakat.
In the implementation of zakat management in Islam, the state is responsible for collecting zakat and distributing it. This is very clear and clearly stated in the Qur'an and As-Sunnah. Zakat is a financial obligation taken from every Muslim individual who has fulfilled his nishab and then handed over to the poor who belong to the mustahiq group (Fasiha & Abdullah, 2022). Those who take it are the legitimate rulers or governments according to shari'ah through people called the Qur'an as Al Amlina 'alaika ('amil zakat), namely those who take care of zakat affairs, collect, guard, distribute, and count them (Qardhawi, 2001). The role of the government in zakat management (Uzaifah, 2010) is as a regulator, motivator, facilitator, and Coordinator, from this role it is expected that zakat management carried out by the Amil Zakat Agency or Amil Zakat Institution can be maximized so that public trust will continue to be maintained over the management of zakat carried out (Nofi et al., 2015). The Qur'an and al-Hadith have been arranged in such a way that zakat can really be conveyed to the right (mustahiq), namely through the formation of a special officer ('amil zakat). Whose specific, serious, and professional duties are involved with the handling of zakat whether it is in the withdrawal and management of zakat, as well as in terms of distribution and so on (Ilyas supena dan Darmuin, 2009).

The mechanism of zakat management has been practiced from the time of the Prophet and the khulafaurrrasidin period (Musa et al., 2022). And it can also be concluded that the management in the era is really very functional and procedural, and managed by zakat management institutions that are truly professional, as well as transparent, and trustworthy (Hidayatullah & Sidqi, 2019). So that zakat which is one of the economic resources can prosper the community and Muslims at that time. Therefore, good management of an Amil Zakat Institution is needed so that zakat funds can be distributed optimally. Honest and trustworthy characteristics are something that is needed in the management of these funds both from the administrators, supervisors, and managers who lead the institution (Sugeng & Puspita, 2022).

Managing funds of ten or one hundred thousand rupiahs, of course, is not necessary to use complex management. However, if you have managed funds of hundreds of millions or even billions of rupiah, of course, strong financial management is needed (Eri Sadewo, 2004). The management of funds at the Amil Zakat Institution is a very important thing because if something goes wrong it will result in a muzakki level of trust will be reduced in the institution (Rosele et al., 2022). The research that has been carried out on zakat management, shows that zakat management is very necessary so that funds collected from the community in the form of Zakat, Infak, and Shadaqah can be distributed according to the specified composition (Nurhasanah & Binamadani, 2017). Therefore, good zakat management can increase public trust in zakat management institutions.

Baitul Maal Hidayatullah National Amil Zakat Institute is an institution engaged in raising Zakat, charity, alms, humanitarian, and corporate CSR funds, and distributing them through educational, da’wah, social, and economic programs national (BMH, 2023). The institution was established after the establishment of Pondok Hidayatullah located in Kalimantan. And until now the branch that stands has spread to the city in Indonesia. Good management and honesty and trust are always instilled in all managers so that the Amil Zakat institution can survive and develop until now.

B. Method
In this study, the type of research used is field research which can be referred to as empirical research. While the nature of this research is quantitative, which is research that
provides an idea of a certain community symptom (Sukandarrumidi, 2002). In this study, sampling used the Disproportionate Stratified Random Sampling method. This sampling technique is used when the properties or elements in the population are not homogeneous and disproportionately rated (Martono et al., 2014). By using descriptive analysis that more want to describe the facts as they are. Statistical tools that can be used include single tables, crosstables, frequency distributions, and others (A. Muri Yusuf, 2017). And a simple linear regression analysis is used to forecast a dependent variable (Y) based on one independent variable (X) in one linear equation (Sutopo & Slamet, 2017). The principle of regression analysis is simple to observe free variables and researchers use the least square method.

C. Results and Discussion

1. Results

This research was conducted to find out how much impact the strategy carried out by the Baitul Maal Hidayatullah Amil Zakat Institute in improving zakat management so that the level of muzakki trust is not reduced. By spreading questionnaires to 83 respondents who are muzakki LAZNAS Baitul Maal Hidayatullah Yogyakarta branch. The characteristics of muzakki studied include gender, age, and large income in one month.

Gender of Respondents. From the results of the questionnaire distribution, it can be seen that the percentage of the spread of male / male respondents with a total of 45 respondents is 54% and female respondents with 38 respondents is 46%. The difference is not large enough between male and female respondents.

Age of Respondents. Then the age characteristics of respondents can be seen based on the age of respondents, obtaining percentages of 31% (25 respondents) for the age of respondents between 20-40 years, 51% (43 respondents) for respondents aged between 41-60 years, and 18% (15 respondents) for respondents aged between 61-80 years.

Respondent Income Per Month. Based on the results of the study, it can be known that respondents who have income between 1 M - 3 M are 51%, respondents who have income between 3 M - 5 M by 31%, respondents who have income between 5 M - 10 M by 11% and respondents who have incomes of more than 10 M by 7%. To find out whether or not there is an influence between zakat management mechanisms on muzakki trust in LAZNAS Baitul Maal Hidayatullah Yogyakarta, all data from field research questionnaires that have been conducted are then processed using the SPSS 16.0 for windows program. The result is as follows:

<table>
<thead>
<tr>
<th>Tabel 1. Deskriptive Statistics</th>
<th>MEAN</th>
<th>Std. DEVIATION</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muzakki Trust</td>
<td>24.40</td>
<td>2.763</td>
<td>83</td>
</tr>
<tr>
<td>Zakat Management</td>
<td>68.81</td>
<td>5.816</td>
<td>83</td>
</tr>
</tbody>
</table>

From the results of data management, it was obtained that the average muzakki trust in the zakat management mechanism with the amount of data as many as 83 respondents was 24.40 with a foreign exchange standard of 2,763 while the average result of zakat management mechanisms carried out by institutions with the amount of data as many as 83 respondents were 68.81 with a foreign exchange standard of 5,816.
The relationship between the variables of zakat management mechanisms and muzakki beliefs calculated by the correlation effect is 0.672. This shows a close relationship between zakat management mechanisms and muzakki beliefs. The positive direction of the relationship shows that the better the zakat management mechanism carried out will affect muzakki trust in the institution. A significant degree of correlation coefficient from the results of data processing that has been done obtained a result of 0.000. And that is far below 0.005, so the correlation between zakat management mechanisms and muzakki beliefs is very real.

Tabel 2. Correlations

<table>
<thead>
<tr>
<th></th>
<th>Muzakki Trust</th>
<th>Zakat Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>Muzaki Trust</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Zakat</td>
<td>.672</td>
</tr>
<tr>
<td>Management Sig. (1-tailed)</td>
<td>Muzaki Trust</td>
<td>.672</td>
</tr>
<tr>
<td></td>
<td>Zakat</td>
<td>1.000</td>
</tr>
<tr>
<td>N</td>
<td>Muzaki Trust</td>
<td>83</td>
</tr>
<tr>
<td></td>
<td>Zakat</td>
<td>83</td>
</tr>
<tr>
<td>Management</td>
<td>83</td>
<td>83</td>
</tr>
</tbody>
</table>

Tabel 3. Variabel Entered/Remove

<table>
<thead>
<tr>
<th>Model</th>
<th>Variables Entered</th>
<th>Variables Removed</th>
<th>Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Zakat Management</td>
<td></td>
<td>Enter</td>
</tr>
<tr>
<td></td>
<td>Mechanism</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>All requested variables entered.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Dependent Variable: Muzakki Trust</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Tabel 4. Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.672a</td>
<td>.451</td>
<td>.444</td>
<td>2.05980</td>
</tr>
<tr>
<td>a.</td>
<td>Predictors: (Constant)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The first table shows that the variables included are zakat management mechanisms and no variables are issued (removed). This is because the method used is a single step (enter) and not stepwise. And in table 4 can be explained the large percentage influence of free variables or predictor variables on bound variables. In the table above, it is known that the magnitude of the coefficient of determination is 0.451, this identifies that 46% of muzakki trusts are influenced by zakat management mechanisms carried out by institutions. The other 54% were influenced by other variables that were not studied.
Judging from Table 5. ANOVA or F test obtained F count is 66,562 with a significance level of 0.000. So, 0.000 is much smaller than 0.005 so this regression can be used to find out muzakki's beliefs then Ho is rejected. Thus, it can be concluded that the variable mechanism of zakat management has an influence on muzakki beliefs in LAZNAS Baitul Maal Hidayatullah.

In Table 6. obtained the value of constant (a) and coefficient value (b) whose values can be formed in regression equation as follows:

\[ Y = 2.453 + 0.319\times \]

\[ Y = \text{Muzakki Trust} \]
\[ X = \text{Zakat Management Mechanism} \]

The constant value of 2,453 explains that if there is no zakat management mechanism, the muzakki trust is only 2,453. While the number 0.319 explains that each increase in 1 muzakki trust will increase the zakat management mechanism by 0.319. Likewise, if there is a decrease of 1 in one of the coefficients, it will decrease by 2,453 zakat management mechanisms.

2. Discussion

From the results of the research that has been carried out, it can be seen that LAZNAS Baitul Maal Hidayatullah has maximized the existing zakat management mechanism at the institution, this is evidenced by the results of research conducted at LAZNAS Baitul Maal Hidayatullah Yogyakarta Branch which states that "Good donor services are the main thing in zakat management when muzakki is maintained for the products offered, the donor will be more loyal to institutions". The zakat management mechanism which includes planning, collecting zakat funds, distributing, supervising, and marketing that exists at LAZNAS Baitul Maal Hidayatullah is always an effort to improve which is nothing but an effort of the Institution's strategy to maintain the trust of...
the muzakki so that with the increase in muzakki trust in the Institution will improve the performance of the Institution. After the research conducted by the compiler, it can be known that the mechanisms that exist in the institution include:

**Planning**

Planning is an important thing that exists in an institution. As well as the planning that exists in LAZNAS Baitul Maal Hidayatullah, although it only has many managers, in the management of zakat funds, it is always the case to be able to run following the goals and vision, and mission of LAZNAS Baitul Maal Hidayatullah. The limited number of managers is one of the obstacles in planning although in the preparation of strategic planning the zakat institution only four main factors are needed, namely: clear goals, facts that occur, plans or estimates of days, and a series of activities related to efforts to achieve goals. However, these four factors cannot run optimally if those who carry out this are very limited (Riani, 2022). Seeing this, LAZNAS Baitul Maal Hidayatullah always tries to be more mature in preparing a plan, so that every plan that has been prepared can run as expected by the institution. By analyzing the needs of the community to the institution, analyzing the strengths and weaknesses, and preparation of work steps that become the priority stages in preparing a plan.

**The Source of Funds**

Obtained by LAZNAS Baitul Maal Hidayatullah comes from permanent donors, alms boxes, and non-permanent donors. From the number of funds collected there are still some funds from donors that have not been included in the list because at the time of picking up funds the donor cannot meet directly with the donor so the funds will be taken in the next month. In collecting Zakat funds LAZNAS Baitul Maal Hidayatullah prefers regular donors but also opens the door to opportunities for people who want to donate their property either in the form of zakat funds or waqf and cash or in kind. This is done in order to generate awareness in the community that in the property owned by the community there are other people's property rights that must be given and provide awareness that zakat is an obligation.

**Distribution**

In the distribution of Zakat funds, Laznas Baitul Maal Hidayatullah is more concentrated to improve human resources, therefore most of the concentration is on Pondok Pesantren Hidayatullah in the allocation of funds raised. However, in addition to concentrating on improving human resources, LAZNAS Baitul Maal Hidayatullah also did not leave 8 asnaf which became mustahiq zakat, such as allocating zakat funds to remote areas that still lack the knowledge of Islam, provide social assistance to victims of natural disasters that hit the country and provide assistance to preachers either in the form of material or other assistance. The Shi'ar has to uphold Islam in this country. The distribution of Laznas Baitul Maal Hidayatullah to zakat funds that have been collected according to the results of research that has been done can be seen that the distribution of zakat funds has been delivered to the mustahiq or 8 asnaf. Although it is only consumptive zakat funds that are distributed can help mustahiq both in meeting daily needs or to improve education that is still very low owned mustahiq. Because the distribution that exists in the institution is more inclined to creative consumptive which in the distribution of zakat funds is more in the form of goods to help in overcoming economic problems faced by mustahiq such as providing school stationery and so forth that can improve human resources.

**Supervision**

Supervision is one of the institution’s efforts to improve the quality of service to donors. And supervision is also an obligation that must be continuously carried out for
the sake of running a plan in an institution or organization (Jumriani, 2020). Likewise, the supervision of LAZNAS Baitul Maal Hidayatullah is an important thing for the progress of the planning that has been prepared. The supervisory body in LAZNAS Baitul Maal Hidayatullah is a representative of the Hidayatullah Boarding Pondok organization because LAZNAS Baitul Maal is under the regional management of the organization, so the Regional Management determines the supervisor to oversee the activities of the institution. Supervision is carried out every week, namely every Monday, and each month supervision is carried out by all leaders, regional administrators, and regional administrators.

The supervision carried out by the Laznas Baitul Maal Hidayatullah Supervisory Board has been carried out well, as evidenced by the improved performance of the manager so that each month zakat funds can be collected up to 50 million rupiahs each. In addition to formal supervision carried out by the Supervisory Board, LAZNAS Baitul Maal Hidayatullah also always instills honest and trustworthy nature in the work it does, and it is a functional supervision that has been attached to each manager or Amil.

Judging from the results of regression that has been done by researchers to the results of the questionnaire, the significance of the obtained value of 0.000. It shows that the significance value obtained is much smaller than the alpha value of 0.005 (0.000 < 0.005). So with these results, it is evident that there is an influence between the mechanism of zakat management on muzakki trust. In other words, a good zakat management mechanism will increase muzaki trust in the institution. And from the results of research that has been done by researchers that the management carried out by LAZNAS Baitul Maal Hidayatullah is good enough. This can be seen from the income of zakat funds that increase every year, the planning that has been done, and the supervision that is always carried out every week. Judging from the value of R count, the highest question with the value of R count on variable confidence muzakki is Question Number 3 with a total value of R count of 0.662. This value is the highest value among all the values that exist in the variable confidence muzakki. The sound of the question in question number 3 is “I always submit my zakat funds regularly to Baitul Maal Hidayatullah”.

This shows that at the time of filling out the questionnaire, many respondents chose this answer in a positive tone. In other words, this is one indicator of muzaki trust so he always submits Zakat funds regularly to LAZNAS Baitul Maal Hidayatullah. This is because LAZNAS Baitul Maal Hidayatullah always provides good service to the muzaki. And the indicator of muzaki trust apart from what is written above is that first, most muzaki always increase their Zakat funds in accordance with their monthly income, second, muzaki advises family, friends, and relatives to channel zakat funds to LAZNAS Baitul Maal Hidayatullah and the third muzaki is satisfied with the service and management available at LAZNAS Baitul Maal Hidayatullah. This is evidenced by the results of questionnaires that have been distributed to muzaki with an R count value of 0.552, 0.531, and 0.537.

D. Conclusion

After research conducted by the compiler, it can be known that the zakat management mechanism carried out by the LAZNAS Baitul Maal Hidayatullah Yogyakarta branch has run following the existing zakat management mechanism. That is in terms of planning that has been done by the institution so that it can increase zakat funds obtained every year. Then in terms of good service, the muzak is increasingly believing in the institution. Likewise with the proper allocation of funds to mustahiq so that the muzaki's do not doubt the zakat funds distributed to the institution. And also, the supervision that is routinely institutionalized, so that it can always improve the
mechanism of zakat management at LAZNAS Baitul Maal Hidayatullah. Reinforced by the results of tests that have been conducted by researchers the zakat management mechanism conducted by LAZNAS Baitul Maal Hidayatullah is very influential on the trust muzaki. This is evidenced by the results of a simple linear test that shows that the Anova table significance level reaches a value of 0.000. Then 0.000 is much smaller than 0.005 so this regression can be used to determine the confidence of muzakki. And in the coefficients table obtained equation Y= 2.453+0.319 X. The constant value of 2.453 explains that if there is no zakat management mechanism, muzaki trust is only 2.453. While the number 0.319 explains that every increase in muzak trust will increase the zakat management mechanism by 0.319. Likewise, if there is a decrease of 1 in one of the coefficients, it will decrease by 2,286 zakat management mechanisms. From these results, it has been clearly proven that the zakat management mechanism that has been carried out by LAZNAS Baitul Maal Hidayatullah Yogyakarta is very influential on muzaki trust.

E. Acknowledgements
The authors sincerely thank all individuals who contributed to the research. Additionally, we express heartfelt appreciation to the editorial board and anonymous reviewers for their meticulous evaluation and constructive feedback that significantly enhanced the quality of our research.

F. Author Contributions Statement
This research can be completed because of the contribution of each researcher. The first researcher has the task of finding and processing data quantitatively using SPSS while the second researcher has the task of analyzing and providing conclusions from data that has been previously processed. There are still many errors and deficiencies in this study that open opportunities for researchers to provide suggestions to us as researchers. Hopefully this research can assist in the management of zakat management at zakat institutions, so as to increase the trust of the Muzzaki.

G. References
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