



Muzakki's enthusiasm towards the use of productive zakat on financing free halal certification for micro and small enterprises

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ABSTRACT

The cost of obtaining halal certification is often significant, and this has made its obtainance difficult for many Micro and Small Enterprises (MSEs). In order to promote the attainment of halal certification, the government has been observed to offer free certification programs for MSEs, with expenses being totally covered by the State Budget (APBN). Based on the results, alternative sources of financing beyond the state budget are necessary, with productive zakat being a plausible option. Therefore, the present study aims to assess the willingness of Muzakki to use productive zakat to finance free halal certification for MSEs and to analyze the factors influencing this willingness. To achieve the stated objectives, scoring and Structural Equation Models, namely Partial Least Square (SEM-PLS), were adopted as the analytical methods. Data were collected via electronic questionnaires administered to 200 respondents who had previously contributed mal zakat, and interviews conducted with representatives from BAZNAS. The obtained results showed that a positive inclination existed among Muzakki to use productive zakat for financing halal certification for MSEs. The observed key factors influencing enthusiasm of Muzakki include external motivation and consistency in zakat contributions. To enhance the role of zakat, the study suggests that zakat institutions should prioritize information dissemination and awareness campaigns through various media channels.

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1 Introduction

Indonesia has held the highest score on the World Giving Index for five consecutive years, maintaining the top position with an index score of 68%, which was only slightly lower than the 2020 score of 69%. The country has been observed to possess the highest global rates of donations (84%) and volunteering (63%). This achievement is attributed to the country's large Islamic population and community-centered traditions, such as gotong royong (Charities Aid Foundation 2022; Vanany *et al.* 2020). Generally, Islamic teachings promote the use of various philanthropic instruments, such as zakat, infaq, and sadaqah, which are mandatory and can be optimized to improve human welfare (Khaerunisa *et al.* 2021; Roziq *et al.* 2021).

In 2021, zakat accounted for the largest portion of funds collected through Islamic social finance instruments, including zakat, infaq, sadaqah, and other religious social funds (ZIS-DSKL). During the period, the number of muzakki (those obligated to pay zakat) reached 10.8 million, which was a 36.4% increase from the previous year (BAZNAS 2021). Typically, muzakki is required to pay zakat on property ownership that has reached the threshold of nisab and has been held for one full year (haul) (Asfarina *et al.* 2019). Beyond collection, the effective distribution and use of zakat, in both consumptive and productive aspects, must be emphasized (Ayuniyyah *et al.* 2019). According to a previous study, consumptive zakat addresses immediate needs while productive zakat is more effective in reducing poverty, as it is often accompanied by enterprises support and religious guidance (Bahri *et al.* 2020). For instance, productive zakat has been observed to possess the capability to significantly enhance mustahik (recipients of zakat) income, and positively impact the education and health of the demographic (Nurzaman 2017; Abbas *et al.* 2017).

As stated in a previous investigation, the economic sector is a prominent area for distributing productive zakat funds (BAZNAS 2021). This is primarily because the national economy of Indonesia is predominantly

supported by the micro, small, and medium enterprises (MSMEs) sector, which contributes 60.5% to the national GDP and creates job opportunities for approximately 119.56 million people, representing 96.9% of the total workforce (Kemenkop UKM 2023). Based on observations, developing MSMEs requires significant funding, leading many to rely on bank loans from both government and private banks (Machmud & Huda 2011; Osano & Languitone 2016; Song *et al.* 2018). Increasingly, MSME actors have also been observed to turn to Islamic financial institutions, such as Islamic banks and BMTs, to finance respective enterprises (Jamaluddin & Abdullah 2019; Herliansyah *et al.* 2020; Rohmah & Rintasari 2018; Yuniar 2015; Aziz 2019). These actors are considered strategic targets for receiving zakat funds (Sukesti & Budiman 2018; Hamidi *et al.* 2020) since it is distributed in the form of goods or enterprises capital to help develop MSMEs (Kamal *et al.* 2021).

Beyond capital challenges, MSME actors also face marketing difficulties and are increasingly required to obtain halal certification due to the growing demand for halal products, both domestically and globally (Hasan *et al.* 2020; Abdul *et al.* 2009). The results is in line with a previous study, where it was stated that the high Muslim population in Indonesia has driven significant demand for halal products (Faridah 2019), hence ensuring halal certification corresponds with meeting market demands ([BI] 2022). As observed, providing halal logos to MSMEs can help enterprises generate greater income (Silalahi *et al.* 2022). This was further emphasized by a previous report, where an observation was made that MSME actors believe halal certification will enhance consumer loyalty and expand market share (Giyanti & Indriastiningsih 2019). Considering its importance, the government, through Halal Product Guarantee Agency (BPJPH) of the Ministry of Religious Affairs (Kemenag), has facilitated free halal certification (Sehati) for micro and small enterprises (MSEs) that meet self-declaration criteria ([BI] 2022). Accordingly, it is important to state that if productive zakat funds were used for financing free halal

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certification for MSEs, the burden on the state budget could be significantly alleviated. These funds could help cover the costs of halal certification for MSEs that qualify, as outlined in Article 1 of Law No. 33 (UU 2014) concerning Halal Product Guarantee. The MSEs referred to in this context include enterprises with capital or assets under two million rupiah per month and those classified as mustahik. According to Suryadi (2018), mustahik are Muslims eligible to receive zakat, while those required to pay zakat are referred to as muzakki.

Productive zakat funds have the potential to serve as an alternative source of financing free halal certification for MSMEs, as outlined in Law Number 23 of 2011 on Zakat Management. This law governs the management of zakat from planning to use. Article 27 specifically states that zakat can be used for productive ventures aimed at alleviating poverty and enhancing the well-being of the people, provided that the basic needs of mustahik have been met. As stated in a previous exploration, zakat institutions play a crucial role in accelerating halal certification for MSMEs (Choiri 2023), however, these institutions have not yet conducted mentoring activities with a primary focus on strengthening MSME products through halal certification. This is significant, as the presence of certification has been observed to impact the sustainability of productive enterprises owned by MSME actors (Rido & Sukmana 2021). Additionally, halal certification enables MSEs to access broader markets and cater to the needs of Muslim consumers, serving as a form of sharia legitimacy that supports economic empowerment, particularly for mustahik (Zainuddin *et al.* 2022). Productive zakat funds, which are part of ZISWAF, can be used to assist in covering the costs of this certification for MSMEs, provided that sharia requirements are fulfilled, the basic needs of mustahik are met, and there is a surplus of funds available (Lubis *et al.* 2022).

The potential of zakat can be further realized if muzakki possesses enthusiasm to give zakat through institutions, which in turn makes the use of zakat more purposeful and directed. Enthusiasm has been observed to be a key factor in shaping the attitude and behavior of individuals in various contexts (Purwanto & Rostiani 2022). Previous studies have identified several factors that influence muzakki decisions to pay zakat, including religiosity, income, and social environment (Bahri *et al.* 2021; Amelia & Jamilah 2022; Santoso *et al.* 2022). Additionally, muzakki decisions regarding which institution or platform to pay zakat through are influenced by trust, transparency, and accountability (Owoyemi 2020; Kashif *et al.* 2018).

Regardless of the various investigations carried out on the subject matter, only a few studies have analyzed the level of enthusiasm and the factors influencing muzakki enthusiasm in the context of zakat, particularly regarding its use to support MSE programs. The exploration of productive zakat is essential, as a clear and impactful use program can increase the satisfaction of muzakki. Therefore, the present study titled "Muzakki's Enthusiasm for Productive Zakat Utilization in Financing Free Halal Certification for Micro and Small Enterprises" aims to (1) determine the level of muzakki enthusiasm toward the use of productive zakat to finance free halal certification for MSEs, and (2) analyze the factors that influence muzakki enthusiasm in using productive zakat for this purpose. It is anticipated that the results obtained from the present exploration will motivate the Muslim community to channel zakat funds through government-regulated amil zakat institutions, ensuring more directed and recorded zakat distribution. Furthermore, this study is expected to provide insights into the use of productive zakat to reduce the burden on the state budget while also accelerating free halal certification for MSEs.

2 Methodology

The method adopted in this study combines both quantitative and qualitative approaches. The quantitative approach was used to determine the level of muzakki enthusiasm for using productive zakat to finance free halal certification for MSEs and to analyze the factors that influence this enthusiasm. The population for the investigation consists of muzakki in Indonesia, specifically those who have previously paid maal zakat (property zakat). Subsequently, the sample size was determined using the Bentler and Chou formula, which is particularly useful when the population size is unknown. This formula recommends a sample size of 5-10 times the number of parameters (in this case, 40 parameters), resulting in a sample size of 200 respondents, all of which were selected using a convenience sampling technique.

Data for the quantitative aspect of the study was collected through questionnaires, which were distributed in person to the respondents. The results of the questionnaire were then analyzed using both the scoring method and Structural Equation Modeling-Partial Least Square (SEM-PLS). Accordingly, the scoring method was applied to assess muzakki enthusiasm for using productive zakat to finance free halal certification for MSEs. The total score for each response was calculated using the Sevilla formula (Ruhimat 2015), as shown in Equation 1:

$$\text{Total Indicator Score} = \frac{\text{Total Score Achieved} - \text{Minimum Score}}{\text{Maximum Score} - \text{Minimum Score}} \times 100 \dots \quad (1)$$

SEM-PLS was used to predict the relationships between latent variables, focusing on the influence and interactions among these variables.

Dissimilar to other methods, SEM-PLS is less reliant on stringent assumptions, such as data normality, which can be difficult to achieve in studies where attitudes and human behavior are examined (Haryono 2016). The following are the steps included in the SEM-PLS method:

2.1 Designing a Structural Model (Inner Model)

The inner model (also referred to as the inner relation, structural model, or substantive theory) shows the relationships between latent variables, as determined by the underlying substantive theory. This model is typically evaluated using several key metrics namely the R-square value for the dependent construct, the Stone-Geisser Q-square test for predictive relevance, and the t-test to assess the significance of the structural path parameter coefficients.

2.2 Designing the Measurement Model (Outer Model)

The measurement model explains the relationship between each indicator block and their corresponding latent variable. It is used to assess the validity and reliability of the entire model. Conventionally, the validity test includes an evaluation of the ability of the study instrument to measure what it is intended to measure. The reliability test, on the other hand, assesses the consistency of the measurement tools in measuring a concept and can also evaluate the consistency of respondents in answering the instrument items used in the study.

In addition to the quantitative approach, a qualitative study methodology was also applied during the course of the investigation. It was used to explore the management of zakat by the central BAZNAS and examine the process of halal certification for MSEs. Data collection for the qualitative aspect was conducted through online interviews with central BAZNAS administrators, all of which were selected using a purposive sampling technique.

3 Results

3.1 Profile of Respondents and Informants

The majority of respondents in this study were female and the predominant age observed amongst the population was between 30 and 50 years old. Typically, this investigation was carried out with a primary focus on respondents residing in Java, although some were from outside Java. The majority held undergraduate or postgraduate degrees, and most were civil servants (PNS). A detailed profile of the respondents is provided in Table 1.

Table 1: Profile of respondents and informants

Respondent characteristics	Sub-category	Number of respondents	Percentage (%)
Gender	Men	61	30.5
	Women	139	69.5
Age	<30 years old	58	29.0
	30-50 years old	101	50.5
	>50 years old	41	20.5
Domicile	Sumatera	11	5.5
	Java	186	93.0
	Kalimantan	1	0.5
	Sulawesi	2	1.0
Education	Elementary school/equivalent	1	0.5
	High school/equivalent	34	17.0
	Undergraduate and Postgraduate	155	77.5
	Civil servants (PNS)	67	33.5
	Self-employed	12	6.0
Jobs	Corporate Employee	34	17.0
	Labor	3	1.5
	Teaching Personnel	32	16.0
	More	52	26.0

Following the selection process, an interview was conducted with a key informant, Deden Kuswanda, the Head of the Mustahik Product Optimization and Marketing Division at BAZNAS Republik Indonesia. The purpose of this interview was to gain insights into the management of zakat by the central BAZNAS and the process of halal certification for MSEs.

3.2 Muzakki's Enthusiasm Level towards the Use of Productive Zakat for Free Halal Certification Financing for MSEs

The results show that the level of enthusiasm of Muzakki towards using productive zakat to finance free halal certification for MSEs falls into the high category, with a score of 84 (Table 2). This high score reflects enthusiasm of Muzakki across the following indicators, (1) Muzakki promptly fulfills respective zakat obligations, (2) Muzakki prefers halal-certified products; (3) Muzakki is willing to assist MSEs with wealth entrusted by Allah, and (4) Muzakki easily understands information related to zakat mal (Table 2).

Table 2: Muzakki enthusiasm level

Variable/indicator	Total score	Score category
Muzakki's enthusiasm level towards the use of productive Zakat on free halal certification financing for micro and small enterprises.	84.00	High
Muzakki will fulfill respective Zakat obligations.	94.00	High
Muzakki easily understands information related to Zakat mal.	74.75	High
Muzakkis are ready to help micro and small enterprises with the wealth entrusted by Allah.	79.00	High
Muzakki chooses halal-certified products.	89.50	High

Table 3: Validity and reliability test of data

Constructs and items	Loadings	Cronbach's Alpha	Composite reliability	AVE
1. Inner drive knowledge		0.638*	0.802*	0.576**
X1.1	0.510			
X1.2	0.588			
X1.3	0.510			
X1.4	0.441			
X1.5	0.505			
Awareness		0.863**	0.789*	0.502**
X2.1	0.759**			
X2.2	0.706**			
X2.3	0.495			
X2.4	0.715**			
2. Consistency action		0.672*	0.820*	0.640**
X3.1	0.630**			
X3.2	0.679**			
X3.3	0.722**			
Muzakki trust		0.886*	0.929*	0.814**
X4.1	0.913**			
X4.2	0.900**			
X4.3	0.994**			
3. External motivation		0.858*	0.904*	0.710**
Information availability				
X5.1	0.799**			
X5.2	0.849**			
X5.3	0.747**			
X5.4	0.773**			
Information comprehension		0.757*	0.861*	0.674**
X6.1	0.707**			
X6.2	0.725**			
X6.3	0.800**			
4. Ready to give zakat	0.540	0.520	0.840*	0.725**
X7.1				
X7.2	0.563			
5. Ready to Support micro and small enterprises	0.896**	0.740*	0.885*	0.793**
X8.1				
X8.2	0.886**			
6. Ready to support halal certified products	0.853**	0.624*	0.842*	0.727**
X9.1				
X9.2	0.852**			
7. Muzakki enthusiasm	0.840**	0.760*	0.847*	0.582**
X7.1				
X7.2	0.863**			
X8.1	0.896**			
X8.2	0.886**			
X9.1	0.853**			
X9.2	0.852**			

*) Reliable: Cronbach's Alpha > 0.6 ; composite reliability > 0.7; **) Valid: loading factor > 0.6 ; average variance extracted > 0.5

3.3 Outer Model Evaluation

The outer model is typically used to assess the reliability and validity of a model (Diyanti *et al.* 2017). According to Hair *et al.* (2014), reliability refers to the consistency of measurement across repeated tests. Within this context, a Cronbach's Alpha (CA) value greater than 0.6 is considered acceptable, while good reliability is showed by a Composite Reliability (CR) value greater than 0.7 (Hair *et al.* 2014). The results obtained from the reliability test showed that most latent variables met the required testing criteria, however, the variables related to knowledge and readiness to give zakat did not meet both reliability thresholds.

Validity, on the other hand, measures whether the test truly assesses what it is intended to. Based on predefined standards, an instrument passes the validity test if the Loading Factor (LF) value is ≥ 0.7 (Hair *et al.* 2014). For early-stage studies comprising the development of a measurement scale, an LF value > 0.6 is considered sufficient (Chin 1998). Additionally, validity is confirmed if the Average Variance Extracted (AVE) value exceeds 0.5. In the model used during the course of the present study, most indicator variables satisfied the validity test requirements but the indicators related to knowledge, readiness to give zakat, and awareness did not meet the necessary validity thresholds. Eliminating these indicator variables could raise the AVE value above the threshold of 0.5. Therefore, based on the outer model evaluation, the knowledge, readiness to give zakat and awareness variables were removed to ensure the model is both valid and reliable (Table 3).

3.4 Inner Model Evaluation

The evaluation of the inner model typically explains the causal relationships between latent variables. This assessment focuses on the R-square value of endogenous latent variables and the coefficients of each path. The R-square value represents the proportion of variance in an endogenous latent variable that can be explained by its explanatory latent variables. It is also important to state that the R-square value ranges from 0 to 1, with a value greater than 0.75 considered substantial (Hair Junior *et al.* 2014).

Table 4: Significance test

Correlation	T statistics	P-value	R ²
Inner drive → enthusiasm	1.915	0.056	-
Consistency → enthusiasm	4.289	0.000*	-
External motivation → enthusiasm	4.352	0.000*	-
Enthusiasm → ready to support MSEs	60.792	0.000*	0.449
Enthusiasm → ready to support halal certified products	34.423	0.000*	0.741
Muzakki enthusiasm	-	-	0.449

*) Real level 5%

Based on Table 4, the variables of consistency and external motivation significantly influenced enthusiasm of Muzakki at a 5% significance level, as reflected by a p-value of less than 0.05. Dissimilarly, the internal motivation variable did not have a significant effect on enthusiasm, as its p-value exceeded 0.05. The R-square value for enthusiasm variable is 0.449, implying that 44.9% of Muzakki's enthusiasm could be explained by external motivation and consistency, while the remaining 55.1% is influenced by other factors not examined in this study. Furthermore, enthusiasm variable significantly affected the readiness to advance MSEs and support halal-certified products at the 5% significance level, also shown by a p-value of less than 0.05.

4 Discussion

The study results showed that a high level of enthusiasm existed among Muzakki toward using productive Zakat to finance free halal certification for MSEs. It also identified two key factors influencing enthusiasm namely consistency and external motivation. Additionally, enthusiasm of Muzakki was observed to significantly impact the readiness of the group to support the advancement of MSEs and endorse halal-certified products.

Consistency, in this context, refers to the continuous and steadfast act of paying Zakat. According to a previous study, the consistency of Muzakki in terms of fulfilling the obligation to pay Zakat is a demonstration of the group's commitment to the path of Allah SWT (Arwani *et al.* 2022). The high enthusiasm for paying Zakat is further evidenced by the fact that some Muzakki continue to pay even when obtained wealth has not reached the required nisab (Arsyianti *et al.* 2017). Nisab represents the minimum threshold of wealth upon which Zakat is obligated (Lutfi *et al.* 2023).

As stated by Madden *et al.* (2016), external motivation refers to the active motives driven by external stimuli. For Muzakki, this motivation is shaped by the availability and clarity of information regarding Zakat, halal certification, and MSEs. Easy access to this information would inevitably enhance the understanding of Muzakki towards the outlined areas. This is consistent with Nasution *et al.* (2023), who reported that informational campaigns, particularly on social media, served both functional and educational purposes, and influenced the emotions and decisions of Muzakki to pay Zakat. Additionally, improved access to information also promotes public awareness of halal products (Nasution *et al.* 2023).

During the course of the study, Muzakki was observed to show readiness to assist MSEs. This was evidenced by the group's preference and willingness to purchase MSE products and support MSEs financially. Furthermore, Muzakki tended to favor halal-certified products and was prepared to pay a premium for the products. Studies by Setyaningsih & Marwansyah (2019) and Aziz & Vui (2012) emphasized the positive correlation between halal certification and purchasing decisions. This

implied that Muzakki responded positively to the use of Zakat for financing free halal certification for MSEs.

According to the Head of the Optimization and Marketing Division of Mustahik Products at BAZNAS, the Central BAZNAS has maintained transparency and accountability by conducting external, internal, and sharia audits. Regardless of the introduction of these audits, not all Muzakki are inclined to give Zakat through BAZNAS. Therefore, additional efforts are needed to build Muzakki's trust in channeling Zakat through the institution. The study results showed that external motivation significantly influenced enthusiasm of Muzakki, with a weak indicator that can be improved namely the frequency with which Muzakki access information on Zakat maal and its collection process by trusted institutions. This is in line with the statement of the interviewee, who explained that there were challenges in conveying relevant information to the public regarding the crucial role of Zakat contributions. To address this issue, support from various parties, including Zakat institutions and the government, is essential. The parties should enhance public awareness by disseminating comprehensive information regarding the collection and distribution of Zakat funds. This could be achieved through various media platforms such as Instagram, Facebook, and websites, motivating Muzakki to channel respective Zakat funds through institutions where distribution is more structured and accountable.

The subsequent factor significantly influencing Muzakki's enthusiasm is latent consistency. The weakest indicator in this latent is that Muzakki are less motivated to invite others to give Zakat through Zakat institutions. This indicator can be improved by increasing awareness and socializing the management of Zakat collection and the benefits of channeling Zakat through accountable institutions. Furthermore, socialization efforts should adopt easy-to-understand and engaging delivery techniques, ensuring that the information resonates with a broader audience. By making the process more approachable and informative, it is expected that Muzakki will not only remain consistent in giving Zakat but also inform others to do so through trusted Zakat institutions.

5 Conclusion

In conclusion, the results obtained from this study showed that enthusiasm of Muzakki towards using productive Zakat to finance free halal certification for MSEs was in the high category, as evidenced by the fact that Muzakki were ready to advance MSEs and support halal-certified products. The observed factors influencing Muzakki's enthusiasm include consistency in paying Zakat and motivation from external sources, particularly the availability of information. To improve these factors, it was suggested that BAZNAS enhance Zakat collection by disseminating extensive information regarding the collection and distribution of Zakat funds through various media. Additionally, BAZNAS should prioritize socializing Zakat collection, its management, and the benefits of contributing Zakat through accountable institutions to strengthen the motivation of Muzakki. Respondents in this study were mainly concentrated in Java, while only a few came from outside Java. Future studies could focus on comparing Muzakki enthusiasm in more diverse areas, enabling Zakat institutions to formulate strategies capable of addressing regional differences in Muzakki enthusiasm levels, which may result in varied approaches to supporting the financing of free halal certification for MSEs.

Conflict of Interest

The authors declare no conflict of interest.

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