

How National Zakat Board of Republic Indonesia (BAZNAS) Could Raise Zakat Funds: Riau Province Evidence

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Abstract. As a province in Indonesia with a majority Muslim population of 87.58%, Riau has a very large potential, reaching Rp 8.4 trillion but the highest realization that was collected by National Zakat Board (BAZNAS) of Riau Province was only Rp 12.15 billion in 2019. This zakat management organization (ZMO) has made various efforts in order to increase the zakat funds. This study analyzed the performance of this institution according to muzakki and recommended strategies to increase the number of muzakki and zakat funds. Using the Structural Equation Modeling (SEM) method, according to muzakki, BAZNAS of Riau Province has good transparency, accountability, socialization, and service quality. However, muzakki prefer to pay zakat in mosques and directly to mustahik. Therefore, this study recommended to increase collaboration with mosque administrators, increase numbers of Zakat Collecting Unit (ZCU) as fund collectors and also distributors, update websites regularly, and increase socialization with materials on procedures for paying zakat and the benefits of paying zakat through ZMO.

Keywords: BAZNAS of Riau Province, mustahik, muzakki, SEM, zakat.

Abstrak. Sebagai salah satu provinsi di Indonesia dengan mayoritas penduduk beragama Islam yakni mencapai 87.58%, Riau memiliki potensi zakat yang sangat besar yakni mencapai Rp 8.4 triliun. Namun realisasi penghimpunan tertinggi yang dicapai BAZNAS Provinsi Riau hanya sebesar Rp 12.15 miliar pada tahun 2019. Organisasi Pengelola Zakat (OPZ) telah melakukan berbagai upaya untuk meningkatkan penghimpunan zakat. Penelitian ini menganalisis kinerja lembaga ini menurut muzaki dan merekomendasikan strategi-strategi untuk meningkatkan jumlah muzaki dan dana yang dihimpun. Dengan menggunakan metode Structural Equation Modeling (SEM), menurut muzaki, BAZNAS Provinsi Riau telah memiliki transparansi, akuntabilitas, sosialisasi, dan kualitas layanan yang baik. Namun demikian, muzaki lebih suka menunaikan zakatnya di masjid maupun secara langsung ke mustahik. Oleh karena itu, penelitian ini merekomendasikan untuk meningkatkan kerjasama dengan pengurus-pengurus masjid, menambah jumlah UPZ yang berperan menghimpun sekaligus mendistribusikan zakat, melakukan update berkala terhadap website, serta meningkatkan sosialisasi dengan materi berupa prosedur pembayaran zakat dan manfaat menunaikan zakat melalui lembaga.

Kata kunci: BAZNAS Provinsi Riau, mustahik, muzaki, SEM, zakat.

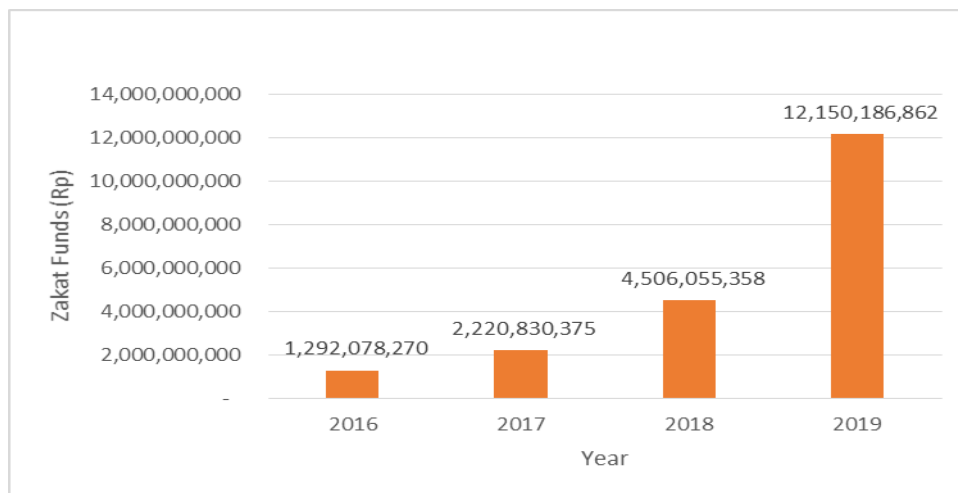
INTRODUCTION

Management of zakat funds begins with information on how much potential there is and will greatly affect the planning, management strategy and evaluation of zakat performance. Overall, the potential for zakat on assets in Indonesia has reached a very large value and this is known from a number of studies. In 2011, National Zakat Board of Republic Indonesia (BAZNAS) collaborated with Economic and Management Faculty (FEM) of IPB University, studied about the potential of national zakat funds. From this research, the total potential of national zakat funds in Indonesia reached Rp 217 trillion/year with potential household zakat of Rp 82.7 trillion, private industry zakat Rp 114.89 trillion, BUMN zakat Rp 2.4 trillion, and potential zakat savings of Rp 17 trillion (Hafidhuddin et al.

2013). Continued by Firdaus et al. (2012), Canggih et al. (2017), Asfarina et al. (2019), and Puskas BAZNAS (2019) reached Rp 233.8 trillion/year.

However, the total zakat funds collected nationally in 2019 reached only Rp 5.6 trillion rupiah (BAZNAS, 2020) although has increased from Rp 4.9 trillion achieved in 2018. This result came from all zakat management organizations (ZMO) in Indonesia and reports to BAZNAS consisting of BAZNAS RI, 34 BAZNAS in each province, 456 BAZNAS in each, and 81 private ZMO's. The existence of zakat management organizations which are quite numerous and spread throughout Indonesia should be able to achieve collection performance so should not far from the previously estimated potential value. However the very large differences between the potential and realization of zakat funds strengthens the suspicion that most of muzakki prefer to pay zakat not to ZMO but currently to *mustahik*. Also in Riau Province as a province in Indonesia with a majority Moslem population of 87.58% in 2010 (BPS 2010), can be assumed that the potential for zakat funds in this region will also be very large, reached Rp 8.4 trillion (Puskas BAZNAS, 2019).

National Zakat Board (BAZNAS) of Riau Province as a zakat management organization (ZMO) coordinated by National Zakat Board (BAZNAS) of Republik Indonesia has various efforts in order to increase the zakat funds in this region, based on the law Undang-Undang No. 23/2011 and Peraturan BAZNAS No. 2/2016. National Zakat Board (BAZNAS) of Riau Province in 2016-2019 has reached good performance in zakat fundsas shown in Figure 1.



Source: BAZNAS of Riau Province, 2020 (modified by author).

Figure 1 Growth of zakat funds of BAZNAS of Riau Province

Figure 1 showed that this ZMO could reach Rp 12 billion in 2019, only 0.14% from Rp 8.4 trillion of potential for zakat funds in this region. Also Figure 1 showed a very big improvement and growth in 2019. This indicated the possibility of some better strategies but still necessary to explore the factors that affect the growth in the number of muzakki and zakat funds. Therefore, it was necessary to know further things that affect the collection of zakat by BAZNAS of Riau Province according to muzakki perception. Hoped that it would be able to provide advanced alternative strategy proposals that can be taken by BAZNAS of Riau Province and also could be applied in other regions.

This study identified and analyzed some factors that influence muzakki's interest in fulfilling their zakat obligations at BAZNAS of Riau Province. Efforts to increase the number of muzakki become a strategy that would be recommended to this ZMO while the implementation was left to the management of BAZNAS of Riau Province. Respondents in this study were Moslem communities in Riau Province who had fulfilled their zakat obligations either directly to mustahik, to BAZNAS of Riau Province, or to other zakat management organizations.

LITERATURE REVIEW

Zakat

Moslems are obliged to pay zakat fitrah every Ramadan, since the 2nd year of Hijriah. Furthermore, in the 9th year of Hijriah, zakat mal (wealth) began to be required, after the stability of the economic conditions of the Moslem community (Karim, 2004). Al-Qahthani (2018) clarified the meaning of zakat fitrah from the word zakat al-fitr or zakat because aims to purify the body and soul. Zakat fitrah is obligatory on every Moslem who has excess staple food and was expected to be able to feed the poor and prevent them from begging on this holiday while also having the time and ability to worship Allah.

According to Sahroni et al. (2018) zakat must be paid in the amount of 1 *sha'* or 2.176 kg of rice and was added to 2.5 kg, must be paid through the amil before the Eid prayer, with the intention that there would be sufficient provisions for the poor on that day. In contrast to zakat fitrah which aims to purify the body and soul, zakat mal aims to purify wealth (Al-Qahthani 2018). The word "mal" itself was described by Sahroni et al. (2018) as every treasure that has value, lawful, and everyone tended to own it. Hafidhuddin (2002) described requirements for assets that became the object of zakat: obtained in a good and lawful way, developing or potentially developing either alone or with other parties, fully owned by the owner, reaching the nishab and haul for certain zakat groups, and the owner of the property has fulfilled his basic needs.

Zakat Boards and Institution

The authority of amil is stated in Surah At-Taubah verse 103, to collect zakat from zakat payers, then they were obliged to distribute zakat, educated the communities, help muzakki to calculate zakat, and also pray for them. Sahroni et al. (2018) stated that amil were person or institutions carried out the collecting, utilizing, and distributing zakat. Sahroni (2019) described that zakat was importance through institutions who act as amil. This because the arguments about zakat mention the existence of amil and their duties and authorities. In addition, amil or zakat institutions that are professional and trustworthy have knowledge regarding the mustahik list so that they were expected to be able to distribute the zakat funds that have been collected even in a limited amount in a more targeted manner. Targeted and professional distribution will help maximize the role of da'wah and carry out the main goal of zakat to alleviate poverty.

In Indonesia, regulations for zakat institutions or institutions that act as amil are mentioned in Undang-Undang No. 23/2011 about Zakat Management which explained that the National Zakat Board of Republic Indonesia (BAZNAS) is the authorized institution in carrying out the functions of collecting, distributing, and utilizing zakat both in terms of planning, implementation, and control as well as reporting and accountability. At the provincial and district/city levels, the tasks and functions of BAZNAS are carried out by the provincial BAZNAS and district/city BAZNAS, then a Zakat Collecting Unit (UPZ) can also be formed by BAZNAS and the Amil Zakat Institution (LAZ) by the community.

Riau Province with Malay Culture and Islamic Rule

The number of Moslem people in Riau Province based on population census 2010 reached 4,639,178 people or 87.58% (BPS, 2010), and in Asfarina et al. (2019) reached 87.98% with the potential for zakat from households with above average income Rp 3,825,200.00 each months was about 2.68 trillion rupiah. while the number of poor people in Riau Province in 2018 reached 500.44 thousand people (BPS, 2019).

The ethnic population of Riau Province described by Roza (2017) is divided into eight groups: the Malay which was the original population and the majority are scattered throughout the Riau region, Bugis and Makassar who came from South Sulawesi, Banjar from South Kalimantan, Batak,

Mandahiling, Javanese, Minangkabau, and other tribes. Furthermore, it was explained that there has been acculturation and assimilation of Islam with the socio-cultural community which was seen in the implementation of Islamic values in daily life and Islam was considered a component of Malay culture. The pattern of integrative tradition or religion was integrated with customs and culture, mainly because in Islamic rule it was taught to foster harmony among religious people and between people of different religions.

Mahdini (2002) describes the concept of Malays was identical to that of Muslims because Malay customs adopt the values of Islamic rules, and there was even a term for people who have just embraced Islam or converted to Islam, as they enter Malay. The influence of Islam was also seen in the cultural activities of the people who were obliged to be able to read and write the Quran. The people's name of Malays use many Islamic words and in the field of art, the influence of Islam is very dominating, among others, in the art of qasidah and zapin dance. Gustina and Bachtiar (2019) researched on the Riau Malay Muslim community system showed that the influence of Islamic rules that teach equality in life has changed the traditional Malay social system into a democratic system. Leadership in a village was not only carried out by village officials regulated by the government, but there was also leadership in the religious field called "imam".

Management of Strategy

Zakat management organization (ZMO) as a non-profit organization also requires the application of strategic management concepts and techniques to be able to carry out its function of managing zakat. Hunger and Wheelen (2001) explain that non-profit organizations or also called Not for Profit organizations (NPF) could adapt various concepts and strategies of strategic management as well as profit companies. This organization is very dependent on dues, obligations, and contributions from members and sponsors including the government. In addition, the customer who receives or uses the service was more commonly referred to as the public. The non-profit organization must then have five resources: having something interesting or valuable, having people with sufficient management talent, having strong support from the supervisory board, management having an entrepreneurial attitude, and having capital available.

Factors Affecting Interest in Paying Zakat

Triyawan dan Aisyah (2016) described interest as a psychological symptom caused by the concentration of attention, feelings and thoughts as well as a feeling of pleasure towards the object being targeted, or in other words, interest shows the willingness and tendency of a person to carry out an activity in order to achieve certain goals. Bachmid (2012) explained that the awareness of paying zakat mal in accordance with the provisions of the Shari'a, such as nishab, haul, and how to issue it correctly, namely through amil is a manifestation of muzakki's compliance with zakat orders.

According to Mukhibad et al. (2019), transparency affected muzakki's intention to pay zakat through institutions. A transparent zakat institution is one of the factors that builds its reputation in the community and will further increase people's motivation to pay zakat through the institution. Puskas BAZNAS has issued guidelines for the transparency of zakat institutions that include three dimensions as a reference for measuring the transparency index of OPZ, namely financial transparency, management transparency, and program transparency. From these three dimensions, muzakki will be able to use published information, including: publication of financial reports on websites and mass media, information related to the organizational structure of OPZ, as well as information on activities for collecting and distributing zakat funds (Puskas BAZNAS, 2019).

BI (2016) added accountability as part of the organizational governance of zakat management is indicated by the publication of audited and timely financial reports. The financial statements indicate the efforts made by OPZ in carrying out their duties and responsibilities as zakat amil who hold the mandate to collect zakat funds and manage or distribute them. While Mukhlis and Beik (2013)

explained that if every Muslim understands the obligation to pay tithe and the benefits it receives zakat funds would be collected optimally and can be distributed fairly so that the benefits will be more shared. BI (2016) listed three socialization efforts that can be taken by amil zakat institutions: literacy, advertising in mass media, and the use of accessories or promotional items (gifts).

Tjiptono (2012) defined the concept of service, as intangible products because the results tend to be activities and not physical objects even though they involve physical products. The five main dimensions of service quality identified by Parasuraman et al. (1988) are tangibles, reliability, responsiveness, assurance, and empathy.

The zakat management organization (ZMO) was a community service institution with the main task of helping facilitate muzakki and prospective muzakki to fulfill their zakat obligations (BI, 2016). Mukhlis and Beik (2013) explained the skill factor of ZMO greatly influenced muzakki to fulfill their obligations through the institution. The skill variable that has the highest influence value according to muzakki's assessment was the quality of services from the ZMO. Furthermore, also known that the things that were of concern to muzakki include the ease in carrying out zakat payments and access to paying zakat.

Empirical Studies

As an effort to support the improvement of zakat performance, the behavior of the Muslim community in paying zakat is very important to study, especially related to things that encourage or influence the implementation of the third pillar of Islam. Andam and Osman (2019) studied the factors that influence the desire to pay zakat. Muda et al. (2009) explained that the desire of muzakki to pay zakat is strongly influenced by the element of religiosity. The influence of this aspect of religiosity was also studied by Ridlwan and Sukmana (2017), Tho'in and Marimin (2019) with multiple linear regression method.

Mazaya et al. (2013) studied the causes of muzakki preferring to pay their zakat directly to mustahik and found that there was achievement motivation to be achieved by muzakki as well as motivation to desire freedom so that it underlies their actions to pay zakat directly to mustahik. This study recommended that muzakki be more active in reporting to zakat institutions if they distributed themselves to mustahik who were in the surrounding environment and suggested that muzakki convey to the institution which mustahik they want to help.

Kashif et al. (2018) explained that by fulfilling the obligation to pay zakat, every Muslim would increasingly get happiness and encouragement from within himself to pay more zakat. However, paying zakat obligations through institutions was still an alternative choice after paying zakat directly to zakat recipients. There are reasons for paying zakat not through institutions or organizations, due to lack of trust in institutions and the limited programs available. Furthermore, zakat management organizations must ensure the transparency of their institutions, especially regarding the collection and distribution of zakat funds and the availability of methods for using zakat funds that are more attractive to muzakki. Muzakki's interest in paying zakat was influenced by transparency and accountability factors (Rahayu et al., 2019; Mukhibad et al., 2019; Ikhwanda dan Hidayati, 2019), socialization (Purnamasari and Firdaus, 2017), and service quality (Antonio et al., 2020).

METHOD

Types and Sources of Data

This research was held at the National Zakat Board (BAZNAS) of Riau Province to collect data about profile of this ZMO and all of activities in zakat collection and distribution. Also data collection was carried out from February to April 2021 using a survey method on a sample of the individual muzakki population of 105 respondents. The questionnaire discussed how muzakki's opinion on the factors of

transparency, accountability, socialization and service quality of BAZNAS of Riau Province institution and was distributed online. The current strategy and the strategies that become this research recommendations were discussed with this institution’s management.

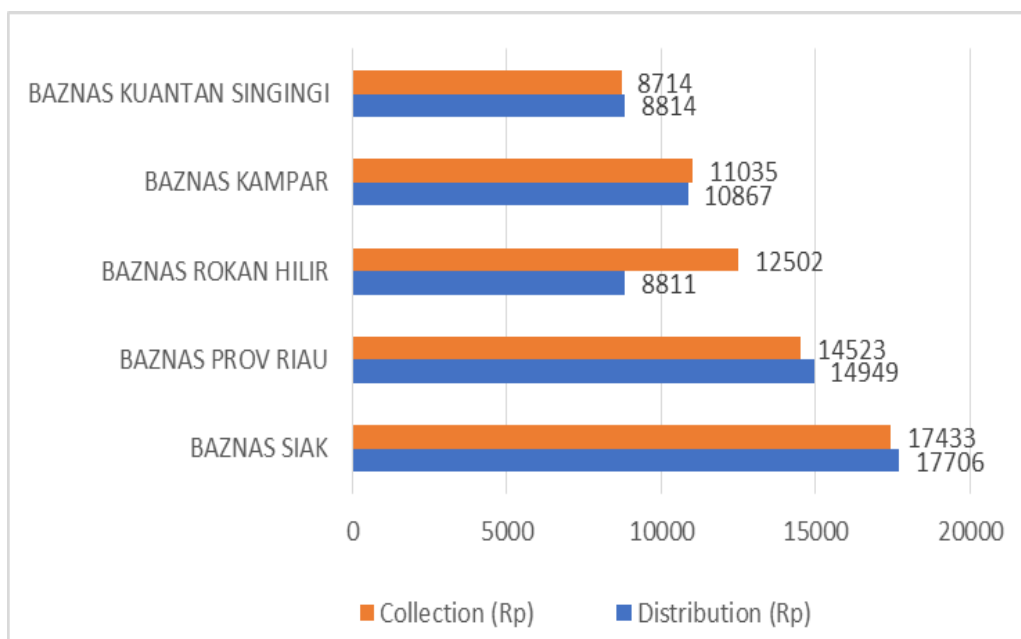
Analytical Method

The existing strategies were analyzed descriptively. Then the factors that influence the interest of muzakki were analyzed using Structural Equation Modeling (SEM) after having first tested the validity and reliability. As exogenous variables were transparency, accountability, socialization and service quality, then muzakki’s interest as the endogenous variable. All of exogenous variables composed the initial research model where each had a significant effect on muzakki's interest. Continued to evaluate the goodness-of-fit criteria and make a structural model design. Strategic recommendations were formulated using a Cartesian Diagram which described the muzakki's assessment of each factor compared to the loading factor or level of influence of these factors on the interest of muzakki.

RESULTS AND DISCUSSION

Muzakki’s Perception and Strategies to Increase Zakat Funds

The National Zakat Board (BAZNAS) of Riau Province is one of 34 Provincial BAZNAS under the coordination of the central BAZNAS, established in 1987 and currently led by Dr. H. Azwar Aziz, SH, M.Si as chairman. BAZNAS of Riau Province is also one of the five largest zakat management organizations in collecting and distributing zakat funds in Riau Province in 2020 and is shown in Figure 2.



Source: BAZNAS of Riau Province, 2020 (modified by author).

Figure 2 Five highest ZMO in Riau Province 2020

Furthermore, the management of zakat funds by BAZNAS of Riau Province during the last five years has increased which is shown in the Table 1.

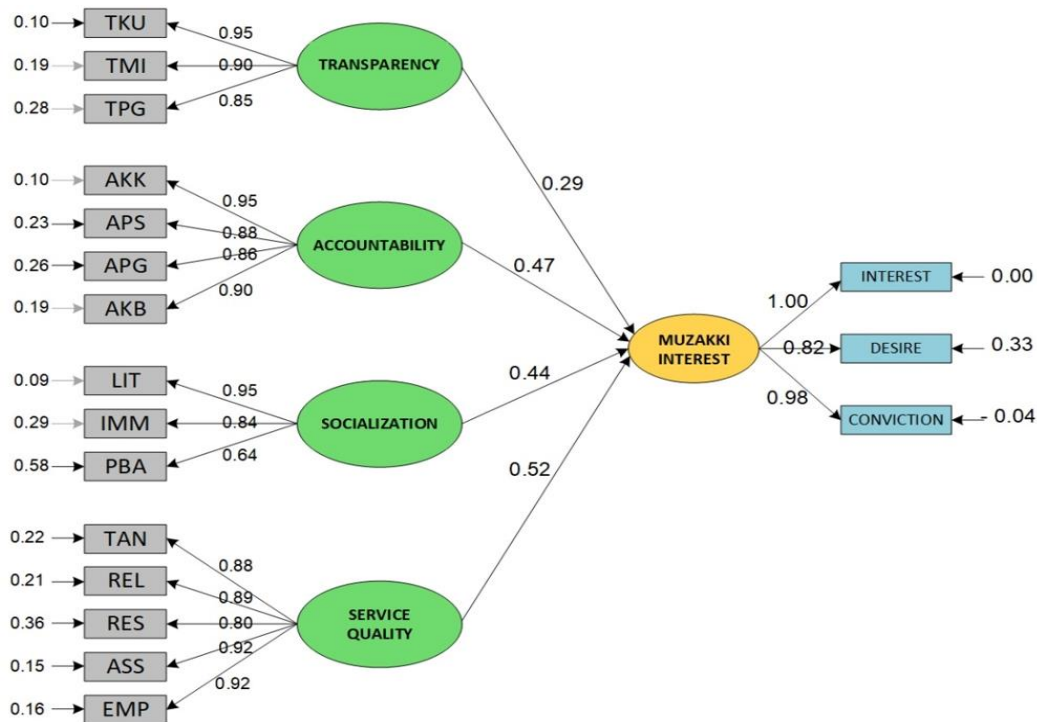
Table 1 Zakat funds by BAZNAS of Riau Province

Description	Year				
	2016	2017	2018	2019	2020
Zakat Collection (Rp million)	1.292	2.221	4.506	12.150	14.523
Zakat Distribution (Rp million)	1.542	2.228	3.825	8.730	14.949
ACR (%)	119	100	85	72	103
Numbers of Muzakki	645	1.940	2.768	7.798	10.950
Numbers of Mustahik	260	904	1.565	2.909	4.042

Source: BAZNAS of Riau Province, 2020 (modified by author).

BAZNAS of Riau Province has a fundraising strategy which includes: zakat pick-up services, service counters, digital donations, socialization and audiences through UPZ, as well as using social media. While the flagship programs of zakat distribution and utilization activities are: Riau Peduli Program, Riau Makmur, Riau Cerdas, Riau Sehat, and Riau Da'wah. While the portion of distribution to asnaf is dominated by distribution to the poor by 73%, amil 14%, fisabilillaah 10%, muallaf 3%, and ibnu sabil and gharimin 0.14% and 0.04%.

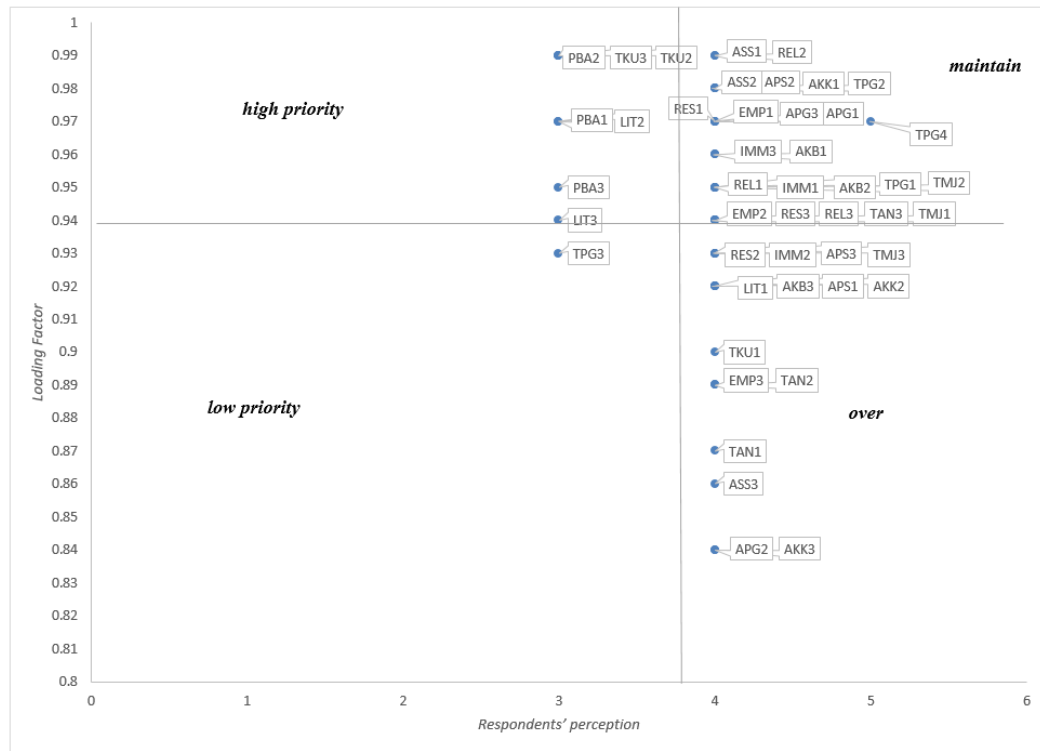
Respondents in this study consisted 105 people, the majority are males as much as 67%, 90% are married, and 77% earn more than Rp 5,700,000.- every month with the majority profession as TNI/Polri/PN/PNS/Private Employees (62%). From the validity and reliability testing of the interest of muzakki, transparency, accountability, socialization, and service quality, the results showed that all instruments were valid and had a good level of reliability. While the model fit test (Goodness of Fit) showed the good fit criteria, so concluded that the model has a good level of fit, and the structural model is shown in Figure 3.



Source: Data processed by author, 2021.

Figure 3 Structural model using loading factor

Figure 3 described that the four factors tested in this study affected the interest of muzakki. The service quality was the factor that has the biggest influence on the interest of muzakki, followed by the accountability. According to research of Zakariah et al. (2018) that amil must be credible, provide the best service, and can be trusted so as to give satisfaction to the muzakki. In addition to service quality, accountability and the credibility of zakat managers are also the reasons for choosing an institution to pay zakat for the people in Riau Province (Puskas BAZNAS, 2020). Respondents' perceptions of transparency, accountability, socialization, and service quality were described in the Cartesian Diagram (Figure 4).



Source: Data processed by author, 2021.

Figure 4 Respondents' perceptions with loading factor

Figure 4 indicated that muzakki actually trust BAZNAS of Riau Province and assumed that this institution has implemented the rules for managing its duties and responsibilities as a zakat management organization. Of the 46 indicators observed in this study, 38 indicators were considered to have had a good performance: 23 indicators in quadrant 2 that needed to be maintained and 15 indicators in quadrant 4 which had good performance even though they did not greatly affect respondents to pay zakat in this institution.

Based on these results, the BAZNAS of Riau Province should be the main goal for the people of Riau to fulfill their zakat obligations. However, the majority or as many as 75% of respondents have never paid zakat through this institution, in fact only 18% of respondents have paid zakat through ZMO. They prefer to pay zakat through mosques because of the close distance and making it easier to access. This is in accordance with the results of the study of Puskas BAZNAS (2020) that people in Riau Province tend to fulfill their zakat in mosques because of the aspect of accessibility.

Furthermore, the mosque as the main place for Muslim people to pray was also the main place to fulfill zakat obligations, indicating that people were actually starting to shift from paying zakat directly to mustahik to paying zakat indirectly. In this case, the mosque was the place of choice for paying zakat. Zakat collected by mosque administrators was usually prioritized for distribution to

mustahik who were local residents or those closest to the mosque. This caused the urgency of zakat to improve the lives of mustahik to be better and more prosperous (Hafidhuddin, 2007) which can be directly seen and felt by the muzakki.

CONCLUSION

BAZNAS of Riau Province had four groups of funding strategy: service strategy, retail strategy, using Zakat Collecting Units (ZCU), and marketing communication. According to muzakki, this ZMO has implemented the rules for managing its duties and responsibilities as a zakat management organization, but still have to improve. The factors of transparency, accountability, socialization, and service quality from zakat management organization affected the interest of muzakki to pay zakat in ZMO, experience in BAZNAS of Riau Province. However, muzakki prefer to pay zakat in mosques and directly to mustahik. Furthermore, based on respondents' perceptions, the strategies that can be suggested to the BAZNAS of Riau Province are as follows:

1. Improving zakat management through mosques, consisting of: collaboration with mosque administrators, establishing Zakat Collecting Unit (ZCU) in mosques, and using ZCUs that have access to relationships with mosque administrators.
2. Approaching top management of private companies to form Zakat Collecting Unit (ZCU) in their companies. By increasing the number of ZCU and the role of ZCU as a collector also distributing it to mustahik. ZCU as part of the BAZNAS organization as well as an institution amil zakat closest to muzakki. Zakat funds that have been collected by The ZCU can be managed by the ZCU in the form of distribution up to a maximum 70% to mustahik. Thus, muzakki could know and feel firsthand that the zakat they pay gived benefits, especially for nearby area. From 108 coordinated ZCU BAZNAS Riau Province, only three ZCUs are actively performing both functions the collection and distribution. On the other hand, BAZNAS Riau Province also planned to use funding officers which are spread throughout the Riau region to serve muzakki.
3. Updating the website regularly and collaborating with websites and mass media or online media managed by other parties to increase the publication of BAZNAS activities in Riau Province.
4. Intensify the use of accessories (gifts). In this case, BAZNAS of Riau Province has regulated the procurement and distribution of accessories (gifts) to be more effective and efficient, namely only used on certain events. It is recommended that this institution involve ZCU for the procurement and distribution of accessories (gifts) to muzakki and prospective muzakki, with the aim of maintaining cost efficiency and maximizing benefits, namely increasing interest in paying zakat in this institution.
5. Increase socialization materials related to the procedures for paying zakat and the benefits of paying zakat through institutions. One of benefits of paying zakat activities through institutions are muzakki obtaining a Zakat Deposit Proof (ZDP) which can be used as a document official deduction of taxable income as stated in the Law Number 23 of 2011 concerning Zakat Management. The implementation of socialization activities was recommended to cooperate with *ulama* (preachers) and carried out in mosques, especially because the majority people prefer to pay zakat in mosques and directly to mustahik (Puskas BAZNAS, 2020).

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