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ZAKAT PAYMENTS OUTSIDE OFFICIAL INSTITUTIONS: MULTIPLE DETERMINANTS FROM A CASE STUDY OF PADANGSIDIMPUAN

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ABSTARCT

Empirical studies of direct zakat payments by muzakki outside of formal institutions are not well researched, particularly at the city level and within particular local socio-religious settings. Most existing studies highlight the declining public trust as the main explanation, whereas they paid less attention to social, familial, and normative motivations for direct zakat distribution. In order to fill this gap, this research aims to explain the perception, motivation and practice of zakat compliance among muzakki at Padangsidimpuan, focusing specifically on whether they prefer to distribute the zakat directly to mustahik. This research is carried out on a qualitative approach, utilizing phenomenological analysis and semi-structured interview with nine muzakki. The results show that the level of zakat compliance among the respondents is quite high because the zakat is mostly viewed as a religious obligation. The main conclusion shows that the main reason people give zakat directly is based on their main priority which is family and close communities which is in line with Islam's teachings of taking care of the people around you rather than just because they don't trust the formal zakat organizations. The emotional satisfaction of witnessing the direct impact of zakat distribution and the issue of transparency of institutions further support this choice. From a practical standpoint, these findings suggest that.zakat institutions need to be more transparent, accountable, and communicative, as well as integrate community-based distribution models that recognize the preferences of donors for proximity and direct social engagement. Due to the small sample size of this study and its focus on one city, no broad generalizations are attempted, but the study aims at providing insights specific to the context in which it is valid. Future research could extend from this analysis by conducting comparative regional studies or quantitative validation of the different factors that influence the behavior of paying zakat.

Keywords: zakat compliance; public trust; religiosity; zakat institutions; direct giving

INTRODUCTION

Zakat is one of the pillars of Islam which has religious and social-economic aspects. In the Indonesian context, zakat is considered as a potentially useful tool for poverty alleviation and economy empowerment of the people. Based on data from the National Zakat Agency (BAZNAS), the national zakat potential in 2024 will reach IDR 327 trillion /year. However ironically, the official zakat collection only reached IDR 41 trillion or around 12.5% of the potential (BAZNAS, 2024). This situation shows that there is a tremendous discrepancy between potential and actualization, which shows that there are serious problems in the management of national zakat.

A similar pattern is followed in the case of zakat fitrah collection. In 2025, the national zakat fitrah potential is estimated by BAZNAS can reach 604.8 million kilograms of rice, or around IDR 8 trillion, based on the average price of rice IDR 14,337 Chevrolet million in substance and the number of Muslims was 244.41 million. Despite having an annual average growth rate of 21.28% in the collection of zakat fitrah between 2021 and 2024, actual collection is still far below potential, despite projections showing further increases in the potential with better coordination and technological optimization (BAZNAS, 2025). These numbers imply that structural and behavioural factors still limit zakat mobilization.

Although the potential is enormous, when reality is compared with that, it is not realized fully. One of the reasons for this is that people have a tendency of distributing the zakat directly to mustahik or the nearest mosque. This practice is regarded as practical and accompanied by emotional satisfaction for muzakki, but with the risks of weakening the long-term effectiveness of zakat as a result of uncoordinated distribution and lack of sustainable programs of empowerment (Nurhapsari et al., 2021). This phenomenon is seen in the city of Padangsidimpuan, North Sumatra, where the community's preference for directly paying zakat to mustahik or in the mosque nearest to them instead of paying through the BAZNAS. This statement is in accordance with what was conveyed by the head of BAZNAS in the city of Padangsidimpuan who explained that the management of zakat in the city of Padangsidimpuan is still below the target.

The head of BAZNAS Padangsidimpuan City, Drs. H. Zainal Arifin Tampubolon revealed that the realization of Zakat, Infak and Sedekah (ZIS) collection in the region is still relatively low, because the amount collected has not reached the target set (Baznaspsp, 2025). The low collection of zakat funds in Padangsidimpuan City is caused by a number of factors. First, the degree of compliance in paying zakat by muzakki remains low, accompanied by an administrative system that is not yet functioning optimally. Second, tradition of giving zakat directly to mustahik, close proximity of places, and the considerations of cost and labour efficiency have made the community to prefer informal channels. Third, there is still a lack of understanding over the meaning and essence of zakat, while the socialization efforts of BAZNAS are also considered to be less than optimal. In addition, in a more far-reaching context, this behavior of the community is experienced because of low trust in the existing institutions for zakat management (Siregar, 2025).

This low level of trust could be affected by negative perceptions of zakat management institutions, either in terms of transparency of reporting, accountability of fund management, effectiveness of distribution or integrity of managers. In addition, the low level of public trust in zakat management institutions are also affected by the national context, specifically the phenomenon of corruption cases in Indonesia including the cases of corruption involving social and religious funds (Wahab & Rahman, 2011). For example, in 2021, the public was shocked by the case of alleged misuse of public funds of one of the top officials of the Hajj Financial Management Agency (BPKH).

This low level of trust is influenced by negative perceptions of management institutions of zakat, in particular on the issues of transparency, accountability, effectiveness of distribution and managerial integrity. Public trust is further affected by the broader national context which includes the recurrent cases of corruption involving social and religious funds in Indonesia (Wahab & Rahman, 2011). High-profile cases of fund mismanagement, such as the Hajj Financial Management Agency (BPKH) in 2021 and Aksi Cepat Tanggap (ACT) in 2022 and allegations surrounding zakat, waqf, and social assistance funds during the Covid-19 pandemic have strengthened public skepticism about the governance of public funds (Kompas, 2022; Triatmo et al., 2020).

In order to strengthen the management of zakat, BAZNAS Padangsidimpuan City has suggested to the local government to issue a regulation of mayor to ASN (civil servant) in Padangsidimpuan City Government to distribute their zakat through BAZNAS. However, the government only has an appeal issued without a strong regulatory basis, so the effectiveness is still limited. The Chairman of BAZNAS Padangsidimpuan City, Zainal Arifin, also stressed that ASN and the public should not be hesitant to pay their zakat through BAZNAS because the institution is managed with integrity and supervised and audited by the relevant authorities (Noor et al., 2022; Metro Online, 2025).

A number of previous studies offer an overview of the relationship of the variables raised in this study, Adamy et al., (2024) found that accountability and transparency significantly influence the trust of muzakki in DIY. (Ghifarulloh et al., 2025) Researching the influence of accountability and transparency in building trust of muzakki to pay zakat in BAZNAS Balikpapan City. The results indicate that both the variables have significant positive effect on the trust of muzakki. Furthermore, Rahayu et al., (2025) Analyzing 44 articles indexed by Scopus (2019-2024), it shows that blockchain has a great potential in transparency and accountability in zakat management. Then, (Rahayu et al., 2019) conducting a case study at the Jogokariyan Mosque on Yogyakarta: accountability and transparency were found to have a significant influence on the level of trust among muzakki. Although different studies explain the importance of transparency and accountability, the studies regarding the behavior of muzakki on the distribution of zakat directly are still limited, so is the case in the city of Padangsidimpuan.

The phenomenon of the gap between the amount of zakat potential and the amount of the actual amount collected is very interesting to study in depth, especially in relation to the factors that influence the behavior of muzakki on the distribution of zakat. This study fills this gap by exploring the perceptions, motivations and practices of the muzakki in Padangsidimpuan as regards compliance with the payment of zakat, and their preference for the distribution of zakat directly to the mustahik. By taking a qualitative approach, the aim of this research is to deliver context-specific knowledge on the multifactorial drivers of direct zakat giving beyond institutional trust alone. The findings are expected to contribute to a better understanding of local zakat behavior and to provide practical implications for better managing zakat strategies to meet community norms as well as the expectations of donors.

BASIC AND DEVELOPMENT HYPOTHESIS

Perceptions of Zakat Compliance

The compliance of muzakki in the payment of zakat is an important aspect in the realization of zakat as an instrument of social justice (Apriliyah & Arifianto, 2022). Muzakki are the people who have attained nisab and are capable of paying zakat on their wealth. The compliance of muzakki can be interpreted from a number of theoretical perspectives. According to Becker, (1968), compliance is a product of rational considerations in the form of cost and benefit calculations including the potential for sanctions for non-compliance. However, the moral perspective focuses on the idea that compliance is not only based on fear of punishment, but it is also based on moral awareness and legitimacy of the rules (Tyler, 1990). In the context of zakat, the compliance of muzakki is affected by spiritual awareness and religious motivation so that it cannot be explained only by the economic approach. Socio-psychological factors including the prevalent norms, social environment and moral values also influence the compliance (Nashwan et al., 2020). Thus, the idea of zakat payment compliance is attributed to the interaction between rational considerations, religious awareness, and social influence, which makes it different from fiscal obligations such as taxes (Yerrou et al., 2023). Several research works indicate that attitudes towards zakat, social norms and religiosity intensity have an important role on the intention and compliance of muzakki (Othman & Fisol, 2017; Farouk et.al., 2018).

Religiosity and Motivation

One of the major motivating factors of muzakki compliance is religiousness. Zakat is viewed as a way to comply with Islamic teachings and also a way of achieving rewards and blessings (Saad & Haniffa, 2014). The motivation to pay zakat is not only religious, but also social-altruist and rational-instrumental. From a religious point of view, muzakki are encouraged to pay zakat in line with sharia law because of their consciousness of religion and their obedience to the commands of Allah. From a social-altruistic perspective, individuals are motivated to give due to their concern for the welfare of other persons, social norms, and emotional satisfaction (Andreoni, 1989). Meanwhile, rational-instrumental motivation encompasses such practical considerations as administrative convenience, quality of zakat institution services, zakat literacy, and policy incentives, including tax reductions for the zakat distributed through BAZNAS or LAZ (Othman & Fisol, 2017; Farouk et al., 2018).

Muzakki's Trust in Zakat Institutions

Trust in zakat institutions is an important factor that influences the channels of distribution of zakat that muzakki choose. Based on Institutional Trust Theory, trust is established through three key dimensions; ability of the institution in dealing with money (ability), concern for the interests of mustahik (benevolence) and integrity in preserving accountability and sharia compliance (Mayer et al., 1995). Furthermore, in stakeholder theory, zakat institutions are expected to bear moral and social responsibility to uphold transparency and accountability for all stakeholders including muzakki (Freeman & McVea, 1984). Zakat literacy is also an important part as a cognitive resource of strengthening trust in institutions, so that muzakki are more encouraged to use official channels (Syaksena & Ekawaty, 2021). Empirical research indicates that low levels of trust frequently motivate muzakki to make direct zakat distribution decisions, and that service quality, institution reputation, and individual experiences also affect decisions. Therefore, building trust through good governance, digital service innovation and effective public communication are important strategy for zakat institution to be relevant to the modern society (Adiwijaya et al., 2024).

RESEARCH METHODS

This study used a qualitative phenomenological approach to explore muzakki's experiences of paying zakat maal outside official institutions. Data were collected through semi-structured interviews to capture participants' perspectives in depth. Participants were recruited using criterion-based selection, with inclusion criteria: muzakki residing in Padangsidimpuan, willing to participate, and having direct experience distributing zakat maal to recipients. Interviews began with brief demographic questions and then focused on participants' motivations and decision-making in distributing zakat outside official institutions.

The researcher posed questions, and respondents were invited to respond in their own words. The interviews were conducted in Indonesian, with respondents allowed to answer in either Indonesian or the local dialect. The researcher utilized an audio recorder and took notes on the respondents' responses. The duration of each interview with the informants lasted approximately 30 minutes. A total of 9 muzakki were interviewed. The respondents' ages ranged from 29 to 56 years. There were eight female respondents and one male respondent.

Table 1. Respondent Biographical Information

No	Respondent	Age	Gender	Occupation	Education	Experience
1	Muzakki 1	51	Female	Merchant	SMP	>10 years
2	Muzakki 2	48	Female	Merchant	D3	>10 years
3	Muzakki 3	50	Female	Merchant	SMA	< 5 years
4	Muzakki 4	54	Female	Merchant	S1	>10 years
5	Muzakki 5	55	Female	Entrepreneur	SMA	>10 years
6	Muzakki 6	51	Female	Merchant	SMP	>10 years
7	Muzakki 7	56	Female	Entrepreneur	D1	>10 years
8	Muzakki 8	29	Female	Entrepreneur	S2	< 5 years
9	Muzakki 9	39	Male	Entrepreneur	S1	>10 years

To ensure the quality and ethical standards of the research, each informant was given an explanation of the purpose of the study, procedures of the interview, and their right to participate voluntarily. In addition, the anonymity and confidentiality were ensured by removing personal identifiers from notes and published findings, and the data were kept securely.

Data analysis was performed with the method of content analysis. A traditional approach was used where the data was manually reviewed. First, the responses were transcribed verbatim. Next, the transcripts were read several times in order to capture their core meanings. Responses given in local language were translated into Indonesian and kept to retain the same meaning.

RESULTS AND DISCUSSION

Zakat Compliance as Religious Obligation

Findings show that most of the respondents see that zakat is a major and non-negotiable religious duty. Muzakki constantly reported that zakat needs to be paid when their wealth reaches the nisab and haul thresholds. This obligation was frequently referred to as a "debt" to Allah and the religious norms were strongly internalized and not enforced from outside. As one respondent stated, "*Zakat is a debt that we owe it is not a burden because it is an obligation*" (Female, 54 years old).

Several respondents raised the issue that the payment of zakat is not felt as a burden but as a moral and spiritual duty. However, for all the awareness of the obligation, there were gaps in the technical knowledge. Some respondents admitted having difficulties calculating the accurate amount of zakat maal and based it on estimations or on advices of religious teachers. One of the respondents explained that "*without any calculation, the money is put aside and then it is allotted according to what I can give*" (Female, 50 years old). This shows that although compliance intention is high, zakat literacy is uneven.

From a theoretical point of view, the above results are consistent with the moral and normative compliance framework (Tyler, 1990), which emphasizes internalized legitimacy rather than coercive enforcement. In accordance with Islamic economic theory religiosity is a key driver of compliance and separates zakat behaviour from tax compliance which involves greater use of sanctions and deterrence mechanisms (Becker, 1968).

Religiosity and Motivation in Paying Zakat

Religious motivation came to be the overriding factor influencing the payment of zakat. Respondents uniformly described zakat as an act of obedience to Allah, a way of avoiding sin, and preparing for accountability in the Hereafter. One of the respondents explicitly stated that "*zakat is obligatory, and if it is neglected, it turns into a sin*" (Female, 54 years old).

Beyond obligation, zakat was believed to bring blessings, increase sustenance and purify wealth. This belief was reflected in statements such as "*the more zakat is given, the more sustenance comes and the easier life becomes*" (Female, aged 51 years). In addition to spiritual motivations, respondents also reported altruistic motivations. Zakat was perceived as a design to assist the poor, strengthen social solidarity, meet the rights of others within one's wealth.This is consistent with Andreoni's (1989) concept of impure altruism in which giving is driven by both concern for others and personal spiritual satisfaction. The results also support Islamic economic views which place religiosity at the core of determining the amount of zakat paid with the direct relationship of religious conviction leading to consistent willingness to pay zakat (Bin-Nashwan et al., 2021).

Preference for Direct Zakat Distribution and Kinship Proximity

A strong preference for direct zakat distribution was observed among respondents. Muzakki often prioritized family members, relatives, and close neighbors as zakat recipients. This preference was justified by religious teachings that emphasize assisting kin first. As one respondent noted, *"according to religious teachings, we should prioritize helping family members"* (Female, 50 years old).

Respondents reported greater emotional satisfaction and moral certainty when distributing zakat directly. Direct giving was perceived as more precise, transparent, and aligned with personal conscience. One respondent stated that *"it is clearer and feels more appropriate when zakat is given directly"* (Female, 51 years old). In some cases, zakat was distributed in kind rather than cash to ensure proper use by mustahik, reflecting concerns over misuse of funds.

These findings are consistent with proximity and kinship theories in charitable behavior, which suggest that social closeness increases giving likelihood and satisfaction (Owoyemi, 2020). The results also support socio-psychological compliance models, wheres social norms and relational proximity shape zakat distribution preferences beyond institutional considerations.

Trust, Transparency, and Zakat Institutions

Interestingly, respondents generally expressed normative trust in zakat institutions such as BAZNAS and LAZ, despite limited direct interaction. Trust was often based on institutional legitimacy and government endorsement rather than personal experience. One respondent remarked that *"if the government has selected them, they must be professional"* (Female, 54 years old).

However, this trust did not automatically translate into institutional zakat payment. Lack of transparency, limited access to beneficiary data, and uncertainty regarding fund allocation emerged as key concerns. A respondent expressed dissatisfaction by stating that *"donors do not know where their money is distributed"* (Male, 39 years old). Some respondents perceived private zakat institutions as more responsive and efficient than government-managed bodies. From the perspective of Institutional Trust Theory (Mayer et al., 1995), trust requires not only perceived integrity but also demonstrated ability and transparency. The findings suggest that while baseline trust exists, insufficient transparency weakens institutional attractiveness. This supports stakeholder theory, which emphasizes accountability and information disclosure as prerequisites for sustained donor trust (Freeman & McVea, 1984).

Environmental Influence and Social Norms

Most respondents reported that zakat compliance is primarily driven by personal awareness rather than external pressure. One respondent stated that *"paying zakat is a matter of personal awareness; there is no need to be reminded"* (Female, 54 years old).

Nevertheless, social environments such as family, religious study groups, and community networks played a supportive role in reinforcing compliance through reminders and shared norms. For example, one respondent explained that *"parents and religious study groups often remind us to pay zakat"* (Female, 50 years old). Digital platforms and social media were also mentioned as emerging tools for reminders, indicating evolving channels of normative influence. This supports socio-psychological models of compliance, which emphasize the interaction between personal moral norms and social influence in shaping religious economic behavior (Bin-Nashwan et al., 2020).

Perceptions of Non-Compliance and Moral Judgment

Respondents predominantly expressed feelings of sadness and concern toward Muslims who neglect zakat. Non-compliance was attributed to lack of religious knowledge and fear of wealth reduction. One respondent expressed this sentiment by stating, *"it is sad to see people who are capable but do not pay zakat"* (Female, 51 years old).

Fear of wealth reduction was perceived as incompatible with Islamic teachings. As another respondent explained, *"some people are afraid their wealth will decrease, even though that is not correct"* (Female, 55 years old). This moral evaluation reflects strong internalization of zakat norms and reinforces the role of religiosity in shaping ethical judgments. Consistent with Islamic moral economy theory, zakat is perceived not merely as redistribution but as an expression of total devotion to Allah and social responsibility (Al-Bawwab, 2023).

CONCLUSION AND SUGGESTION

This study has found three main aspects about zakat donors (muzakki). First, the basic impetus for the giving of zakat was to distribute it directly to family, neighbors, and local community and was prompted by personal religious conviction rather than by zakat institutions. Second, while many respondents trusted in the institutions that administered zakat, it was secondary to their preference to manage zakat on their own because of concerns about transparency and the proper allocation of zakat. Third, these behaviors have implications for how well zakat management is doing, and the need for institutions to increase muzakki confidence and program reach. To improve institutional effectiveness, zakat organizations are recommended to implement operational measures such as: providing real-time transparency of fund distribution, maintaining an accessible and up to date list of mustahik, improving human resource capacity related to muzakki services and developing digital platforms for easier donations and monitoring. These are some of the steps expected to help build public trust, promote compliance through institutional channels, and to ensure that zakat has a wider social impact.

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