

THE STRATEGY FOR OPTIMIZING THE COLLECTION OF TRADE ZAKAT IN BANJAR CITY

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Abstract

This research highlights the constraints, solutions, and strategies for optimizing the collection of trade-based zakat in Kota Banjar through the Analytic Network Process (ANP) approach. The research methodology employs ANP as the primary method, which involves identifying criteria and alternatives, constructing a hierarchy through pairwise assessments, calculating global priorities, sensitivity analysis, and interpreting results. Seven contributors participated in the study, consisting of three trade practitioners (Baznas Kota Banjar, Lazismu Kota Banjar, and LAZ Persis Kota Banjar), two experts from zakat observers (MES Kota Banjar, and an academic from STEI Ar-Risalah Ciamis), and two entrepreneurs in Kota Banjar. The study's findings identify priority issues such as trader attitudes, the governance of Zakat Management Organizations (OPZ), and the awareness level of muzak. Crucial steps include improving trader attitudes, OPZ governance, and muzakki awareness. The use of ANP as an analytical approach clarifies the hierarchy of issues and facilitates more targeted decision-making for OPZ in Kota Banjar. The research elaborates on the findings related to eight priority strategies: socialization and education, evaluation and monitoring, ease of paying zakat, involvement of influential figures, regulations, transparency and accountability, program benefits, and recognition or rewards. The implications of this study encourage OPZ in Kota Banjar to enhance socialization through social media and collaboration with community figures, improve governance through regular audits, develop digital zakat payment options, and maintain conventional payment methods.

Keywords: *Zakat Collection, Trade-Based Zakat, Zakat Management Organization (OPZ), Analytic Network Process (ANP)*

JEL Classification: *H27, H71, P43, Z12*

1. INTRODUCTION

Banjar City is a small city located in the province of West Java with a relatively small population compared to other cities. As of 2023, there were approximately 206,457 residents spread across four districts, 99% of whom, or around 205,146 individuals, are followers of Islam (BPS Kota Banjar, 2023). The majority Muslim population presents a significant opportunity to explore the potential for collecting zakat, infaq, sadaqah (ZIS), and other philanthropic funds. However, this number still needs to be proportionate to the existing reality, as the zakat funds collected from the community through the zakat management organization (OPZ) of Banjar City are still relatively suboptimal.

Over the past six years, Baznas, as one of the zakat management organizations

(OPZ) in Banjar City, has recorded zakat collections from civil servants (ASN). The zakat collected from ASN amounted to Rp. 5.03 billion in 2017, Rp. 4.75 billion in 2018, Rp. 4.68 billion in 2019, experiencing a significant increase to Rp. 4.37 billion in 2020, Rp. 5.26 billion in 2021, and Rp. 6.07 billion in 2022. In addition to zakat deducted directly from civil servants, Baznas Banjar City also received individual zakat contributions. These contributions amounted to Rp. 64,705,000 in 2017, Rp. 148,577,000 in 2018, Rp. 289,301,500 in 2019, Rp. 118,399,702 in 2020, and Rp. 229,594,500 in 2021.

In 2022, Baznas Banjar City did not record any zakat maal contributions from the general public. Therefore, by the end of that year, only Rp. 6.07 billion was collected, originating from civil servants. On the other hand, Baznas predicts that the potential that can be tapped from the zakat sector in Banjar City amounts to Rp. 22.1 billion (Baznas, 2022). Referring to this calculation, there is still a significant gap between the potential and the actual. Referring to this calculation, there still needs to be a significant gap between the potential and the actual zakat collection in Banjar City. This means there are still other sectors whose potential for zakat collection has yet to be optimally gathered.

In 2021, the number of Micro, Small, and Medium Enterprises (UMKM) in Banjar City was recorded at 34,962 units (Dinas Koperasi dan Usaha Kecil Jawa Barat, 2022). Furthermore, trading facilities have rapidly expanded, reaching 6,871 units distributed across 5 market units in Banjar City (BPS Kota Banjar, 2023). The substantial number of Micro, Small, and Medium Enterprises (UMKM) and trading facilities should contribute significantly to trade zakat receipts. However, in reality, the contribution from this sector accounted for only 4.18% of the total zakat maal receipts in Baznas Banjar City. This phenomenon is intriguing to examine to identify various challenges faced and formulate appropriate strategies to optimize the collection of trade zakat by zakat management organizations (OPZ) in Banjar City.

2. LITERATURE REVIEW

2.1. Trade Zakat

Trade Zakat, also known as *urud al-tijarah* in Islamic finance, refers to the zakat paid on business inventory. It encompasses all goods acquired for resale to generate profit. This definition includes various commodities such as machinery, tools, clothing, food and beverages, jewelry, livestock, plants, land, buildings, and more. If the business inventory is equivalent to or exceeds the nisab value of money at the end of the zakat year, then zakat must be paid at two and a half percent of the inventory's value. Trade zakat is levied on the initial capital of the business as well as on any value additions above that initial capital (Qaradawi, 2020). On the other hand, the company's fixed assets used as capital are exempt from zakat obligation (Fathullah, 2018).

According to Ibn Rushd, traded commodities are considered wealth intended for growth, similar to other forms of wealth subject to zakat obligation, such as agricultural produce, livestock, and gold and silver. Trading assets share characteristics with monetary assets in that they can be exchanged, valued, and used for investment and growth (Qaradawi, 2020). According to the four schools of Islamic jurisprudence (madhabs), only productive assets are required to pay zakat. Productivity, in the context of zakat, refers to the potential of an asset to grow and increase through one of three ways: intrinsic productivity, productivity through trade, and productivity through animal breeding. Trade zakat is a responsibility that entrepreneurs must fulfill in addition to

paying taxes imposed by the government. Zakat payment is the outcome of the development and performance derived from the business activities. Businesses must be halal and Sharia-compliant and grow to contribute to developing the community's economy (Abdullah *et al.*, 2021).

The calculation of trade zakat is based on the haul (after one year has passed), where all wealth, including capital, profits, bank savings, and expected receivables, must be calculated. Trading goods are excluded, and all goods and cash, whether used for transactions or not, along with potential receivables, are totaled. Zakat is then deducted from this total at a rate of 2.5%. If there are unrecoverable receivables, zakat is only imposed on them once received. Suppose the total trade inventory does not reach the *nishab* threshold at the calculation time. In that case, the entrepreneur can give it in the form of charity and alms so that the existing wealth receives blessings, and the business prospects will be more successful. Several issues arise in implementing trade zakat, three related to regulations, shareholders, and differences in zakat *nishab* calculation (Saleh & Ruslan, 2021).

2.2. Management of Zakat Collection

The concept of management can be divided into two parts: etymological understanding derived from the English word "to manage" or "management," which means administration. Alternatively, in French, "management" means the art of carrying out and organizing (Rohman, 2017). In terms of terminology, the definition of management has been extensively discussed by experts from various perspectives. One of them is George R. Terry and Leslie W. Rue, who explain that management is a process or framework involving the guidance or direction of a group of people. This process has specific objectives, namely achieving organizational goals or predefined purposes (Terry & Rue, 2019). To achieve the predetermined goals, an organization must design a management pattern that includes five main activities: planning, organizing, staffing, motivating, and controlling (Terry & Rue, 2019).

Management plays a role in for-profit and social organizations such as Zakat collection institutions. Although the goals of social organizations are non-profit and different from those of business organizations, effective management remains crucial (Suprihanto, 2014). Effective management in social organizations is necessary to achieve its mission and objectives, manage resources, organize programs and services, develop program strategies and innovations, and measure and evaluate institutional performance.

To realize a good zakat management organization, good management is also required. Zakat management is defined as achieving the zakat institution's goals with or through others through planning, organizing, directing, and controlling organizational resources effectively and efficiently (Furqon, 2015). Another term used in Law Number 23 of 2011 is zakat management, which is the activity of planning, implementation, and coordination in the collection, distribution, and utilization of zakat. As explained in Article 3 of the law, the purpose is to establish an effective and efficient zakat management institution.

The Quranic verse referenced regarding zakat management is commanded in Surah At-Taubah, verse 103: "Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing." The management pattern of zakat, based on Islamic principles, is not

significantly different from the general management patterns that have been widely practiced. The difference lies in the philosophy or philosophical foundation based on the Qur'an and the Hadith of the Prophet Muhammad (Mochlasin, 2014). The management aspects referred to are: 1) Planning (التخطيط) based on the verse QS. Al-Hashr verse 18; 2) Organizing (التنظيم) based on QS. Ali Imran verse 103; 3) Coordination (التنسيق) explained in QS. Al-Maidah verse 2 and QS. Al-'Ashr verse 3; 4) Controlling (الرقابة) refers to QS. Al-Mujadalah verse 7 and QS. Al-Zalzalah verses 7-8; 5) Motivation (ترغيب) explained in QS. Ar-Ra'd verse 11 and QS. An-Najm verse 39; and 6) Leadership (الخلافة) explained in QS. Al-An'am verse 165 (Mochlasin, 2014).

Effective zakat management will increase trust in the community (Atabik, 2015; Mandasari *et al.*, 2024), which will also impact the optimization of collection carried out by the OPZ because zakat collection is one of the stages in zakat management that must be done with proper planning. The more effective zakat collection is carried out, the more significant benefits will be felt by the community (Tiraliana *et al.*, 2023). To optimize each planned program, zakat management organizations (OPZ) need fundraising activities to ensure sustainability and self-reliance in continuously distributing zakat proceeds. Fundraising is gathering funds and other resources from various parties such as individuals, groups, organizations, companies, or governments. Its purpose is to support the institution's programs and operational activities to achieve the established mission and objectives (Sutisna, 2006).

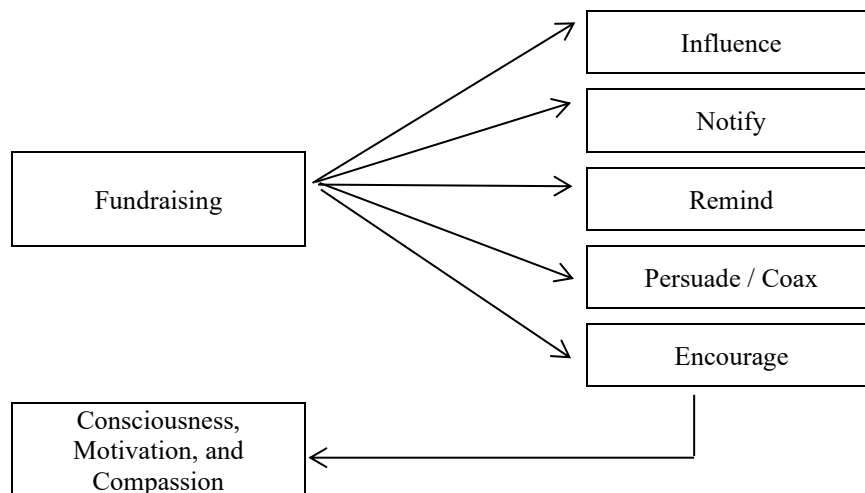


Figure 1. Fundraising Process Scheme

Source: Direktorat Pemberdayaan Zakat Kementerian Agama RI (2013)

2.3. Previous Studies

Tabel 1. Previous Research Findings

Number	Author	Title	Methodology	Findings
1.	Husen Sobana <i>et al.</i> (2017)	The Variables that Affect Compliance of Muslim	Multiple Linear Regression Analysis	The strategies implemented include: Enhancing the professionalism of zakat

Number	Author	Title	Methodology	Findings
		Merchants for Zakat Maal in the District of Cianjur		collectors through technology and management systems, Baznas enhancing cooperation with the DMI, community leaders, and religious scholars to collect zakat maal, Zakat collection through home visits, and Online zakat payments
2.	Novia <i>et al.</i> (2018)	Analysis of the Influence of Non-Economic Factors on Madurese Traders' Attitudes Toward Paying Trade Zakat	Multinomial Logit Analysis	Motivation to pay trade zakat is influenced by knowledge, work environment, religiosity, and education
3.	Lestari <i>et al.</i> (2019)	The Implementation of Traders' Understanding Regarding Trade Zakat in the Anyar Market of Bandung City	Descriptive Analysis	Understanding of trade zakat is still lacking, but in terms of implementation, it is good, distributed well through institutions and some are independently managed
4.	Rahman dan Fitrianto (2019)	Merchant Participation in Paying Trade Zakat at Baznas Kuantan Singingi Regency	Descriptive Analysis	The drivers for traders to pay through Baznas are its official status as an institution and government encouragement, while inhibiting factors include low trust levels, doubted credibility, lack of understanding of the essence of trade zakat by the muzaki, and minimal awareness levels
5.	Suarni <i>et al.</i> (2023)	Traders' Understanding of Trade Zakat Accounting and Its Implementation in Kel. Balla Kec. Baraka Kab. Enrekang	Descriptive Analysis	Most traders do not understand the essence of trade zakat, which consequently impacts their minimal understanding of trade zakat accounting as well
6.	Susanti <i>et al.</i> (2020)	Study on the Perception of	Descriptive Analysis	Challenges faced include a lack of knowledge about

Number	Author	Title	Methodology	Findings
7.	Bin-Nashwan <i>et al.</i> (2021)	Business Zakat among Batik Entrepreneurs in Sungai Penuh City Moderating Effect of Perceived Behavioral Control on Islamic Tax (Zakah) Compliance Behavior among Businessmen in Yemen	Multiple Linear Regression Analysis	zakat and minimal awareness about paying zakat Perceived Behavior Control (PBC), or the perception of behavior control, plays a key role in increasing the intention of Muslim business actors to comply with zakat obligations
8.	Falahuddin <i>et al.</i> (2022)	Compliance Analysis Of Traders Paying Zakat With Analytical Networking Process Approach In Central Aceh District	Analytical Network Process (ANP)	Long-term solutions to enhance the role of traders in paying zakat: expanding socialization efforts, fostering synergy with local amil, developing information technology systems, and ensuring transparency in financial reporting
9.	Hoque (2023)	Promoting Business Zakah as a Product of Islamic Finance to Fund Social Causes for Well-being of the Underprivileged: Evidence from Bangladesh	Descriptive Analysis	About 35% of sampled entrepreneurs use trade zakat funds to finance social projects, with an average annual zakat fund of around 144 million BDT (approximately US\$1.7 million) per trading company. Trade zakat has the potential to become a source of financing for social programs aimed at improving welfare
10.	Sadallah <i>et al.</i> (2023)	Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention	Structural Modelling (PLS-SEM)	Attitude, subjective norms, and perceived behavioral control have a significant impact on the intention to pay zakat

Source: Processed data (2023)

This study aims to fill the existing research gap and highlight the urgency of

optimizing the collection of trade zakat in Kota Banjar. Despite several previous studies, there is still a need to investigate the specific obstacles faced by traders in Kota Banjar in paying trade zakat. Moreover, previous research has tended to focus more on the factors influencing the intention and attitude of traders in paying zakat. At the same time, solutions and strategies to address these obstacles have yet to receive adequate attention. This study will significantly contribute by identifying obstacles and designing practical solutions and strategies for trade zakat collection in Kota Banjar.

2.4. Conceptual Framework

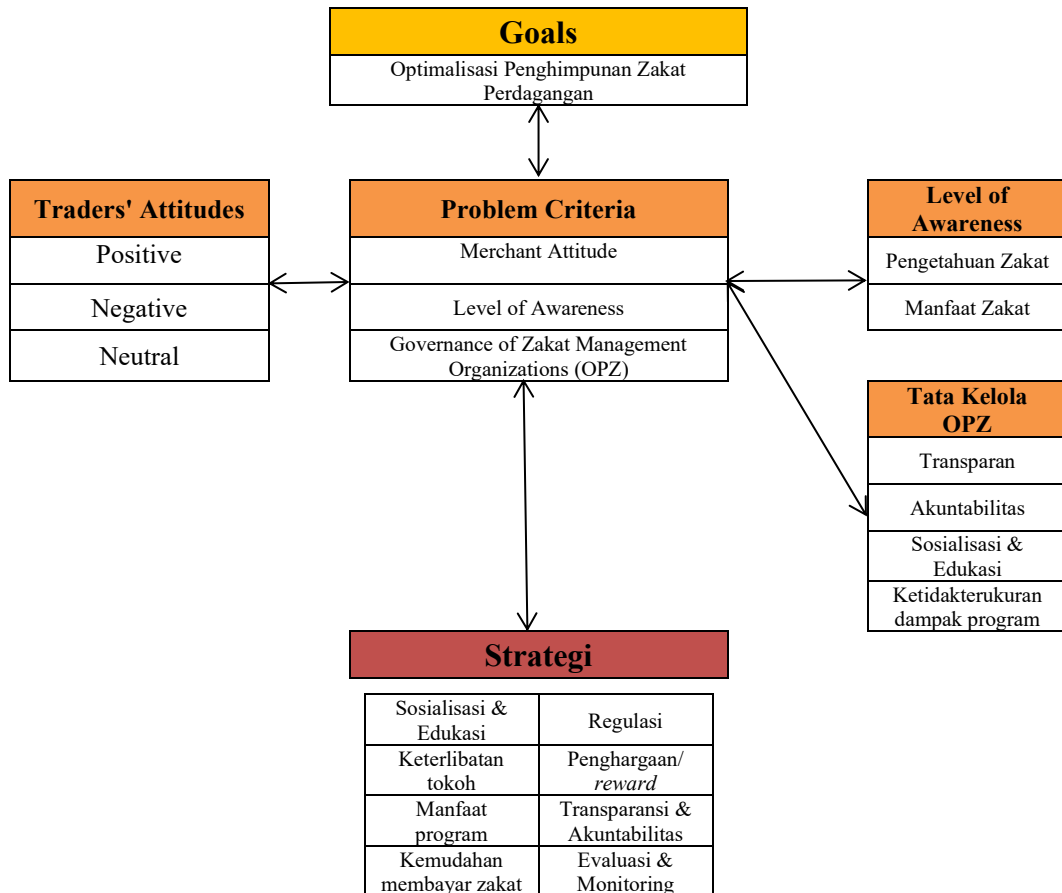


Figure 2. Conceptual Framework

This section describes the conceptual framework to answer the research question.

3. METHODOLOGY

This research combines qualitative and quantitative approaches (mixed method) using the Analytic Network Process (ANP) method. The Analytic Network Process (ANP) is employed in operations research and decision-making to model and analyze complex systems. To address the problem statement through the Analytic Network Process (ANP) approach, respondents are selected based on their understanding of the issue of trade zakat collection in Banjar. The number of respondents is 7 people, including zakat experts, zakat practitioners, and trade practitioners. The requirement for respondents to be considered valid in ANP is expertise or mastery in their field.

Table 2. List of Respondents

Number	Name	Position	Information
1.	Dewi Yulianti	Businessman	Practitioner
2.	Saefurrahman	Businessman	Practitioner
3.	Didang Abdul Basyir, S.Kom.	Head of Collection Division Baznas Kota Banjar	Amil Zakat Practitioner
4.	Dedi Herdiana	Head of Lazismu Kota Banjar	Amil Zakat Practitioner
5.	Dede Sofyan, S.Pd.I.	Head of LAZ Persis Kota Banjar	Amil Zakat Practitioner
6.	Ganjar Santika, S.E.I., M.E.	Academics STEI Ar-Risalah Ciamis	Zakat Expert / Observer
7.	Anton Nurman, S.E.I.	Secretary MES Kota Banjar	Zakat Expert / Observer

ANP has four axioms which form the basis of the theory, among others (Saaty dan Vargas, 2006):

- Reciprocal: This axiom states that if PC (EA, EB) is the pairwise comparison value of elements A and B, seen from its parent element C, which shows how many times more element A has what element B has, then PC (EB, EA) = 1/ Pc (EA, EB). For example, if A is five times larger than B, then B is 1/5 the size of A.
- Homogeneity: states that the elements compared in the ANP framework structure should have a manageable amount of differences, which could cause more significant errors in assessing supporting elements that influence decisions.

Table 3. Definition of Rating Scales and Numerical Scales

Definition	Intensity of Importance
<i>Equal Importance</i>	1
<i>Weak</i>	2
<i>Moderate importance</i>	3
<i>Moderate plus</i>	4
<i>Strong importance</i>	5
<i>Strong Plus</i>	6
<i>Very strong or demonstrated importance</i>	7
<i>Very, very strong</i>	8
<i>Extreme importance</i>	9

Source: Saaty dan Vargas (2006)

- Priority: namely absolute weighting using an interval scale [0.1] and as a measure of relative dominance.
- Dependence conditions: it is assumed that the arrangement can be composed into components that form parts in the form of clusters.

Several stages must be carried out to obtain this ANP research data. Generally, the stages in ANP are divided into three phases, as seen in the following framework (Ascarya, 2005):

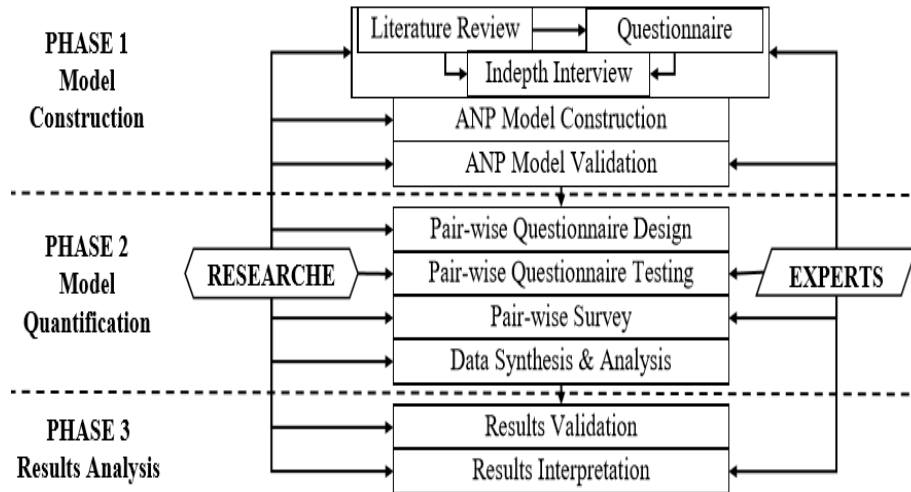


Figure 3. Stages in ANP
 Source: Ascarya (2005)

4. RESULT AND ANALYSIS

4.1. Problem Aspect Research Results

Based on the results of the ANP framework construction, the main problem in collecting trade zakat in Banjar City is dominated by the problem of traders' attitudes. This problem is the leading indicator with an average value of 0.430. Meanwhile, Baznas/LAZ governance issues were ranked second with an average score of 0.297. Lastly, there is the problem of the level of awareness, which has an average value of 0.271. It is known that the rater agreement value is 0.17 ($w = 0.17$), and the P-value value for this indicator is 0.306 (sign. 0.05). This means that the experts need to show a more substantial level of agreement. This indicates that the problem of traders' attitudes is the leading priority indicator but does not have a considerable effect on the problem of collecting trade zakat in Banjar City, and the experts are at a weak level of agreement in identifying the problem of traders' attitude as the leading priority indicator of the problem of collecting trade zakat in Banjar City.

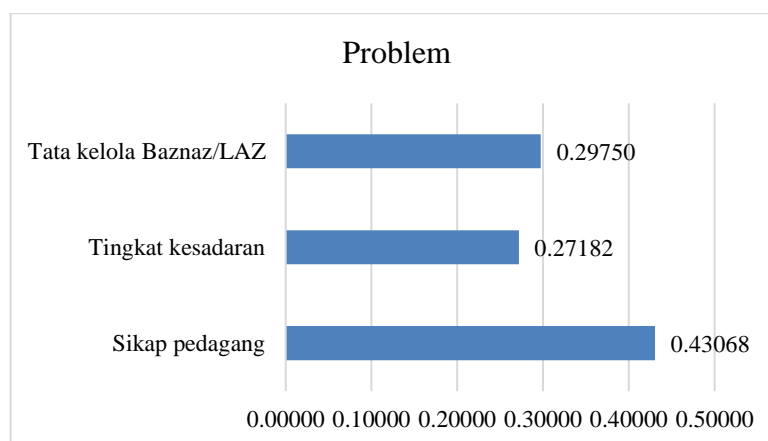


Figure 4. Priority Criteria Problems

The problem of traders' attitudes is the leading indicator of the problem of collecting trade zakat in Banjar City. In the ANP structure of this research, three sub-

indicators discuss internal issues: 1) positive, 2) adverse, and 3) neutral. Analysis of ANP data using *Super Decisions* produced the following findings:

Table 4. Priority Criteria Problems

Criteria Problems	Average	Ranking
Trader's attitude	0.430	1
Level of Awareness	0.271	3
Governance of OPZ	0.297	2

Based on Figure 5 below, there are main sub-indicators regarding trader attitudes, which are positive, with an average value of 0.419. In second place is the negative attitude sub-indicator with an average value of 0.324, followed by a neutral attitude with an average value of 0.255. The P-value obtained was 0.235 (sign. 0.05), which means it is insignificant, and the rater agreement value was 0.21 (w = 0.21), which means weak agreement. This shows that positive attitudes cannot be considered the leading indicator that influences the problem of traders' attitudes, and experts are at an inadequate level of agreement in making positive attitudes the ultimate indicator that affects the problem of traders' attitudes in collecting trade zakat in Banjar City.

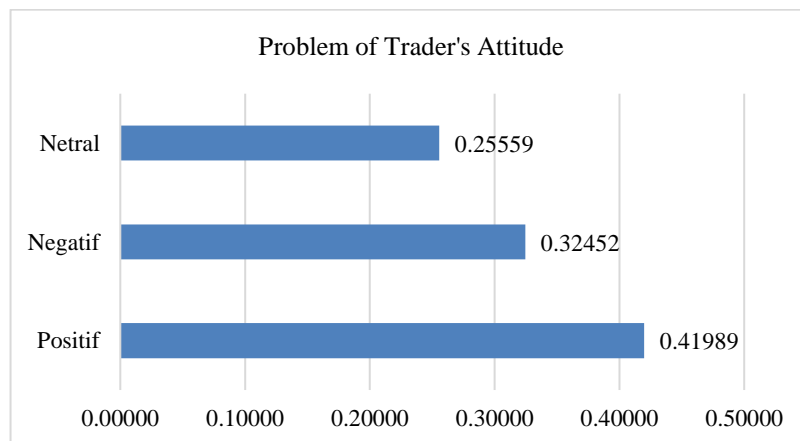


Figure 5. Problem of Trader's Attitude

After the problem of traders' attitudes, the next focus of the problem is the issue of governance of the Zakat management organization (OPZ), both Baznas and LAZ. In the ANP structure of this research, indicators of OPZ governance problems include four sub-indicators: 1) transparency, 2) accountability, 3) socialization and education, and 4) lack of measure of program impact. The results of interviews with respondents and analysis using *Super Decisions* produced a priority diagram for sub-indicators of OPZ governance problems.

Based on Figure 6, the main sub-indicators in OPZ governance issues are socialization and education, with an average value of 0.351. In second place is accountability, with an average value of 0.269, followed by transparency, with an average value of 0.234, and the immeasurability of program impacts is the last sub-

indicator, with an average value of 0.144. The P-value obtained was 0.000 (sign. 0.05), which means it is significant, and the rater agreement value was 0.97 ($w = 0.97$), which means there is a firm agreement. This shows that socialization and education can be considered the leading indicators that significantly influence OPZ governance issues, and expert opinions are at a strong level of agreement in making socialization and education the leading indicators that influence OPZ governance issues in collecting trade zakat in Banjar City.

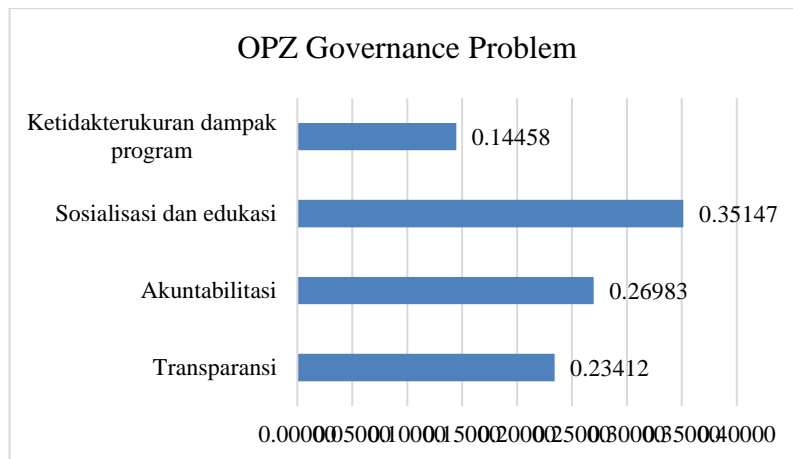


Figure 6. Sub Criteria of OPZ Governance Problems

After the issue of OPZ governance, the next focus of the problem is the level of awareness. In the ANP structure of this research, the awareness level problem indicators include two sub-indicators: 1) knowledge about zakat and 2) benefits of zakat. The results of interviews with respondents and analysis using Super Decisions produced a priority diagram for sub-indicators of problem awareness levels.

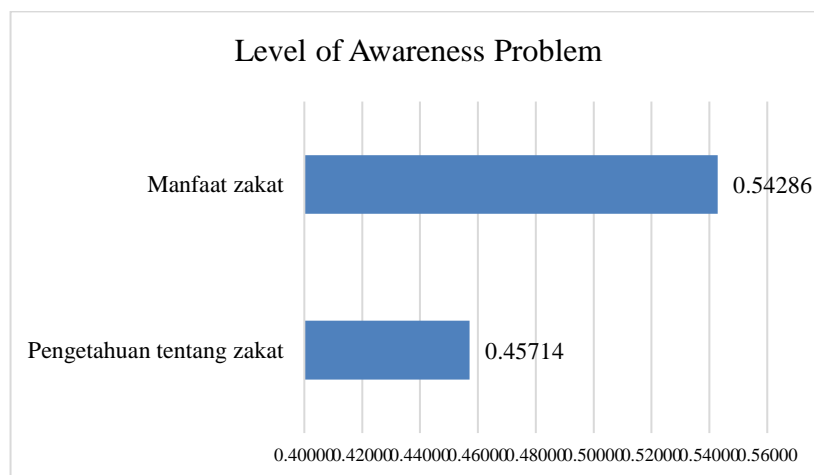


Figure 7. Sub Criteria Level of Awareness Problem

Based on the picture above, the main sub-indicator regarding the level of awareness is the benefits of zakat, with an average value of 0.542. In second place is knowledge about zakat, with an average value of 0.457. The P-value obtained was 0.812

(sign. 0.05), which means it is not significant, and the rater agreement value was 0.01 ($w = 0.01$), which means there is no agreement. This shows that the benefits of zakat cannot be considered the leading indicator that has a significant influence on the level of awareness, and the opinions of experts do not agree on making the benefits of zakat the ultimate indicator that influences the problem of the level of understanding in collecting trade zakat in Banjar City.

4.2. Results of Priority Strategy for Optimizing Trade Zakat Collection in Banjar City

Based on the picture below, the leading indicators in the strategy are socialization and education, with an average value of 0.189. In second place is evaluation and monitoring, with an average value of 0.151, followed by ease of paying zakat, with an average value of 0.146. The four figures involve involvement with an average value of 0.144. The following strategy is regulation, with an average value of 0.132. The fifth strategy is transparency and accountability, with an average value of 0.099, followed by the program benefits strategy, with an average value of 0.094, and rewards are the last indicator, with an average value of 0.041. The P-value obtained was 0.075 (sign. 0.05), which means it is not significant, and the rater agreement value was 0.26 ($w = 0.26$), which means there is weak agreement. This shows that socialization and education cannot be considered the primary strategy, and expert opinions need to be at an adequate level of agreement in making socialization and education a strategy for collecting trade zakat in Banjar City.

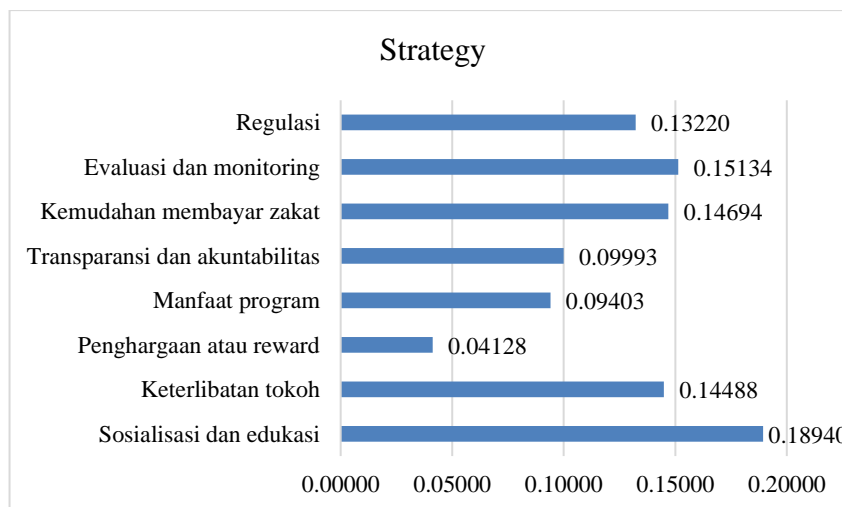


Figure 8. Priority Criteria Strategy

4.3. Analysis

There are numerous challenges faced in the efforts to optimize trade zakat collection in the city of Banjar. Based on respondents' assessment through distributed questionnaires, the emerging priority issues include 1) Traders' attitudes, 2) OPZ governance, and 3) Awareness Level.

Trader's attitude problem

The attitudes of traders in Banjar regarding the obligation to pay zakat reflect the dynamics of the relationship between religious values and economic activities within the

community. Zakat, as one of the obligations in Islam, significantly fosters solidarity and social justice. Therefore, the understanding and attitudes of traders regarding zakat are crucial aspects in this context.

Table 5. Criteria of Traders Community Attitudes

Criteria	Description
Positive	Social concern and responsibility. Traders with a positive attitude towards zakat tend to be highly aware of the needs of the less fortunate. Traders with a positive attitude towards zakat usually view this obligation as integral to religious and moral life.
Negative	Procrastinating Zakat Payments. Traders with a negative attitude may postpone zakat payments or reduce the amount they should pay. They may even perceive zakat as a burden rather than a religious obligation that should be fulfilled
Neutral	Execution of Routine Obligations. Traders with a neutral attitude may view zakat as a religious routine that must be fulfilled without showing strong positive or negative feelings toward it.

This research notes several critical findings in optimizing trade zakat collection in Banjar. The first finding indicates that the main issue lies in the traders' attitudes toward enhancing trade zakat collection in Banjar. This research aligns with Abdulahanaa's (2021) study, which emphasizes that the attitudes and intentions of traders significantly influence compliance with trade zakat payments. According to Lestari *et al.* (2019), generally, traders' attitudes toward trade zakat are positive, as indicated by several attitudes or behaviors, such as traders' agreement that giving zakat is a command from Allah. Traders also demonstrate good compliance with trade zakat laws. Attitude is the behavior exhibited by an individual in response to events around them (Azwar, 2013). Attitudes toward trade zakat payment are certainly influenced by various factors that can make someone inclined or disinclined to pay trade zakat (Novia *et al.*, 2018), such as knowledge and awareness (Susanti *et al.*, 2020).

The following findings in this research focus on the issue of traders' attitudes towards paying trade zakat, with sub-criteria focusing on positive attitudes. This research results align with Lestari *et al.* (2019) study, which mentions that traders have a favorable view of the existence of trade zakat and its legality in Islamic law. Lutfiah Mahmudah and Susilo (2023) also reveal that society currently has a positive view of trade zakat, although not yet supported by a high knowledge and awareness of the laws and systems in trade zakat.

Traders still often equate trade zakat with zakat al-fitr. This point is also emphasized by Kholili (2019), who found that in practice, some business actors show a positive attitude towards trade zakat, but there still needs to be more knowledge and awareness, resulting in some traders equating trade zakat with zakat al-fitr. This indicates the need for further efforts to provide traders with a better understanding of the differences and the importance of trade zakat obligations.

OPZ Governance Problem

The second issue in the research results is the governance of the Zakat management organization (OPZ). Several complex factors can influence the low

awareness of zakat among traders. The research identifies four indicators used as references in the OPZ governance issue: 1) Socialization and education, 2) Accountability, 3) Transparency, and 4) Uncertainty of program impact assessment.

Socialization and education are the main factors that pose problems in trade zakat collection in Banjar. The need for socialization and education about zakat regulations to traders is suspected to be causing the low collection of zakat. This finding aligns with Alisa (2007) and Mardiansyah (2022), who stated that socialization regarding the obligation to pay zakat by traders is still minimally conducted by OPZ.

Socialization is considered one of the critical factors in increasing the awareness of muzak (those who are obliged to pay zakat) to pay trade zakat, considering that trade zakat collection is fundamental for zakat management institutions (Hasibuan, 2020). This finding is also consistent with the findings of Hamdani *et al.* (2019), who stated that the main issue faced by the community in the Zakat collection is the need for more education and socialization provided by OPZ. Buchari (2022); Firmansyah and Devi (2017), support this finding by stating that the frequency of zakat education seminars still needs to be higher, resulting in an uneven understanding of zakat institutions. Furthermore, the need for socialization activities is due to an insufficient budget to educate the public, especially those in the general category. Syafiq (2018) highlights that suboptimal government regulations cause a lack of socialization in zakat institutions.

The issues of accountability and transparency are also concerns for various stakeholders, including traders, practitioners, and experts. Accountability and transparency for a Zakat institution are crucial to ensure the public can appropriately account for the funds collected. Both aspects are part of the implementation of PSAK 109 (Hikmaningsih dan Pramuka, 2020).

Accountability reflects the extent to which the OPZ is responsible for implementing zakat programs and the funds collected. Meanwhile, transparency manifests the OPZ's openness regarding using zakat funds entrusted by Muzakki. Clarity in financial accountability reports and information transparency on various activities carried out by the OPZ can build trust and increase awareness of zakat among traders.

Both of these issues are widely recognized, including by zakat practitioners. Hence, numerous studies have revealed that accountability and transparency are closely correlated with an increase in the interest of potential muzakki to pay zakat. This has been highlighted by Alkahfi *et al.* (2020), Nurul Walidah and Anah, (2020), Aristi and Azhari (2021), Bolita and Murtani (2021), as well as Kabib *et al.*, (2021). Improving OPZ accountability can be achieved through enhanced supervision and internal control systems (Syafiq, 2016).

The fourth issue in governance is the uncertainty of the impact of zakat programs conducted by the OPZ. This indicates the extent to which the OPZ can measure and communicate the positive impact resulting from the use of Zakat funds. OPZ often struggles to measure the real impact of the programs implemented. Inconsistent and unmeasured evaluation processes make assessing the effectiveness of zakat fund utilization difficult.

To address unmeasured programs, Baznas, through the Strategic Research Center (Puskas), has issued impact assessment instruments since 2016 through the Baznas Welfare Indicator (IKB) and Poverty Indicators (Puskas BAZNAS, 2023). However, not all OPZs can implement these program impact assessment instruments, including those in Banjar City; hence, this issue arises and needs to be minimized. One way to address this is by collaborating with universities to implement research programs

to capture the success achieved.

Awareness Level Problem

Besides attitude, another important finding in this research is related to the level of awareness of zakat payers in paying trade zakat, which includes the aspect of the benefits of zakat. Zakat is considered worship of wealth that brings wisdom and significant benefits, both for the payer, the recipient, the wealth from which zakat is taken, and society (Dewi, 2020). The results of this study are in line with the research by Lestari *et al* (2019), which indicates that the knowledge and understanding of traders regarding trade zakat and its benefits are still lacking and inadequate.

Another fact is that some people are reluctant to pay zakat because they feel that the wealth they have acquired is the result of their efforts; hence, they feel no need to give zakat (Daulay, 2015). In this context, awareness of the benefits of zakat becomes crucial in changing perceptions and motivating zakat payers to fulfill their obligations. This awareness includes understanding that zakat is a religious duty and beneficial in contributing positively to social and economic welfare. If someone is aware that zakat is a portion of wealth that must be given, it will increase the collection of zakat funds (Kartika, 2020). Syafiq (2018) emphasizes that motivation to pay Zakat, Infaq, and Sedekah (ZIS) at zakat institutions reflects a high level of religiosity and understanding regarding zakat and its benefits. Therefore, efforts to increase community awareness and understanding of zakat's benefits become crucial in optimizing the collection of trade zakat in Banjar.

The role of zakat institutions in collecting, managing, and empowering zakat funds from the trade sector

The role of zakat institutions in collecting, managing, and utilizing zakat funds from the trade sector in Kota Banjar can be categorized into three aspects: Socialization and education. This aspect is the most important in optimizing the collection of trade zakat. Increasing zakat literacy is fundamental and should be continuously carried out on a massive scale through various means, such as seminars, training sessions, and social media. This was similarly emphasized by Rofi and Fanani (2023) regarding the urgency of enhancing zakat literacy among traders through various activities.

Adequate socialization and education can increase public awareness and understanding of trade zakat, including its obligations, procedures, and benefits. Zakat institutions must continue to strive for comprehensive and sustainable socialization and education efforts. This can be achieved through various media, such as direct counseling, distribution of brochures and leaflets, utilization of social media, and religious study activities held in study groups, mosques, and other venues.

Secondly, the governance aspect. The governance aspect relates to how zakat institutions manage trade zakat funds transparently, accountably, and effectively. The findings of this research reinforce the study by Lovenia and Adnan (2017) that the aspects of good governance in zakat institutions, such as Transparency, Accountability, Responsibility, Independence, and Justice, provide a positive assessment. Indirectly, zakat payers feel satisfied with the governance that has been implemented.

An effective and efficient management system ensures that trade zakat funds are optimally managed, thereby increasing public trust (Syafiq, 2018) and encouraging the community to channel zakat through official zakat institutions. To promote good institutional governance, internal and external audits should be conducted periodically

to ensure that trade zakat funds are managed securely and safeguarded against misuse.

Thirdly, the aspect of utilization. It pertains to how trade zakat funds are used to assist those in need by Islamic Shariah provisions. Zakat institutions must conduct community needs analyses to ensure that trade zakat funds are used appropriately. Monitoring and evaluation should be carried out periodically to ensure that trade zakat funds are used effectively and efficiently.

Effective and efficient utilization of zakat has a significant positive impact on the community's willingness to pay zakat. As stated by Janah *et al.*, (2023), Madia and Rachmad (2023), and (Mahendra *et al.*, 2021) through various studies, the utilization programs offered by zakat management organizations also influence the interest of zakat payers to channel their zakat. Therefore, zakat institutions must plan each utilization program with several criteria including targets, timing, amount, and procedures.

The Priority Strategy for the Collection of Trade Zakat in the City of Banjar

Efforts to optimize the collection of trade zakat in the City of Banjar require suitable and fitting strategies to be implemented by the Zakat Institutions (OPZ). The analysis results using ANP conclude eight priority strategies, namely:

First, Socialization and Education. Socialization aims to introduce the obligation to pay zakat to individuals who already must purify their wealth (Tantyo, 2019). Zakat administrators must continuously engage in socialization efforts and persuasion with zakat payers to maintain trust and willingness to fulfill trade zakat through official institutions (Hasibuan, 2020).

Socialization related to trade zakat has been implemented in various regions, such as the example set by BAZNAS in the Kepahiang district. Zakat administrators directly visit zakat payers, engage in face-to-face interactions, explain the *nishab* and haul of trade zakat, and answer questions directly. This approach helps zakat payers to understand trade zakat more profoundly and provides relevant answers (Tantyo, 2019).

Direct socialization by zakat institutions is expected to provide prospective zakat payers with a deeper understanding of the importance of trade zakat. Thus, it is hoped that the interest of zakat payers will increase, ultimately optimizing the collection of trade zakat. In addition to providing education and socialization to the community, there is a need for intensive coordination among zakat institutions at the central and regional levels (Hamdani *et al.*, 2019). Collaboration among various stakeholders is expected to enable more effective and efficient efforts in collecting trade zakat.

Second, Evaluation and Monitoring. The second strategy to be implemented by zakat management organizations in optimizing the collection of trade zakat in the City of Banjar is through evaluation and monitoring. Evaluation and monitoring are essential activities to ensure that zakat management organizations (OPZ) perform their duties and functions effectively and efficiently. Evaluation and monitoring can also be used to improve the performance of OPZ and ensure that zakat is distributed effectively and beneficially to the community.

Evaluation and monitoring are the institutions' responsibilities to measure the effectiveness of the performance conducted, as mentioned by Novita *et al.* (2023) in their research. Also, the study by Toriquuddin dan Rauf (2013) states that evaluation and monitoring are part of applying modern management principles in OPZ. OPZ can undertake several measures, including surveys of zakat payers to assess their satisfaction with OPZ services, internal audits to ensure that OPZ performs its duties and functions per applicable laws and regulations, and monitoring of zakat distribution to ensure that

it is targeted appropriately.

Third, Ease of Paying Zakat. Another finding from this research relates to providing ease of access to zakat payment. Especially now, various media and applications have developed rapidly, allowing zakat payers to utilize various service features to pay zakat online from their smartphones. However, payments through conventional systems should still be pursued, as there may still be zakat payers who need to become familiar with digital payment application features.

Collecting zakat through various platform services is a solution to attract the interest of prospective zakat payers as much as possible, thereby significantly impacting the optimal collection of zakat funds. Some research results supporting this study were disclosed by Ichwan (2020), Maghfirah (2020), Darmawan and Arafah (2020), and Ichwan and Ghofur (2021). Optimizing digital services has become one of the strategies that must be implemented by OPZ, located in the City of Banjar.

Fourth, Engagement of Influential Figures. Influential figures with good reputations can motivate people to participate in charitable activities, including zakat payment. Zakat institutions establish good cooperation with various community figures in the City of Banjar in various zakat socialization and education activities, especially related to trade zakat. Some potential collaborators include the chairpersons of the Indonesian Ulama Council (MUI) at various levels, from the city level to the village level, Islamic religious counsellors from the Ministry of Religious Affairs, leaders of Islamic boarding schools in the City of Banjar, or other influential community figures.

This strategy is quite effective to implement, as several studies have found facts similar to this research. For example, the study by Khair (2021) found that some zakat payers channel their zakat through community figures. Similarly, Coryna dan Tanjung (2015) mentioned that religious figures significantly encourage people to pay zakat through official institutions.

Fifth, Regulation. Regulation can be an essential instrument to encourage the collection of trade zakat in the City of Banjar. However, regulations must be targeted and manageable for zakat management institutions. Reasonable regulations can create a conducive environment for zakat collection, while unclear or complex regulations can become obstacles. Generally, the legal framework related to zakat management is governed by Law Number 23 of 2011, which is then complemented by Regional Regulation (Perda) Number 6 of 2008 concerning the Management of Zakat, Infak, and Shadaqah in the City of Banjar.

Through this Perda, there is already sufficient legal strength to encourage zakat payers to channel their zakat through officially appointed government institutions. The study by Rahmaningtyas *et al.* (2020) explains that government regulations can stimulate zakat payer interest. However, uneven dissemination of Perda causes zakat among traders not to be optimally collected, and even Anwar *et al.* (2019) mention it as a challenge. Therefore, cooperation with religious and community leaders becomes crucial to enhance, ensuring that the untapped potential of zakat can be optimized.

Sixth, Transparency and Accountability. Zakat management is a responsibility that requires accountability and transparency to gain public trust. One strategy to increase zakat collection through accountability and transparency is by fulfilling the Zakat Core Principles (ZCP), which guide zakat management and encompass six principles related to accountability and transparency. Implementing ZCP can support more responsible and open zakat management (Zahara *et al.*, 2023).

The accountability and transparency of zakat institutions in providing access to

information as widely as possible for the community, including financial reports, is a critical variable in increasing the trust of zakat payers (Rinaldi dan Devi, 2022). Implication will form loyalty among zakat payers (Yuliafitri dan Khoiriyah, 2016). Another thing that Zakat institutions can do in implementing this strategy is to provide easy access to financial reports through various website channels and social media platforms they have. Likewise, disseminating information periodically regarding the collection and utilization activities carried out in a period, whether weekly, monthly, or annually.

Seventh, Program Benefits. Efforts to increase the collection of trade zakat can be made by optimizing programs that provide benefits, both for zakat payers and recipients. Zakat institutions must design sustainable programs that benefit the community, especially zakat recipients. Zakat's long-term goal is to change recipients' mentality and mindset to transition into Zakat payers in the future. Therefore, the programs designed must be continuous and collaborate with all elements, both government and private sectors. These programs will attract the attention of zakat payers to channel their zakat through official zakat institutions.

Research by Mulyanti *et al* (2023) states that program benefits significantly contribute to increasing the amount of zakat collection. Designing effective zakat empowerment programs requires understanding community needs and good zakat fund management. Therefore, the designed programs should involve recipients in program planning, utilize technology to facilitate program management, promote attractive programs, and transparently report zakat fund usage to stakeholders, including recipients, donors, and the community.

Eighth, Recognition or Reward. Awarding recognition or rewards to zakat payers can be one of the strategies that zakat institutions (OPZ) can try to increase traders' role in paying zakat. Recognition is not only in goods or incentives but other forms, such as certificates, plaques, or even zakat utilization reports directly communicated to zakat payers. Through this strategy, zakat payers will feel that their zakat has been distributed correctly according to its intended purpose.

In marketing management, rewarding zakat payers is part of providing quality service. Zakat payers are positioned as consumers whom Zakat institutions must serve to the best of their ability. The goal is to provide satisfaction to zakat payers (Syakuro and Fikriyah (2020); Alfaruki *et al* (2023)), then make zakat payers loyal (Saputra *et al.*, 2020) in channeling their zakat through zakat institutions.

5. CONCLUSION AND RECOMMENDATION

Based on the study conducted and the formulated research problem, this study concludes that the fundamental priority issues (constraints) in optimizing the collection of trade zakat in the City of Banjar include merchant attitudes, governance of Zakat Management Organizations (OPZ), and the level of zakat payer awareness. Therefore, improving merchant attitudes, OPZ governance, and zakat payer awareness are crucial steps that need to be taken. Zakat Management Organizations (OPZ) strive to collect, manage, and utilize zakat funds from the trade sector through three fundamental aspects: socialization and education, governance and utilization. These three aspects enable OPZ in the City of Banjar to play a more effective role in mobilizing trade zakat funds, managing them transparently, and utilizing them effectively, thereby increasing public awareness and participation in zakat.

The strategy for collecting trade zakat in the City of Banjar is formulated into

eight priority strategies that can be identified, namely: Socialization and education, evaluation and monitoring, ease of zakat payment, engagement of influential figures, regulation, transparency and accountability, program benefits, and recognition or reward. By implementing these strategies, it is hoped that OPZ in the City of Banjar can achieve optimization in the collection of trade zakat and positively impact the lives of people in need.

The findings of this research not only provide knowledge about trade zakat but offer broader benefits to all stakeholders. In practical terms, it is recommended to intensively conduct socialization and education activities on zakat through various social media platforms and creative approaches, including collaboration with community leaders. Furthermore, there is a need for further improvement in organizational governance, with regular internal and external audits to ensure transparency and accountability in managing trade zakat funds. Additionally, zakat institutions are expected to develop more digital payment options and facilitate conventional zakat payments to reach various community groups. This research certainly has limitations. Future researchers interested in exploring similar themes can further develop various aspects, such as increasing the number of respondents, expanding respondent criteria by including regulatory bodies (such as local governments), or using other ANP models.

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