

Exploring Zakat Payment Awareness and its Impact among MSMEs in Kartasura, Central Java, Indonesia

Azhar Alam¹, Tika Widiastuti², Anisa Nur Faizah³, Afief El Ashfahany⁴

¹Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta

²Faculty of Economics and Business, Universitas Airlangga

³Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta

⁴Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta

Abstract: *This study aims to review the level of awareness of business zakat and its impact on business progress. The data for this research originated from the micro, small, and medium enterprises (MSME) business actors in Kartasura Subdistrict, Central Java, Indonesia. This study uses a qualitative approach to explore the awareness of business zakat and its impact on business progress. The open-ended interviews with a single case study from micro, small, and medium-sized enterprises (MSMEs) in the Kartasura sub-district, Central Java, Indonesia, were executed for data collection. 10 MSME businessmen were interviewed. The data was evaluated using the interpretative approach of the deductive method. The results showed the authors' deductive reasoning from the interview participants, explaining the informants' knowledge regarding zakat from commercial businesses and the impacts that might correspond to their business progress. This research underscores the importance of zakat awareness among MSME businessmen in Indonesia to further practice zakat in their businesses. This research recommended that MSME businesspeople need to know how to boost their zakat knowledge. MSME players must also include their staff to grasp their duties and the social purpose of zakat compliance, which will boost business development. Zakat management coordinators like BAZNAS must pay attention to MSMEs' compliance and zakat literacy because many sectors of the Indonesian economy still rely on them.*

.Keywords: Awareness; Business Zakat; MSME; Business Progress.

***Corresponding author:** aa123@ums.ac.id

Received: September 06, 2019; Accepted: October 09, 2022; Published: December 31, 2022

INTRODUCTION

Indonesia is a country that is experiencing an increase in the number of poor people, which adds to economic inequality (Sidiq & Yayuli, 2020). Although the poverty rate in Indonesia has decreased, 26.16 million people are still classified as poor (Badan Pusat Statistik, 2022). A total of 9854 villages in Indonesia are still underdeveloped (Alam, Tri Ratnasari, et al., 2022). Zakat is a method of distributing public income in an equitable manner in order to reduce social inequality. Zakat, terminologically, means holy, growing, and maslahah (Abbas, 2012). Zakat is one of the pillars of Islam and is applied to people who have fulfilled the criteria for zakat (Yayuli et al., 2022). As one of the five pillars of Islam, zakat is seen as a religious obligation for a Muslim who meets the required wealth criteria (Bin-Nashwan et al., 2019; Nurhayati, 2016). In 2019, it was projected that the potential of zakat in Indonesia would be significant. This potentiality can be seen in the Zakat Potential Mapping Indicator (IPPZ) 2019 formulated by the National Amil Zakat Board (BAZNAS). Overall, the potential of zakat in Indonesia reaches Rp. 233.8 trillion. This amount is equivalent to 1.72% of GDP in 2017, which was IDR 13,588.8 trillion, and is divided into five zakat objects (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2019).

According to the Outlook, if the zakat policy is implemented as a tax deduction, the potential for zakat in Indonesia could reach IDR 462 trillion, which is equivalent to 3.4% of total GDP in 2017 (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2019). The potential value is higher compared to zakat's potential in 2018. However, the magnitude of this potential has not been fully realized yet. According to Mustika et al. (2019), zakat has a suboptimal impact on poverty alleviation. Unfortunately, the collection of zakat in reality is extremely small compared to what has been formulated. This situation happens due to the lack of knowledge and awareness of the public, especially Muslims, to perform their zakat obligation optimally.

Hamidah et al. (2017) said that East Java BAZ's zakat was only given to certain people, called mustahiq, especially the poor and those in need. This distribution was only in the form of compensation or consumption, so it had less of an effect on the productive sector, like the growth of MSME in East Java. Mustika et al. (2019) thought that ZIS (Zakat, Infaq, and Sadaqah) and Inflation variables did not affect poverty levels. This finding is consistent with the hypothesis that inflation does not affect poverty levels in Indonesia. Finding that zakat is still not having the best effect on the economy, the importance of factors that affect zakat behavior, such as awareness and knowledge, as well as the positive effects of zakat on business (Mastura, 2014; Nilawati, 2018), this study tries to find out how aware MSME business owners are of zakat and how it helps them keep their businesses going. This study is expected to prove that zakat positively impacts MSME businesspeople who comply.

Today's trend shows that many business people have already built their awareness to impose zakat on their business. However, some individuals have yet to realize

zakat's importance in business. The need for more knowledge and awareness about the zakat among MSME business people causes this situation. Based on this background, this research seeks to determine the zakat awareness of MSME business practitioners. This present research will also explore the impact of business zakat on business progress.

Martono et al. (2019), in their research, stated that knowledge has a positive and significant correlation to the intention to pay zakat and zakat-paying behavior. This finding indicated that knowledge influences someone's willingness to pay zakat. An individual with good knowledge of zakat will increase his intention to pay zakat. Alam et al. (2022) discussed the perception of generation Z's awareness of using technology to pay zakat. Attention to zakat has also begun to increase based on the findings of Alam, Hendratmi, et al. (2022). The use of mobile banking has also targeted the purpose of zakat payments. Hudaefi (2020) and Hudaefi & Beik (2021) also discussed fintech zakat in relation to the Sustainable Development Goals (SDGs).

Mastura's (2014) analysis of multiple linear regression showed that the variables of zakat, labor, and education simultaneously affected income. The increase in zakat could expand capital, which in turn would grow production. As a result, the income would also increase. Increased labor raised production levels. Thereby, it increased income. The higher a trader's education, the smarter he would manage his production. With the increase in production, the income of microbusiness traders would accelerate.

Bin-Nashwan et al.'s (2019) research showed that Islamic religiosity had a significant, positive effect on the zakat payer's decision to pay zakat. Muhammad and Saad (2016) thought that attitude and moral reasoning had an effect on intention, and that the effect of attitude on moral reasoning and intention to pay zakat was moderated by attitude. The data showed that moral beliefs and inheritance had a big effect on whether or not employers in Kano, Nigeria, planned to pay zakat. Saad et al. (2016) said that the goal of their research was to come up with a research model for the factors that affected how businesses complied with zakat. A review of the relevant literature showed that internal factors like knowledge and self-efficacy were likely to affect behavior. Meanwhile, external factors that indicated the behaviour was service quality and interaction.

Several previous studies have discussed the issue of zakat on business; some of them are: First, Nilawati (2018) found that the payment of zakat affected the blessing of the business. Second, Mohamed Sareye and Haji-Othman (2017) pinpointed subjective attitudes and norms that significantly influenced the intention to comply with the payment of zakat in business. Third, Khamis et al. (2018) revealed that most SME owners must adhere to the zakat payment business and that the business operation length differed from the business zakat compliance criteria. Fourth, Muhammad and Saad (2016) hypothesized that attitude and moral reasoning would influence intention, and attitude would moderate the relationship

between moral reasoning and intention to pay zakat. Fifth, Saad et al. (2016) showed that knowledge and self-efficacy were internal factors that were expected to influence behavior. Meanwhile, external factors that indicated the behavior were service quality and interaction. However, those studies have yet to examine the impact of zakat awareness on business progress.

Previous studies have highlighted the impact of zakat on income and economic activity (Hamidah et al., 2017; Mastura, 2014). However, research by Mustika et al. (2019) still shows zakat's insignificant influence in alleviating poverty. This finding confirms the need for improvement to strengthen the role of zakat in raising the poor. The study by Martono et al. (2019) showed the influence of knowledge levels on the intention to differ. Meanwhile, the study (Bin-Nashwan et al., 2019) confirms the influence of religion on religious decisions. Saad et al. (2016) found that the level of knowledge and awareness is an internal factor that affects zakat behavior in addition to external factors of service quality and interaction. Previous studies have yet to explore the impact of trade zakat payments by small and medium-sized business owners on their profits. In Islamic literature, paying zakat means growing or giving multiple benefits to the property owned.

RESEARCH METHODS

The present research was field research using a qualitative method. This qualitative method was chosen for several considerations. First, adjusting qualitative methods was easier when dealing with plural realities. Second, this method presented the nature of the relationship between researchers and informants. Third, this method was more sensitive and adaptable to the many patterns of values encountered. (Moleong, 2018) An important idea from field research was that researchers go to the "field" to observe a phenomenon in its natural state.

This study used a case study, in which the researcher's role is to reveal the meaning behind the context of a particular problem or study (Padgett, 2017). This research was carried out at Kartasura Sub-district, Sukoharjo Regency, Central Java Province. This location was chosen because there were many developed MSMEs, especially around the Universitas Muhammadiyah Surakarta. Besides, the selection of this location was also to determine the community's level of awareness of business zakat, especially among MSME business actors in Kartasura.

The research subjects were MSME business people in Kartasura Subdistrict who had paid their business zakat. They were selected since there were still several MSME business people who needed help understanding the provisions of business zakat. Many MSME businesses in Kartasura Sub-district were categorized as developed businesses. Therefore, the researchers wanted to explore the impact of zakat awareness on business progress.

The data was collected through interviews. An interview is a way to obtain data or information through verbal interactions done by at least two people, where the conversation leads to the goals that have been set by promoting honesty as the main

foundation in the process of understanding (Herdiansyah, 2013). Interviews allow us to infiltrate into the "nature" of other people's minds, precisely things related to feelings, thoughts, experiences, and opinions that cannot be observed (Suwartono, 2014). The interview was conducted to obtain information directly from MSME business people in Kartasura regarding the impact of zakat awareness on business progress.

Data analysis is an advanced stage of research to justify the study results. Data analysis is the processing and breaking down of raw data into data that can be interpreted and understood from a scientific perspective. A good data analysis presents real data and does not cause multiple interpretations (Herdiansyah, 2012). In qualitative research, data collection and analysis are more focused during field research. In this research, the data analysis used was the deductive data analysis method, which analyzes data where general data are broken down into specific data to generate understandings and conclusions. The deductive method is considered true in all events and tests if data or theory is logical and valid so that a conclusion can be generated (Hadi, 2004). The data analysis in this research was carried out in several stages. First, collecting information was done through direct face-to-face interviews with the informants. Second, reducing the data by simplifying the data obtained from informants during the interview. In this phase, the researchers selected the data to be included in the analysis and excluded unnecessary data. Third, presenting the selected data in certain forms could be a table, diagram, or description. Fourth, concluding (verification). In this step, the researchers described the study's findings, which were the impact of zakat awareness among MSME actors on business progress, in a clear and concise explanation.

RESULTS AND DISCUSSION

The result of the article contains the data analysis written descriptively using Times New Roman 12. The tables and figures in each article are three (3) at most, B&W, not colourful. The discussion presents findings compared to relevant theories or previous studies, facts, comments, and reasonable analysis from researchers.

The utilization of sub-chapter in discussion corresponds to the needs of discussion. The following are the results of the study generated from the results of interviews with ten research informants of MSME actors in Kartasuura Sub-district, Indonesia:

Table 1. The Results of the Interview

No.	Infor mant	Annual Turnover	Zakat Payer	Business Criteria	Employe e	Branch
1.	ND	IDR 84 million	Yes	Micro business	2	None
2.	AF	IDR 400 million	Yes	Small business	3	None
3.	SW	IDR 72 million	Yes	Micro business	2	None
4.	SS	IDR 72 million	Yes	Micro business	1	None
5.	HJ	IDR 2,16 billion	Yes	Small business	3	None

6.	JM	IDR million	600	Yes	Small business	4	None
7.	SI	IDR 70 million		Yes	Micro business	6	None
8.	DI	IDR million	900	Yes	Small business	12	None
9.	WL	IDR million	200	Yes	Micro business	2	None
10.	HD	IDR million	600	Yes	small business	10	One

Table 1. highlights the results of the research of 10 informants. It can be seen that the highest annual turnover was obtained by HJ with a nominal IDR 2,160 billion, while SI obtained the lowest turnover with a nominal IDR 70 million. All informants had fulfilled their zakat obligation. Five of the ten types of businesses run by the informants were categorized as micro-businesses, including businesses owned by ND, SW, SS, SI, and WL. In contrast, five others were grouped as small businesses, including businesses owned by AF, HJ, JM, DI, and HD. DI had the most employees, with a total of 12 employees, and SS had the least employee, which was one employee. There was only one informant who owned a business branch, namely HD. Table 2 below is the result of grounded theory analysis from data obtained through interviews. The grounded theory begins with the open coding of interview transcripts before switching between data collection and analysis. Although the coding process may include sensitive ideas from previous research, theory, and literature, the main goal is inductive (Padgett, 2017).

Table 2. Analysis of the level of awareness of business zakat and its impacts

Infor mant	Level of Zakat aware ness	Progress of the Business			
		Sales Turnover	Empley e Growth	Business progress	Other impacts
AF	Low	Increased turnover is not so visible	No employe e addition	Do not feel any impact on business progress	Peace
SW	Low	Unstable turnover	There is an employe e reduction	Do not feel the impact on business progress	Blessing
SS	Low	Unstable turnover	No employe e addition	Feel less impact on business development	Peace

HJ	Low	The increase in revenue is not visible	No employee addition	Less impact on business	Peace
WL	Low	Unstable turnover	No employee addition	Slight effect on business	Peace
ND	Medium	A slight increase in turnover	If needed, it will add new employees	There is progress in the business, even though it has yet to develop rapidly.	Blessing and peace
JM	Medium	There is a slight increase in turnover	If needed, it will add new employees	Good progress in the business	Blessing
SI	High	Annual turnover increases	Occasionally add employees	Massive progress in the business	Blessing
DI	High	Annual turnover increases	The number of employees increases	The business has increased dramatically and is planning to open branches	Blessing and peace
HD	High	Annual turnover increases	Frequently add new employees	There is progress in the business with one business branch	Peace

Table 2 shows the results of the analysis of the level of awareness of business zakat and its effects on the business. The followings are the explanation of table 2:

Awareness of Zakat

Based on the interviews, five out of ten informants needed a higher level of awareness in fulfilling their zakat obligation, including AF, SW, SS, HJ, and WL. The five informants paid their business zakat because they had met the nisab or limit, but they needed to understand the business zakat itself. They made some errors in applying the zakat, where zakat submission was done based on personal

estimation, not the rate of business zakat. Surprisingly, one of the informants, namely SS, revealed that he did not know the percentage of zakat on business. So, he only calculated the business zakat based on his estimation.

Soekanto (2009) opined that there are four indicators of consciousness, each of which is a stage for the next stage and refers to a certain level of awareness, starting from the lowest to the highest, including (1.) knowledge, (2.) understanding, (3.) attitudes and (4.) patterns of behaviour or actions (Soekanto, 2009). The researchers argue that the lack of awareness of zakat has caused low awareness among the interviewed informants, as knowledge occupies the lowest level of awareness. Therefore, the five informants, AF, SW, SS, HJ, and WL, needed a higher awareness of business zakat.

The present research results show that two out of ten informants had a medium awareness of fulfilling zakat on business. The two informants, ND and JM, had already understood how to conduct business and practised the zakat properly. They also routinely fulfilled their zakat, but sometimes they needed to do it on time. ND, one of the informants, said that he usually paid his zakat at the beginning of the month, but sometimes it was delayed until the middle of the month.

Referring to Soekanto (2009), as explained in the previous section, the researchers concluded that the two informants were at a medium level of zakat awareness. Although both informants had exceeded all levels of awareness, namely knowledge, understanding, and actions or application of zakat, however, in its application they sometimes postponed it. Therefore, ND and JM were at a medium level of zakat awareness.

The research results showed that three out of ten informants were highly aware of fulfilling the zakat. The three informants, SI, DI, and HD, understood zakat well and practised it properly, following its rules. Besides, they performed their zakat on time. DI, a research informant, said that he always fulfilled his zakat on time at the end of the month.

Referring back to Soekanto (2009), the researchers conclude that the three informants are at the highest level of awareness since there is a unity of attitudes and patterns of behaviour or actions. This phenomenon is shown by the three informants who have exceeded all levels of awareness, namely knowledge, understanding, and actions or application. Therefore, the three informants, SI, DI, and HD, were highly aware of business zakat.

Analysis of the Impact of Zakat Awareness on Business Progress

The impact of zakat awareness on business progress includes an impact on turnover, employee growth, and business progress. DI, an informant with a high level of zakat awareness, revealed that his business had increased dramatically after completing zakat. At the moment, he was planning to open a new business branch. His turnover increased, and over time there was also an increase in the number of employees,

with 12 employees total. He also felt more blessed after paying his zakat since it took him closer to Allah SWT.

Another informant, ND, with a medium level of awareness of zakat, revealed that there was progress in his business after fulfilling his zakat duty. However, the progress could have been more significant. There was always an increase in annual turnover. His business employed two employees and would add more if necessary. He also felt other impacts, such as the blessing of his family. He argued that blessing could manifest in many forms, including good health. This informant believed we would receive something good if we did good things. In addition, ND also revealed that he had never imagined that he could send his children to college.

These statements prove that zakat significantly impacts business progress, including increased turnover, employee growth, and business continuity. The sustainability of the business can be described from the progress of the business and the existence of business branches. This finding is in line with research conducted by Dantes (2012); Rulloh & Rosyidi (2018), which explained that the utilization of productive zakat funds had an impact on increasing capital, income, production, the number of consumers and charity. Other results show that productive zakat affects income, consumption, savings, investment, productivity, and employment. Therefore, one of the effects of zakat on business progress is an increase in income. However, the impact is only felt by MSME business groups with a high and medium awareness of zakat.

In contrast, HJ, an informant with a low level of zakat awareness, revealed that he felt less impact of zakat on his business. He claimed that the increase in annual turnover needed to be more visible. Regarding employees, he only hired people, and there was no addition of employees. Even so, he felt another impact after fulfilling his zakat, peace. This finding is in line with research conducted by Nilawati (2018) and Prasetyo (2015), which explained that zakat payment influences the blessing of businesses. Other results of their research are that the impact of zakat can be seen from several aspects, including faith, devotion, tranquillity, comfort, and health. Therefore, other impacts of zakat awareness and fulfilment are blessings in the form of comfort, tranquillity, ease, and peace.

Overall, this present research is different from previous studies. However, there is little in common that the payment of zakat can have an impact on increasing income. There are no previous studies that specifically discuss the impact of zakat on business progress. Previous studies have generally focused on the productive impact of zakat. There needs to be more research on business zakat, but the discussions are limited to explaining the relations between zakat and business. They should have addressed the real impact of zakat on business thoroughly.

CONCLUSION

The research results show that of the ten informants, five were in the low level of awareness of zakat, two were in the medium level, and the other three were in the

high-level category. Informants who occupied a low level of zakat awareness needed to know the limit and the level of business zakat. In contrast, those in the medium level knew business zakat but unfortunately occasionally paid their zakat late. Informants with a high level of zakat awareness fully understood business zakat and always fulfilled their zakat on time. The present research results also indicate that the impact of business zakat awareness, as performed by MSME actors, on business progress includes an increase in turnover, employee growth, and business progress. MSME business actors experienced these impacts with high and medium zakat awareness. Those MSMEs with a low level of zakat awareness did not feel any impact after fulfilling their zakat. From those results, it is expected that every Muslim, especially MSME business people, can improve their knowledge and insights so that they have a good comprehension of zakat on business as knowledge correlates to zakat awareness. By understanding the impact of zakat on business, it is hoped that there will be an improvement in Muslim awareness, specifically MSME actors, to fulfil their zakat. This study provides practical implications that MSME business people need to increase their awareness in compliance with paying zakat. MSME business actors also need to involve their employees to understand the meaning of obligations and the social meaning of zakat compliance, which will positively impact business development. For zakat management coordinators such as BAZNAS, it is necessary to pay attention to the conditions of compliance and literacy about zakat for MSMEs because many sectors of the Indonesian economy still rely on Small and Medium Enterprises businesses. This study provided insight for MSME business managers that improving zakat compliance will positively impact their business development. Further research is also interesting to examine the motivation to become an entrepreneur by making zakat compliance a determinant variable.

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