
ISLAMIC CULTURE MODEL AS THE MAIN PREDICTOR OF OPTIMIZING ZAKAT FUND MANAGEMENT

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ABSTRACT

This article presents a conceptual model for optimizing the absorption of zakat funds in BAZNAS. Islamic culture is an important study in the conceptual framework that will be discussed in this article, in which this culture will involve culture in each target area. The main objective of optimizing the absorption of zakat funds is, of course, to improve the protection of the socio-economic conditions of the poor. This article uses a literature study approach by collecting data from the relevant scientific literature. Results: This article identifies the right method to optimize the absorption of zakat funds in Baznas. This optimization becomes very important considering that zakat can function as a solution for the socio-economic welfare of the wider community. Conclusion and suggestions: The conceptual model in this article includes the variable of Islamic culture as the main predictor of the ideas that have been built. The discussion strengthens the researcher's argument for using a cultural approach to optimizing the absorption of zakat funds in the regions. This article presents a conceptual model that can be a consideration for Basnaz in optimizing zakat funds and being useful for further empirical research in the scope of optimizing zakat funds. This article only presents a conceptual framework. Therefore the researcher does not include empirical validation of the ideas the researcher has built. That is why further research is needed to validate the conceptual model presented in this article. The discussion strengthens the researcher's argument for using a cultural approach to optimizing the absorption of zakat funds in the regions.

Keywords: Islamic Culture; Optimization of Zakat; Zakat; Zakat Culture Model

INTRODUCTION

Islam, a religion believed in and practised by its followers worldwide, describes a whole way of life (Sismanto, 2021a; Sismanto et al., 2022). Islamic beliefs can play a decisive role in shaping Muslim decision-making by guiding them even in the subtle aspects that govern their daily lives (Andriani et al., 2021; Sismanto, 2021b). One of the important principles of Islam is to emphasize justice and common prosperity so that it is categorically against the concentration and circulation of wealth among the privileged few (Chapra, 2008). In modern economic discourse, the concentration of wealth and inequality has emerged as one of the root attributes of the financial crisis and instability that has plagued almost all Muslim communities (Farooq et al., 2019). However, within a dynamic Islamic financial system framework, it is possible to deal with the dilemma of concentration of wealth and ownership based on adherence to Islamic law principles (Chapra, 2008).

One of the important Islamic religious and socio-economic practices intended to prevent the concentration of wealth in several hands is the imposition of zakat. Zakat is one of the pillars of Islam; this means that the position of zakat is very important for all Muslims in the world in perfecting their religion. Many verses of the Qur'an explain the obligation to pay zakat that is regulated in the Qur'an (Surah At Taubah 9:60). The rules are so detailed and contained in the Qur'an and give meaning to the importance of Zakat for Muslims. In general, zakat aims to increase welfare in the socio-economic context of Muslims (Chapra, 2008; Samad et al., 2005). This increase can be seen through two dimensions: spiritual development and income redistribution, as Islam, prohibits accumulating and hoarding wealth (Wahab & Rahim Abdul Rahman, 2011). In an analogy, the existence of treasure is the same as the blood in our body, which, if it is obstructed and not immediately circulated, will cause various problems. That is why Islam encourages its people to immediately distribute their wealth to stimulate economic activity

while providing benefits in the form of socio-economic welfare to others. In other words, zakat directly impacts the economic system (Khan, 1995).

Zakat can perform some of the main functions of modern public finance, dealing with social security rights and social assistance grants (Bin-Nashwan, Abdul-Jabbar, Aziz, & Sarea, 2020). However, unfortunately, the importance of zakat is still not absorbed by most Muslims worldwide. Zakat is still voluntary in secular countries and has not been binding into a government fiscal system (AbuBakar & AbdulRahman, 2007). One is in Indonesia, the country with the largest Muslim population in the world. This problem is also very under-researched, as the research results on Zakat in Muslim countries (Bin-Nashwan, Abdul-Jabbar, Aziz, & Viswanathan, 2020). Some researchers believe that efficient administration and implementation of zakat can be an alternative that produces stunning results in the social security system of disadvantaged communities in fighting poverty and achieving economic prosperity (Sohag et al., 2015).

According to data compiled by Global Religious Future, Muslims in Indonesia will reach 229.62 million in 2020, or 87% of the total population of Indonesia. With this high number, of course, the potential for absorption of zakat funds will also be high. However, unfortunately, the National Amil Zakat Agency (BAZNAS) has not optimized this potential to benefit the people as a whole. It can be seen from the calculations carried out by BAZNAS, which estimates that in 2015 the potential for zakat is 286 trillion or equivalent to 2.4% of total GDP, while the financial report in the same year is only about 94.57 billion (Andiani et al., 2018). At the same time, it is estimated that Zakat funds worldwide can generate around US\$600 billion per year if properly coordinated and monitored (Bin-Nashwan, Abdul-Jabbar, Aziz, & Viswanathan, 2020; Heikal et al., 2014). That is why the less optimal absorption of zakat funds still needs to be explored through scientific studies to fulfil the main purpose of zakat while providing comprehensive benefits.

Since the beginning of 2017, BAZNAS has intensified its digital marketing zakat policy to increase the interest of the giver of zakat as an Indonesian zakat management institution. Likewise, towards the end of 2020, BAZNAS often strengthens its steps by holding the 2020 World Zakat Forum (WFZ), which is realized by more than 33 zakat organizations globally to increase the technological capacity of the digital era (Hudaefi & Beik, 2020). The total percentage growth of zakat distribution in 2016 was 23.18% or Rp. 2,931,156,809,405,- increased to 65.81% or reached Rp. 4,860,155,324,445,- in 2017 (Hadi et al., 2021). It means that the distribution of zakat has not been 100% distributed to mustahik. Therefore, applying digital zakat technology is expected to help distribute zakat with more efficient management. Today, digital technology continues to develop and innovate at high speed. BAZNAS requires appropriate strategic steps to be more effective. The goal of BAZNAS to increase the potential for zakat acquisition through digital zakat is still not maximized. The percentage of zakat collection growth in 2016, which was 37.34%, decreased in 2017 to around 24.06%; This shows that zakat collection still needs improvement.

In one of the efforts to achieve public welfare, the state issued a policy outlined in Law Number 23 of 2011 concerning Zakat Management. Zakat is a social obligation for the ideals of justice and welfare. Of course, zakat will not be able to control it unless the party has formal and structural authority to force it, namely the state. Article 1 paragraph (1) states that zakat management involves planning, implementing, and organizing zakat's collection, distribution, and utilization. Article 3 states that the purpose of zakat management is to increase the effectiveness and efficiency of services in zakat management and to increase the benefits of zakat to realize community welfare and poverty alleviation. In the implementation, Law number 23 of 2011 is confirmed by the issuance of Government Regulation of the Republic of Indonesia Number 14 concerning Implementation of Law Number 23 of 2011 concerning Management of Zakat, Decree of the Minister of Religion of the Republic of Indonesia Number 333 of 2015 concerning Guidelines for Granting Permits for Establishing Amil Zakat Institutions, and BAZNAS Regulations 1 of 2019 concerning Procedures for the Appointment and Dismissal of the Leaders of the Provincial National Amil Zakat Agency and the Leaders of the Regency/City National Amil Zakat Agency. For this reason, an effective strategy is needed in collecting and managing zakat so that the results obtained can be optimal. The distribution is also right on target Decree of the Minister of Religion of the Republic of Indonesia Number 333 of 2015 concerning Guidelines for Granting Permits for the Establishment of Amil Zakat Institutions, and BAZNAS Regulation No. 1 of 2019

concerning Procedures for Appointing and Dismissing Leaders of the Provincial National Amil Zakat Agency and Regency/City National Amil Zakat Agency Leaders. For this reason, an effective strategy is needed in collecting and managing zakat so that the results obtained can be optimal. The distribution is also right on target Decree of the Minister of Religion of the Republic of Indonesia Number 333 of 2015 concerning Guidelines for Granting Permits for the Establishment of Amil Zakat Institutions, and BAZNAS Regulation No. 1 of 2019 concerning Procedures for Appointing and Dismissing Leaders of the Provincial National Amil Zakat Agency and Regency/City National Amil Zakat Agency Leaders. For this reason, an effective strategy is needed in collecting and managing zakat so that the results obtained can be optimal and the distribution is also right on target (Hadi et al., 2021).

Researchers carried out several studies on zakat in the last ten years. Researchers have discussed the behaviour of Muslim adherence to zakats solely from a behavioural perspective, such as an economic approach (Bin-Nashwan et al., 2020a) and a socio-psychological perspective (Bin-Nashwan, Abdul-Jabbar, Aziz, & Sarea, 2020). Researching various strategies and models of zakat collection (Faisol Ibrahim, 2014; Wahab & Rahim Abdul Rahman, 2011), zakat collection through various digital, web-based, and social media zakat platforms (Amilahaq et al., 2021; Bin-Nashwan, 2021; Hadi et al., 2021; Hudaefi & Beik, 2020; Kailani & Slama, 2020; Ninglasari & Muhammad, 2021). At the same time, some researchers examine the zakat policy (Clark, 2014; Kusriyah, 2020; Raies, 2020).

Previous research related to the theme of zakat. Zakat as an instrument of Islamic wealth in poverty alleviation (Abdelmawla, 2014; Bouanani & Belhadj, 2019; Mohd Ali et al., 2015; Razak, 2020; Rini et al., 2020; Shirazi & Bin Amin, 2009), The importance of zakat distribution and urban-rural poverty (M. Ahmad et al., 2017; Johari et al., 2014; Sohag et al., 2015), Good governance for Zakat institutions (Amalia, 2019; Wahab & Rahim Abdul Rahman, 2011; Wahyuni-TD et al., 2021), Good governance for Zakat distribution (Binti Mohd Shazilli et al., 2012; M. Zakaria et al., 2019). Strategy for optimizing zakat fund management (Jermisittiparsert & Sommanawat, 2019; Santoso, 2019; Widiastuti et al., 2018). Meanwhile, several studies related to the culture and institutions of zakat, including; the value of trust as the foundation of zakat organization culture (Hakim et al., 2019).

Regarding the author's observations, there are no research results linking zakat culture as the main predictor. In this article, the author explores a cultural approach by including cultural variables as the main predictor in optimizing the absorption of zakat funds in the regions. Based on the existence of Islam in Indonesia which is very different from Islam in other countries. Cultural Islam inherent in Indonesia cannot be separated from the da'wah of religious leaders in Islamic boarding schools in each region. Almost all regions in Indonesia have salafiyah pesantren, which are moderate and thick with local culture. Even for the local community, the position of religious leaders as caregivers of Islamic boarding schools and cultural symbols has more charisma than the leaders of various institutions in the central government.

Islamic boarding schools have an important role in helping the government socialize the importance of tithing through a cultural approach following the local culture. The Regional Amil Zakat Agency must synergize with regional Islamic boarding schools to manage zakat funds. Besides that, if the management directly involves residents and givers of zakat in their distribution, this will create an extraordinary sense of trust and motivate residents to pay tithe in the area. Affiliated institutions at a later date. In general, this study will contribute to the lack of literature studies related to Islamic culture, which has been almost untouched by researchers in the field of zakat optimization.

LITERATURE REVIEW

Zakat

Zakat is one of the fundamental pillars of Islam. This term lexically means cleanliness, growth, and purification. In practice, it is part of the wealth or income that Muslims are obliged to spend under certain conditions at a certain time, as regulated in Islamic jurisprudence (Saad & Farouk, 2019). For the seventh century to the middle of the twentieth century, zakat was only interpreted as a form of worship for Muslims. Until the middle of the 20th century, the importance of paying and managing zakat funds was intensified again (Kuran, 2020). Compared to other

social fund instruments, zakat is a form of worship with two dimensions: social and economic (Rohim, 2019). Therefore, zakat is important in Islam because it can function as a means of income distribution and an Islamic fiscal tool to overcome social welfare problems (Andiani et al., 2018).

Therefore, zakat represents a certain proportion of the excess wealth that must be taken from wealthy Muslims as long as this wealth meets zakat's requirements and then is given to vulnerable groups to eliminate the gap and inequality between rich and poor (Djaghballou et al., 2018). As stated in the Qur'an, the collected zakat funds will be distributed to eight groups of people known as Asnaf (recipients). Namely, the needy, the poor, and zakat managers for Islamic da'wah, to free enslaved people, debtors, and people in the way of Allah and the traveller (Komite Nasional Keuangan Syariah, 2018; Owoyemi, 2020; Sukmana et al., 2021). Zakat has several great socio-economic benefits that can be obtained when rich people share a portion of their productive wealth and divide it among the marginalized and vulnerable in society (Bin-Nashwan, Abdul-Jabbar, Aziz, & Viswanathan, 2020).

Islam establishes detailed guidelines for prayer activities and prescribes basic laws for transactions in society, including zakat. As obligatory Zakat, Zakat is taken from every property (QS. At-taubah: 103) and every good deed (QS. Al-Baqarah verse 267), whether the result of work from a business or the work of other parties as employees or professionals. (Hafidhuddin, 2006, pp. 95–96). The development of human civilization makes activities that provide income through expertise and professions increasingly growing due to the emergence of various new professions and the disappearance of some old ones. The basic rule of zakat is being able to cover it. It shows that Islamic law is very suitable and responsive for every era. Thus, all income through professional activities that meet the requirements must be issued zakat. Therefore, contemporary zakat, such as income zakat, is the largest potential source of zakat collection in Indonesia (Wahab & Rahim Abdul Rahman, 2011).

In Indonesia, Zakat has been regulated by government law. This law regulates establishing institutions or organizations managing funds and distributing zakat. There are several advantages when the zakat management is mandated to the zakat manager. These advantages include; 1) Guaranteed certainty and discipline in paying zakat, 2) Feelings of inferiority from Muslims who receive zakat, 3) Achievement of efficiency, effectiveness, and targeted distribution of zakat according to the priority scale, and 4) Strong Islamic education in the spirit of state administration and Islamic government (Hafidhuddin, 2006, p. 54).

The main function of the zakat management organization is to seek the distribution of zakat funds in a fair, optimal, and targeted manner. Therefore, there are various methods of distributing and managing zakat. As a financial intermediary, zakat managers must apply professionalism, transparency, and responsible management to increase trust (Amilahaq et al., 2021). Increasing trust can be done by meeting all community expectations, especially in terms of transparency in organizational management. Technology can achieve (Amilahaq et al., 2021; Schaeublin, 2019).

METHODS

This study uses a descriptive qualitative approach, with the characteristics of the data not being obtained from a collection of numbers but the data obtained in the form of words (Creswell, 2007). This type of research is considered very suitable to dissect philosophical discussion material that can only be found through previous literature studies. This descriptive approach is the most suitable approach to be used in the social sciences because this research aims to reveal a context, such as circumstances, conditions, situations, events, activities, and others. While the data collection method used is a literature study where we get sources from books, articles, journals, and mass media related to the discussion of optimizing the absorption of zakat funds.

Data collection techniques include interviews, observations, documentation studies, and FGDs. At the same time, data analysis involves data reduction, display, verification, and conclu (Miles et al., 2014). Data presentation involves processing data into narrative text and short descriptions. Researchers try to organize the data in an organized and patterned manner based on field findings. After that, the data is verified, and conclusions are made.

RESULTS & DISCUSSION

Context of Islamic Culture on the Absorption of Zakat Funds

Researchers found several facts that can be learned from Islamic culture implemented in Malaysia. As described in the article written by Zainol Bidin et al. (2015), in this country, citizens' decision to choose the religion they profess is absolute independence and should not be influenced by others. This decision must be accompanied by the responsibility of each individual to live the teachings of their chosen faith. This religious order is important for the government because it can affect the accuracy of the positive impacts taught in the religion (Farah Mastura Noor Azman & Zainol Bidin, 2015).

In short, the government believes that every religion has operational rules that affect the socio-economic conditions of its adherents. For example, in Islam, there is a rule to set aside funds for the common good, which we mean by the term zakat. In other words, everyone has a responsibility to contribute to the welfare of the people (in the socio-economic context) in the country. This paradigm has begun to be built in Islamic culture nationally so that it seems as if those responsible for the welfare of the people are not only government households. However, consumer and producer households also have the same responsibility as government households in the welfare of their country. In this context, the government believes Islam contributes to its country's welfare. Which contribution can be optimal if its adherents follow religious rules correctly, following their beliefs? Choosing a religion will indirectly impact the country's welfare if it is prosecuted. That is why the government is trying to make unwritten rules which will later be internalized into Islamic culture to be religious correctly in this context. In addition, the government also believes in the decisions of religious adherents who deviate in tithing (people who are financially capable but do not want to pay tithing), so he will influence the optimal contribution of religion to the welfare of the state. At the same time, the religious data of each individual is an important consideration in determining the effectiveness of the direction of government policies in the future. That is why Islamic culture in the country forms a paradigm like customary law, which is very binding but is not written in positive law. The reason is to avoid human rights violations in individual religious beliefs. This unwritten cultural regulation does not provide criminal sanctions for violators. However, it is only a moral sanction, and it is necessary to know that this strategy optimizes religious order in the country.

Suppose this narrative is reversed for people who try not to practice their religion properly. In that case, the socio-economic impact that the government can initially predict will be inaccurate and optimal. Indirectly people who do not obey their religion will hinder the government in making programs, plans, and predictions of government policies aimed at the country's welfare. From this narrative, the state needs to realize the great potential of religious rules for the welfare of society at large, which order will be realized if the state helps in its regulation. Another fact the researcher found in his writings Baligh (1998) related to Islamic culture which was explained, Islam which has the status as the majority religion, tends to have the same concept of organizational culture in a country. The similarity of this cultural concept can be explained based on the concept of truth, basic beliefs, basic values, logic, decision rules, and actions to be taken (Baligh, 1998).

The researcher underlines the similarity between decision rules in religion and in organizations. The similarity of the properties of these two sets can be the basis for determining how well a match exists. We can also do the same for religious belief awards and corporate awards. Fitting the organizational structure into its cultural setting is relevant if we are interested in organizational efficiency. It is not true that better fit always means higher efficiency, but it often does (Baligh, 1994). In this study, organizational efficiency can be adopted into the efficiency of BAZNAS's goal of optimizing the absorption of zakat in the community. In short, the similarity of rules in this award can be exemplified as follows.

If in your environment the majority are Muslim, then to approach it, you need to approach it in Muslim-friendly ways. The awards should not only contain worldly elements but also include awards with spiritual elements, such as greetings. The following: do good with your environment because if you do good with your environment, you can enter heaven. Furthermore, vice versa, if in your congregation or religious community, the majority come from regions or ethnicities that are thick with certain cultural cultures, then to achieve your organizational goals, you need to

approach them in ways that are friendly to that culture. Thus all messages conveyed will be easily accepted by the community.

Integration of Cultural Models in the Context of Absorption of Zakat Funds

Until now, there have been many studies on optimizing the absorption of zakat in the community, efficiency, and influencing factors to develop practical models in the management of zakat funds. Several previous studies explain the classic problem in this institution, namely the existence of a sense of community dissatisfaction with the management of zakat management institutions (Anuar Muhammad, 2008; Hairunnizam et al., 2009; Nor et al., 2004; Wahid, 2009). That is why some studies also suggest efficiency and optimization in the system (Abd Rahman Fasih, 2007; S. Ahmad et al., 2006; Buang, 2000). At the same time, other studies explain the importance of studying the relationship of individual behaviour to the optimization of zakat absorption (Md. Idris & Ayob, 2002; Nor et al., 2004). The context of this behaviour is closely related to local culture. That is why further research needs to be done so that in the future, a universal model can be found and applied to all zakat management institutions in various regions.

From a variety of previous studies, unfortunately, there is still no research that can see the cultural context in achieving organizational goals at zakat management institutions. In contrast, cultural context is a key issue in organizational science (Hofstede, 1983). Researchers believe the root of the problem lies in culture. That is why researchers try to uncover several cultural models and integrate them into the context of zakat.

The most famous cultural model in the first behavioural theory is the cultural model of Hofstede (1991). From his research, Hofstede believes that the values held in a country will tend to shape a certain behaviour (Hofstede, 1991). At the same time, this value context has a close relationship with norms, according to Gudykunst and Ting-Toomey (1998). The term norm is defined as the principles adhered to by a person in a culture (Gudykunst, W.B. and Ting-Toomey, 1988). The results, in the form of norms, attitudes, or behaviour, always come from the values formed in the national culture.

The second cultural model is the cultural model developed by Homburg and Pflesser (2000). Their research believes cultural artefacts or symbols have an important role in organizational culture. Consists of four interrelated components: basic values, norms, various types of artefacts or symbols, and behaviour (Homburg & Pflesser, 2000). It is reinforced by Schein (2010), who explains that artefacts or symbols are the most visible and easily observable layers of culture (Schein, 2010) and has an important role as an instrument in understanding culture and making tools for organizational goals.

The results of culture can be identified from gestures, words, pictures, or objects that can be recognized and represent the whole of a culture. It can also be termed the form of the outermost layer of a cultural characteristic, where the outermost layer can be called a cultural symbol (N. Zakaria & Abdul-Talib, 2010). From this basis, the researcher believes that community leaders who have long mingled and understand the characteristics of local culture can represent the term symbol in this article.

From these two cultural models, researchers create a framework that can be used as a strategy for an organization, in this context is a zakat management institution to optimize zakat absorption in the community.

In the figure 1, it can be explained that the cultural environment in this discussion is the scope around zakat, which is the integration of organizational culture in zakat institutions and Islamic culture in national culture. At the same time, this Islamic culture lowers a value that has mingled and synergized with local culture, where these Islamic values will later create binding norms like customary law. Furthermore, this norm will form a belief in an individual's attitude that is considered correct in the environment, which can ultimately be identified in his behaviour. The behaviour carried out continuously will gradually form a cycle and strengthen the norms embedded in society and considered correct by most people.

To achieve organizational goals (in this context, zakat management organizations), an institution needs to study the cultural structure of the area to be addressed. Understanding this cultural structure is certainly very complicated. Schein (2010) suggests understanding it from the outermost cultural layer, namely cultural artefacts or symbols (in this context, the researcher

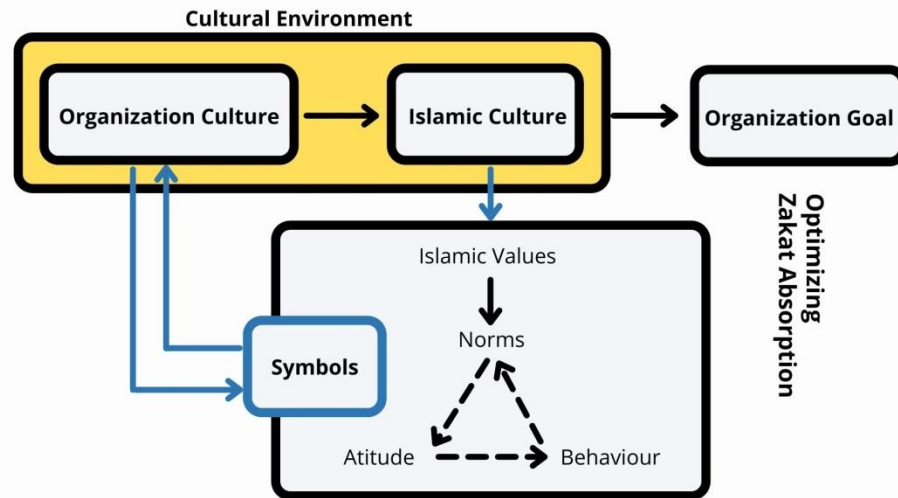


Figure 1. Adopted from the cultural model (Hofstede, 1983) and (Homburg & Pflesser, 2000)

believes community leaders)(Schein, 2010). In short, the researcher has a basic assumption that cultural symbols can help clarify Islamic culture in the environment. Therefore, an organization must involve community leaders in achieving its organizational goals. In absorbing zakat funds, the researcher suggests synergizing with community leaders who already have a community or Islamic boarding school that has mingled and understood local culture for a long time. Thus, the organization's goal in optimizing the absorption of zakat can run as desired and is expected to bring overall socio-economic welfare.

Community leaders or religious leaders greatly influence the community or regional pesantren. The government, in this case, the zakat management institution (BAZNAZ), can borrow upfront to optimize the absorption of zakat funds for the noble goals of the state and religion, namely the creation of social and economic welfare. This strategy is certainly to answer the problem of public distrust of the management agency. Suppose this trust can be built, of course, in the future. In that case, people in the environment may want to put their zakat on institutions provided by the government and even want to contribute to social activities aimed at the welfare of the wider community.

That is why there is a need for full decentralization of authority for regional zakat managers to manage zakat institutions in collecting and distributing zakat funds. In this context, the involvement of local communities is an important point for the success of the optimal absorption of zakat funds. Furthermore, management must be professional like a business entity and needs to be audited regularly by national audit bodies, such as the Supreme Audit Agency (BPK) or others. Of course, financial health aims to maintain public trust so that the institution's function can be sustainable in the long term.

CONCLUSION

Optimizing the absorption of zakat is very important, considering the benefits are very broad, especially for the socio-economic welfare of the community. The government needs to pay attention to the cultural environment if it wants to solve this problem. That is why researchers try to break down Islamic culture through various cultural models so that it can be adopted into the context of zakat institutions. Islamic culture becomes the dominant variable in this article, which can later produce Islamic values and spawn a norm that most people believe to be the truth. These norms produce regularity of attitudes and are reflected in individual behaviour. This repeated cycle will further strengthen the position of Islamic culture in society, which, if synergized into organizational culture, can make it easier to achieve the initial goal.

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