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Trust without Transfer: Zakat Literacy, Institutional Legitimacy and the Legal Status of Mosque-Based Collection in Makassar, Indonesia

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Abstract

Research Objective: This study examines whether zakat knowledge and trust in statutory institutions translate into payment through those institutions, and what this means for revising Law No. 23 of 2011 on Zakat Management. **Research Method**: The study combines a survey of 552 Muslims in Makassar, analyzed at the item level, with doctrinal analysis of statutes, Constitutional Court decisions, and fatwas, and a functional comparison with Malaysia, Pakistan, and Sudan. **Results**: Knowledge of the obligation was near-universal (99.8%), and 92.4% considered it a necessary institution. Although 56.7% reported paying offline at BAZNAS, mosques and other Islamic social bodies accounted for 53.9% of multiple-response answers on payment place, against 24.9% for formal amil institutions. Agreement with 33 institutional statements ranged from 90.2% to 98.0% and was no lower for items requiring insider knowledge than for observable ones, although the difference narrowed when one item was excluded. **Findings and Implications**: High institutional approval coexists with largely mosque-based payment responses, a pattern the article calls a trust–transfer gap. Approval appears to reflect diffuse legitimacy rather than informed evaluation and therefore does not readily translate into formal channel choice. Legally, the notification exception in Decision No. 86/PUU-X/2012 depends on actual service coverage and collectors' legal status, not merely on BAZNAS's presence. **Conclusion**: Raising trust alone is unlikely to formalize zakat collection; legal reform must also address how statutory institutions relate to mosque-based collectors. **Contribution**: The article identifies the trust–transfer gap and proposes a registration framework that integrates mosque-based collectors into the national zakat system. **Limitations**: The data are aggregate responses from a non-probability sample in one city, so they describe sample-level patterns, not individual-level links between literacy, trust, and channel choice. Respondent-level, multi-city data are needed.

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Introduction

Zakat is a pillar of Islamic worship and, in Indonesia, a field of statutory regulation. Law No. 23 of 2011 on Zakat Management entrusts collection, distribution, and utilization to the National Zakat Agency (BAZNAS) at national, provincial, and district levels and to licensed zakat agencies (LAZ), and frames zakat as an instrument of welfare and poverty alleviation.[1] The statutory wager is that professional and accountable institutions can convert a private religious obligation into organized redistribution, and evidence from productive-zakat programs supports this wager.[2] Scholarship on Indonesian zakat has traced its repositioning from an annual ritual to an instrument of socio-economic justice, and the parallel professionalization of zakat agencies.[3] Formal collection has grown: BAZNAS reported a national collection of zakat, infaq, and sadaqah of approximately IDR 33 trillion in 2023.[4] However, a large share of zakat still bypasses statutory institutions, flowing through mosque committees, religious teachers, or directly from payers (*muzakki*) to recipients (*mustahiq*); one recent study estimates the unrecorded portion at approximately IDR 61 trillion.[5]

Two explanations dominate the literature on why *muzakki* do or do not use formal institutions. The first is literacy: people who understand the obligation, the types of zakat, how to calculate it, and its lawful recipients are expected to pay more and to pay through institutions.[6] The national zakat literacy survey placed Indonesia in the moderate band (index 66.78) but rated advanced knowledge, which covers zakat institutions, regulation, and digital payment, as low (56.68); South Sulawesi, whose capital is Makassar, scored

[1] Law of the Republic of Indonesia No. 23 of 2011 on Zakat Management (Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat), arts. 3, 5–7, and 17; Government Regulation No. 14 of 2014 on the Implementation of Law No. 23 of 2011 on Zakat Management (Peraturan Pemerintah Nomor 14 Tahun 2014).

[2] Irfan Syauqi Beik and Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance* 1, no. 2 (2016): 141–60, https://doi.org/10.21098/jimf.v1i2.524.

[3] Konstantinos Retsikas, "Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights," *Indonesia and the Malay World* 42, no. 124 (2014): 337–57, https://doi.org/10.1080/13639811.2014.951519; Asep Saepudin Jahar, "Marketing Islam through Zakat Institutions in Indonesia," *Studia Islamika* 22, no. 3 (2015), https://doi.org/10.15408/sdi.v22i3.2353; Amelia Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia* (Leiden: Brill, 2013); Ending Solehudin et al., "Divergent Jurisprudential Paradigms of Productive Zakat: A Madhhab-Based Comparative Study of Legal Reasoning in LAZISNU and LAZISMU," *Mazahibuna: Jurnal Perbandingan Mazhab* 8, no. 1 (2026): 57–74, https://doi.org/10.24252/mazahibuna.vi.64628.

[4] Antara, "Baznas Ungkap Realisasi Dana ZIS 2023 Mencapai Rp33 Triliun," 20 July 2024, https://www.antaranews.com/berita/4207017/baznas-ungkap-realisasi-dana-zis-2023-mencapai-rp33-triliun.

[5] Mojang Zulfa Amadea et al., "Determinants of Muzakki Decisions in Choosing Zakat Payment Through Formal Institutions," *International Journal of Zakat* 10, no. 3 (2025), https://doi.org/10.37706/ijaz.v10i3.672; Rahmatina Awaliah Kasri and Untung Handayani Ramli, "Why Do Indonesian Muslims Donate through Mosques? A Theory of Planned Behaviour Approach," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 5 (2019): 663–79, https://doi.org/10.1108/IMEFM-11-2018-0399.

[6] Clarashinta Canggih and Rachma Indrarini, "Apakah Literasi Mempengaruhi Penerimaan Zakat?" *Jurnal Ekonomi Syariah Indonesia* 11, no. 1 (2021): 1–11, https://doi.org/10.21927/jesi.2021.11(1).1-11.

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lower on both (57.90 overall and 51.90 for advanced knowledge).[7] The second explanation is trust: people pay through institutions they regard as honest, competent, and transparent.[8] Both explanations are usually modeled through an extended theory of planned behavior, which a recent systematic review identifies as the dominant framework in zakat-compliance research, and both imply the same policy: raise knowledge and trust, and formal channeling will follow.[9]

The question is also legal and timely. As enacted, Law No. 23 of 2011 prohibits anyone from acting as an amil without permission from the competent authority. It punishes intentional violation with up to one year's confinement and/or a fine of up to IDR 50 million.[10] In Decision No. 86/PUU-X/2012, the Constitutional Court declared these provisions conditionally unconstitutional insofar as they reached community groups, religious leaders, or mosque committees acting as amil in areas not served by BAZNAS or LAZ that had notified the competent official, and a ministerial regulation later set out the notification procedure.[11] In August 2025, the Court rejected two further petitions challenging BAZNAS's combined regulatory and operational role but urged the legislature to revise the Law within two years; the amendment is listed in the 2025–2029 National Legislation Program.[12] In April 2026, the Ministry of Religious Affairs said it was considering whether the revision should recognize individual amil. In July 2026, it issued a regulation on the guidance and supervision of BAZNAS and LAZ.[13] Therefore, *muzakki*'s

[7] Puskas BAZNAS and Directorate of Zakat and Waqf Empowerment, Ministry of Religious Affairs, *Laporan Survei Literasi Zakat Nasional 2020* (Jakarta: Puskas BAZNAS, 2020), https://www.shariaknowledgecentre.id/id/.galleries/pdf/research-publication/baznas-kemenag-2020-laporan-survey-literasi-zakat-nasional-2020.pdf.

[8] Saeed Awadh Bin-Nashwan, Hijattulah Abdul-Jabbar, and Saliza Abdul Aziz, "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance?" *Journal of Islamic Accounting and Business Research* 12, no. 5 (2021): 768–90, https://doi.org/10.1108/JIABR-09-2020-0282; Mazni Abdullah and Noor Sharoja Sapiei, "Do Religiosity, Gender and Educational Background Influence Zakat Compliance? The Case of Malaysia," *International Journal of Social Economics* 45, no. 8 (2018): 1250–64, https://doi.org/10.1108/IJSE-03-2017-0091; Husna Jamaludin et al., "Trust as the Engine of Change: A Conceptual Model for Trust Building in Zakat Institutions," *Journal of Islamic Accounting and Business Research* (2025), https://doi.org/10.1108/JIABR-03-2024-0099; Lukman Hamdani et al., "Social Media, Trust and Intention to Pay Zakat through Institution: Lessons from Indonesian Experience," *Journal of Islamic Marketing* (2024), https://doi.org/10.1108/JIMA-01-2023-0016.

[9] Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (1991): 179–211, https://doi.org/10.1016/0749-5978(91)90020-T; La Ode Alimusa et al., "Determinants of Zakat Compliance Behaviour and Future Direction: A Systematic Literature Review," *International Journal of Law and Management* (2025), https://doi.org/10.1108/IJLMA-11-2024-0416.

[10] Law No. 23 of 2011, arts. 38 and 41.

[11] Constitutional Court of the Republic of Indonesia, Decision No. 86/PUU-X/2012, pronounced 31 October 2013; Minister of Religious Affairs Regulation No. 5 of 2016 on Procedures for Imposing Administrative Sanctions in Zakat Management (Peraturan Menteri Agama Nomor 5 Tahun 2016), art. 3.

[12] Constitutional Court of the Republic of Indonesia, Decision No. 97/PUU-XXII/2024, pronounced 28 August 2025; Constitutional Court of the Republic of Indonesia, Decision No. 54/PUU-XXIII/2025, pronounced 28 August 2025; Constitutional Court of the Republic of Indonesia, "Court Urges Amendment to Zakat Management Law," 28 August 2025, https://en.mkri.id/news/details/2025-08-28/Court_Urges_Amendment_to_Zakat_Management_Law.

[13] M. Fathur Rohman, "Kemenag Siapkan Revisi UU Zakat, Tegaskan Peran Amil dalam Menekan Kemiskinan," NU *Online*, 17 April 2026, https://nu.or.id/nasional/kemenag-siapkan-revisi-uu-zakat-

perception and use of zakat institutions are directly relevant to a revision due by August 2027.

Existing research has four gaps (Table 1). First, behavioral studies mostly measure the intention to pay, or to pay through an institution, rather than the channel actually used. Although recent evidence shows trust does not reliably translate intention into behavior, channel-level data remain lacking. Second, trust is usually measured as an aggregate index, without determining whether respondents can assess what they rate. Third, behavioral studies rarely link findings to laws governing lawful channels, while doctrinal studies seldom consider muzakki behavior. Fourth, Indonesian debate rarely examines how other jurisdictions regulate collectors operating outside the state system.

Table 1. Prior research on zakat literacy, trust, channel choice and legality, and the gap addressed

Study	Focus	What remains unaddressed
Canggih and Indrarini (2021); Puskas BAZNAS (2020)	Zakat literacy and collection by zakat institutions; national zakat literacy index	Literacy measured, but not linked to the channel individual *muzakki* actually use
Bin-Nashwan et al. (2021); Jamaludin et al. (2025); Hamdani et al. (2024)	Trust as a driver of compliance and of the intention to pay through institutions	Trust treated as an index; respondents' capacity to evaluate what they rate not examined
Kasri and Ramli (2019); Rusanti et al. (2025); Djayusman et al. (2025)	Planned-behavior and social-capital determinants of mosque giving and institutional payment	Mostly intentions; trust does not reliably carry intention into behavior; no link to statutory channel rules
Iswanto et al. (2023); Zaari et al. (2025); Luthfi et al. (2026)	Legality of community zakat bodies; Constitutional Court review of BAZNAS's authority	Doctrinal or local; no evidence on how *muzakki* channel zakat
Owoyemi (2020); Athief et al. (2022)	Legality of direct payment; mandatory versus voluntary zakat regimes	Normative or cross-national; no survey evidence from an Indonesian city
This study	**Knowledge, channel choice and 33 institutional items among 552 *muzakki* in Makassar, read against statute, case law, fatwa and comparative regimes.**	**Trust–transfer gap; verification-insensitive approval; registration model for mosque collectors**

Source: Authors' compilation from cited studies.

This article addresses these gaps using survey evidence from 552 Muslims in Makassar, the capital of South Sulawesi, where both BAZNAS and licensed LAZ operate alongside a dense network of mosques. It asks three questions: how much basic zakat knowledge respondents possess and through which channels they pay; how they perceive the governance, accountability, compliance, and developmental role of zakat institutions, and whether that perception is sensitive to what they can verify; and how the legal framework, read through statute, case law, fatwa, and comparative experience, mediates the relationship between institutional trust and channel choice. It argues that Makassar exhibits *trust without transfer*: near-universal knowledge and uniformly high approval of zakat institutions coexist with predominantly informal channeling. The contribution is

tegaskan-peran-amil-dalam-menekan-kemiskinan-AX4kZ; Minister of Religious Affairs Regulation No. 15 of 2026 on the Guidance and Supervision of BAZNAS, Provincial BAZNAS, District/City BAZNAS and Zakat Agencies (Peraturan Menteri Agama Nomor 15 Tahun 2026), enacted 30 July 2026, promulgated 4 August 2026.

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Vol. 15: Issue 2 December (2026)

threefold. Empirically, the article documents the trust–transfer gap with channel-level data and interval estimates. Analytically, it shows that approval is insensitive to respondents' capacity to verify institutional performance, a pattern that points to diffuse legitimacy rather than informed evaluation. Legally, it shows that mosque collection in a city served by BAZNAS falls outside the safe harbor created in 2012. It argues, with support from fiqh and comparative law, that the revision should integrate mosque collectors through registration rather than rely on a criminal prohibition that is neither enforced nor, judging by observed payment practice, likely to be perceived as legitimate.

Theoretical Framework

From Intention to Channel

The theory of planned behavior locates behavior in intention, and intention in attitudes, subjective norms, and perceived behavioral control.[14] Zakat studies have broadly confirmed that intention predicts compliance.[15] However, research on the intention–behavior gap shows that intentions translate into action far less reliably than the model implies, especially when behavior is habitual, embedded in routine, or shaped by opportunity.[16] Zakat payment has all three features. *Zakat al-fitr* is paid once a year in a narrow window, usually at a familiar place. At the same time, zakat on wealth and income requires calculation and a deliberate choice of recipient. Therefore, the relevant behavior is not whether to pay but *where* to pay, and each channel carries its own norms and its own ease of access. Studies of Indonesian giving find that greater trust in mosques, ease of donating, and the influence of significant others drive donations through mosques,[17] that social capital raises the likelihood and share of institutional payment,[18] Moreover, that trust in zakat institutions does not significantly moderate the path from intention to compliance.[19] Trust in BAZNAS can thus coexist with a stronger, more proximate trust in the neighborhood mosque.

Legitimacy and the Problem of Verification

Suchman distinguishes pragmatic legitimacy, grounded in the self-interested evaluation of an organization's outputs, from moral legitimacy, grounded in normative

[14] Ajzen, "Theory of Planned Behavior," https://doi.org/10.1016/0749-5978(91)90020-T.

[15] Ram Al Jaffri Saad and Roszaini Haniffa, "Determinants of Zakah (Islamic Tax) Compliance Behavior," *Journal of Islamic Accounting and Business Research* 5, no. 2 (2014): 182–93, https://doi.org/10.1108/JIABR-10-2012-0068; Alimusa et al., "Determinants of Zakat Compliance Behaviour," https://doi.org/10.1108/IJLMA-11-2024-0416.

[16] Paschal Sheeran, "Intention–Behavior Relations: A Conceptual and Empirical Review," *European Review of Social Psychology* 12, no. 1 (2002): 1–36, https://doi.org/10.1080/14792772143000003; Paschal Sheeran and Thomas L. Webb, "The Intention–Behavior Gap," *Social and Personality Psychology Compass* 10, no. 9 (2016): 503–18, https://doi.org/10.1111/spc3.12265.

[17] Kasri and Ramli, "Why Do Indonesian Muslims Donate through Mosques?" https://doi.org/10.1108/IMEFM-11-2018-0399.

[18] R. Djayusman et al., "Beyond Religiosity: How Social Capital Drives Institutional Zakat Payment Preferences in Indonesia," *Economica: Jurnal Ekonomi Islam* 16, no. 2 (2025), https://doi.org/10.21580/economica.2025.16.2.26477.

[19] Rusanti et al., "Unlocking Zakat Compliance," https://doi.org/10.1108/JIABR-11-2024-0455.

approval, and cognitive legitimacy, grounded in taken-for-grantedness.[20] In this sense, legitimacy produces a felt obligation to defer to authority, independent of reward or sanction.[21] The survey ratings of institutions mix these forms. Where respondents lack direct information, a global evaluation tends to be extended to attributes about which little is known, the classic halo effect,[22] and respondents facing demanding attitude questions may satisfice by agreeing with assertions and failing to differentiate among objects.[23] These mechanisms yield a diagnosis. If approval reflects an informed, pragmatic evaluation, it should be lower or at least more dispersed where respondents cannot observe performance. If it reflects diffuse moral or cognitive legitimacy or a halo, it should be *insensitive* to verifiability. The comparison between items that ordinary *muzakki* can observe and those that require insider knowledge is therefore a test of the type of trust the survey captures, not a curiosity.

Trust, Power and Plural Normative Orders

The slippery-slope framework further clarifies the relationship between trust and compliance by distinguishing voluntary compliance grounded in trust from enforced compliance grounded in the perceived power of public authorities.[24] In zakat governance, these dimensions are not necessarily mutually exclusive. *Muzakki* may recognize the authority of statutory institutions while continuing to channel their payments through mosque committees because of familiarity, accessibility, religious affiliation, and established community practices.[25] Institutional trust may therefore coexist with proximate trust in local religious and social structures. Confidence in the legitimacy of formal institutions therefore does not automatically determine the channel through which zakat is transferred.[26] [27]

The persistence of mosque-based collection also reflects plural normative orders. State law establishes the formal institutional framework for zakat management, but

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[20] Mark C. Suchman, "Managing Legitimacy: Strategic and Institutional Approaches," *Academy of Management Review* 20, no. 3 (1995): 571–610, https://doi.org/10.5465/amr.1995.9508080331.

[21] Tom R. Tyler, "Psychological Perspectives on Legitimacy and Legitimation," *Annual Review of Psychology* 57 (2006): 375–400, https://doi.org/10.1146/annurev.psych.57.102904.190038.

[22] Richard E. Nisbett and Timothy D. Wilson, "The Halo Effect: Evidence for Unconscious Alteration of Judgments," *Journal of Personality and Social Psychology* 35, no. 4 (1977): 250–56, https://doi.org/10.1037/0022-3514.35.4.250.

[23] Jon A. Krosnick, "Response Strategies for Coping with the Cognitive Demands of Attitude Measures in Surveys," *Applied Cognitive Psychology* 5, no. 3 (1991): 213–36, https://doi.org/10.1002/acp.2350050305.

[24] Kirchler, Erich, Erik Hoelzl, and Ingrid Wahl. "Enforced versus Voluntary Tax Compliance: The 'Slippery Slope' Framework." *Journal of Economic Psychology* 29, no. 2 (2008): 210–25. https://doi.org/10.1016/j.joep.2007.05.004

[25] Kasri and Ramli, "Why Do Indonesian Muslims Donate through Mosques?" https://doi.org/10.1108/IMEFM-11-2018-0399.

[26] Bin-Nashwan, Saeed Awadh, Hijattulah Abdul-Jabbar, and Saliza Abdul Aziz. "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance?" *Journal of Islamic Accounting and Business Research* 12, no. 5 (2021): 768–90. https://doi.org/10.1108/JIABR-09-2020-0282

[27] Susiyanto et al. "Zakat Behavior in Urban Communities: A Sharia-Oriented Phenomenological Study." *Al-Istinbath: Jurnal Hukum Islam* 11, no. 1 (2026). https://doi.org/10.29240/jhi.v11i1.15260

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Vol. 15: Issue 2 December (2026)

religious norms, community expectations, and local organizational practices still shape how zakat is collected and distributed.[28] In this setting, mosque committees may derive practical legitimacy from their proximity to worshippers and their established relationships with local beneficiaries, even where their formal status under national zakat legislation remains uncertain.[29] Such arrangements illustrate how state regulation operates alongside community-based normative systems rather than replacing them entirely.[30] Research on a da'wah institution in Gowa Regency similarly shows that non-state religious bodies can sustain social order and cohesion without relying exclusively on formal state intervention.[31]

The distinction between formal legality and socially recognized legitimacy has direct implications for interpreting the survey findings. The high institutional approval recorded in this study does not necessarily indicate that respondents reject mosque-based collection or regard it as illegitimate. Rather, the coexistence of favorable institutional assessments and the substantial representation of mosque-based payment places in the multiple-response data suggest that different sources of authority may operate simultaneously. This interpretation is consistent with research on voluntary and enforced compliance.[32]as well as studies of zakat organizations, institutional trust, and community-based religious practices in Indonesia.[33] [34] [35]

These competing normative orders also raise a regulatory question. Where the state seeks to centralize zakat administration through authorized institutions but community-based collection remains socially embedded, criminal prohibition alone may not produce effective institutional integration. A regulatory framework that recognizes community participation, establishes clear registration procedures, and provides proportionate oversight may offer a more practical way to reconcile statutory authority

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[28] Griffiths, John. "What Is Legal Pluralism?" *Journal of Legal Pluralism and Unofficial Law* 18, no. 24 (1986): 1–55. https://doi.org/10.1080/07329113.1986.10756387

[29] Kasri and Ramli, "Why Do Indonesian Muslims Donate through Mosques?" https://doi.org/10.1108/IMEFM-11-2018-0399.

[30] Griffiths, John. "What Is Legal Pluralism?" *Journal of Legal Pluralism and Unofficial Law* 18, no. 24 (1986): 1–55. https://doi.org/10.1080/07329113.1986.10756387

[31] St. Nasriah et al., "Institutionalization of Da'wah and Religious Moderation: A Siyāsah Syar'iyyah Analysis in Gowa Regency, Indonesia," *Jurnal Al-Dustur* 9, no. 2 (2026): 324–41, https://doi.org/10.30863/aldustur.v9i2.11474.

[32] Kirchler, Erich, Erik Hoelzl, and Ingrid Wahl. "Enforced versus Voluntary Tax Compliance: The 'Slippery Slope' Framework." *Journal of Economic Psychology* 29, no. 2 (2008): 210–25. https://doi.org/10.1016/j.joep.2007.05.004

[33] Kasri and Ramli, "Why Do Indonesian Muslims Donate through Mosques?" https://doi.org/10.1108/IMEFM-11-2018-0399.

[34] Iswanto, Bambang, et al. "The Constitutional Court Decision and Islamic Philanthropy Movements: Analysis of Zakat Organizations Legality in Samarinda." *Mazahib* 22, no. 1 (2023). https://doi.org/10.21093/mj.v22i1.5968

[35] Susiyanto, et al. "Zakat Behavior in Urban Communities: A Sharia-Oriented Phenomenological Study." *Al-Istinbath: Jurnal Hukum Islam* 11, no. 1 (2026). https://doi.org/10.29240/jhi.v11i1.15260

with established religious and social practices.[36] [37] [38] This issue becomes particularly relevant when assessing the scope of the Constitutional Court's interpretation in Decision No. 86/PUU-X/2012 and the administrative mechanisms available under the implementing regulations.

Methods

Research Design and Data Collection

This study employed a cross-sectional quantitative survey design complemented by doctrinal legal analysis and functional comparative legal analysis. The empirical component examined zakat knowledge, payment practices, and perceptions of zakat management institutions among Muslim residents of Makassar, Indonesia. The legal component examined the statutory framework governing zakat collection, relevant Constitutional Court decisions, Islamic legal opinions, and the regulatory arrangements applicable to community-based zakat collectors.

The empirical analysis used primary data collected directly by the authors through a structured questionnaire. The research team designed, developed, and administered the questionnaire; no external survey agency or third-party data collector was involved. Data collection took place in Makassar between 23 November and 25 December 2025. Preparatory activities, including questionnaire development and administrative coordination, commenced before fieldwork. However, participant recruitment and questionnaire distribution began only after obtaining ethical approval.

Researchers recruited respondents through their professional networks in Makassar using non-probability purposive (judgmental) sampling. The intended participants were Muslim residents with experience paying zakat. We determined eligibility based on respondents' religious affiliation, residence in Makassar, and experience paying zakat. The findings should therefore be interpreted as describing the characteristics and responses of the surveyed participants rather than as statistically representative estimates of Makassar's entire Muslim population.

We distributed 700 questionnaires, of which 643 were returned. After screening, we retained 552 questionnaires for analysis. Thus, the return rate was 91.86% (643/700), and the proportion of valid questionnaires among returned questionnaires was 85.85% (552/643). The final valid sample represented 78.86% of all questionnaires distributed (552/700). The difference between returned and valid questionnaires resulted in the exclusion of 91 responses during data screening.

Questionnaire Development and Measurement

The authors developed the questionnaire specifically for this study. The authors guided its construction by the research objectives, principles of good zakat governance, relevant Indonesian zakat legislation, applicable financial reporting standards, and

[36] Fauzia, Amelia. *Faith and the State: A History of Islamic Philanthropy in Indonesia*. Leiden: Brill, 2013.

[37] Emzaed, Ali Murtadho, et al. "Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia." *Journal of Islamic Law* 4, no. 2 (2023). https://doi.org/10.24260/jil.v4i2.1444

[38] Luthfi, A., et al. "Reconstructing Zakat Governance in Indonesia." *Al-Ahkam: Jurnal Ilmu Syari'ah dan Hukum* 11, no. 1 (2026). https://doi.org/10.22515/alahkam.v11i1.13033

previous studies on institutional trust, accountability, and zakat compliance. The development process also considered the institutional and regulatory context of zakat management in Indonesia, including the accounting standard for zakat management, originally referred to as PSAK 109. It was later renumbered as PSAK 409, effective 1 January 2024.

We pilot-tested the instrument with 50 *muzakki* in Makassar. We excluded these participants from the main survey to avoid duplication between the pilot and final datasets. The pilot test aimed to assess the questionnaire's clarity, comprehensibility, and practical suitability before administering it to the main sample.

The questionnaire consisted of three substantive sections. The first section collected information on respondents' basic zakat knowledge and payment behavior, including their knowledge of the obligation to pay zakat, perceptions of the need for institutional management, payment methods, places of payment, and types of zakat paid. The second section contained 34 statements: 33 on zakat management institutions and one normative statement on muzakki responsibilities. The 33 institutional statements covered six dimensions: governance and oversight; financial reporting and accountability; information and communication; sharia and regulatory compliance; adequacy of the legal framework; and the developmental role and support of zakat institutions. The third section included two additional agreement items, which were analyzed dichotomously.

The institutional statements were measured using a four-point Likert scale, ranging from strongly disagree to agree, without a neutral midpoint strongly. The questionnaire was administered digitally through a Google-based platform. The institutional items generally referred to zakat management institutions, with BAZNAS as the primary institutional reference. This wording matters for interpreting the findings because respondents may have considered other familiar zakat organizations or community-based collectors when providing their assessments.

The institutional perception statements were designed to capture respondents' assessments based on their direct experiences and personal knowledge of zakat management practices. Respondents were not restricted to evaluating a single designated zakat institution. Rather, their assessments could reflect their interactions with or knowledge of various zakat management entities, including BAZNAS, LAZ, UPZ, and mosque-based zakat collection committees. This approach aimed to capture muzakki perceptions of institutions within Makassar's plural zakat collection environment. Nevertheless, because the questionnaire did not require respondents to identify the specific institution serving as the reference for each assessment, the resulting responses represent aggregate perceptions of zakat management rather than institution-specific evaluations.

Classification and Verifiability Assessment

The authors classified the 33 institutional statements through an iterative, team-based coding process involving all authors. Rather than relying on a single researcher's judgment, the authors jointly established operational definitions to distinguish information directly observable by ordinary zakat payers from information requiring specialized or internal institutional knowledge. Observable items referred to institutional characteristics or activities that ordinary payers could reasonably assess through direct experience or publicly available information, such as service quality and media visibility.

In contrast, insider-knowledge items concerned technical or institutional matters that generally require specialized knowledge or access to internal documentation, such as compliance with accounting standards (PSAK), independent auditing, and formal financial reporting procedures.

The authors independently assessed each item against these operational criteria. The authors then examined differences in initial assessments through iterative discussion until they reached consensus—the final classification comprised five observable items, nine insider-knowledge items, and nineteen evaluative items. The comparative verifiability assessment included only the five observable and nine insider-knowledge items. The evaluative items were excluded because they primarily captured respondents' perceptions or normative judgments rather than the direct observability of institutional practices. As the classification was finalized through consensus-based discussion, no separate numerical inter-coder reliability coefficient was calculated. This procedure aimed to enhance conceptual consistency and transparency in classifying the questionnaire items.

Ethical Approval and Informed Consent

The study received ethical approval from the Ethics Committee of Universitas Bosowa (Approval No. UB-HK/2025/12-11, dated 23 November 2025). Participant recruitment and questionnaire distribution began after approval. Before completing the questionnaire, participants were informed about the research objectives, the voluntary nature of participation, and the use of the collected information for academic research. The research team obtained written informed consent before participants completed the questionnaire. The research team maintained respondents' confidentiality and used the collected data solely for research purposes.

Data Availability Statement

The data supporting this study's findings consist of primary questionnaire responses collected by the authors. The article reports aggregate item-level distributions and corresponding statistical results, including Tables 3–5 and Figures 1–2. The underlying respondent-level dataset is not publicly available because it contains information subject to participant confidentiality and ethical considerations. However, the corresponding author may make the dataset available upon reasonable request, subject to applicable ethical requirements and data-protection considerations.

Analytical Strategy

We conducted the quantitative analysis in four stages.

First, descriptive statistics summarized respondents' characteristics, zakat knowledge, and payment practices. For questions answered once by each respondent, we calculated proportions using the number of valid responses to the respective question as the denominator. We calculated Wilson 95% confidence intervals for these single-response proportions. Because we obtained the sample through non-probability purposive sampling, these intervals reflect statistical uncertainty under conventional binomial assumptions. They should not be interpreted as design-based estimates of Makassar's Muslim population.

We analyzed questions permitting multiple answers separately. We present their results as the percentage share of recorded responses in each category, rather than as

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

the percentage of respondents or the proportion of zakat amounts distributed through a particular channel. Consequently, the multiple-response results describe the composition of recorded answers and cannot establish the monetary distribution of zakat across payment channels.

Second, we analyzed the institutional perception items using descriptive statistics. We coded responses on a four-point scale, from 1 (strongly disagree) to 4 (strongly agree). We calculated item-level means and standard deviations from the available response distributions, and derived dimension-level indices by taking the unweighted average of the corresponding item means. The 33 institutional statements were distinguished from the separate normative statement concerning *muzakki*, which was not included in the institutional-item comparison.

Third, an exploratory item-level analysis examined whether institutional approval differed according to whether ordinary *muzakki* could reasonably evaluate the attribute being assessed. It compared the five observable and nine insider-knowledge items identified through the classification procedure described above; it excluded the 19 evaluative items, which combine observation and inference. We based the classification on the substantive content of each statement rather than its observed level of agreement. Supplementary Table S1 provides the complete list of the 33 institutional statements, their dimensions, classifications, and agreement rates.

We used an exact permutation test as the primary inferential procedure to compare the observable and insider-knowledge item groups because the number of classified items was small. The test examined the difference in mean agreement between the two groups using all possible allocations of the 14 classified items, comprising five observable and nine insider-knowledge items. We used Welch's t-test and the exact Mann–Whitney test as complementary robustness procedures. We also conducted a one-sided non-inferiority analysis to examine whether agreement with insider-knowledge items was materially lower than agreement with observable items. The principal non-inferiority margin was set a priori at two percentage points (2 pp), before analysing the study results. The research team determined this threshold through collective methodological judgment, drawing on the authors' disciplinary expertise and their review of methodological practices in previous studies. It represents the maximum difference considered substantively acceptable for this exploratory comparison, rather than a threshold selected in response to the observed findings. Because the margin reflects a context-specific analytical judgment rather than an externally established standard, we interpreted the result cautiously and not as proof of equivalence. We also conducted sensitivity analyses using alternative margins of one and three percentage points to assess the robustness of the conclusion.

A further sensitivity analysis excluded the lowest-rated observable item, concerning the publication of institutional activities through print and electronic media. This procedure assessed whether that item disproportionately influenced the comparison. These tests used questionnaire items as the units of analysis, not individual respondents. Although the same respondents evaluated the institutional statements, the available aggregate frequency distributions do not permit reconstructing respondent-level covariance or individual-level differences. Accordingly, the tests describe differences in agreement patterns across items and should be interpreted as exploratory evidence rather than respondent-level tests of institutional trust.

Fourth, the legal analysis employed doctrinal and functional comparative approaches. The doctrinal analysis examined relevant Indonesian legislation, implementing regulations, Constitutional Court decisions, and the fatwa of the Indonesian Council of Ulama, together with relevant classical and contemporary Islamic legal literature. The comparative analysis examined the functional arrangements governing zakat collection in Malaysia, particularly Selangor, Pakistan, and Sudan. These jurisdictions were selected because they illustrate different institutional approaches to state authority, authorized community collectors, compulsory collection, and administering zakat through public agencies. The comparison focused on collectors' legal status, the relationship between state institutions and community-based collection, and the regulatory mechanisms that supervise collection activities.

Results

Respondent Profile

Table 2 summarizes the sample characteristics. Men accounted for 55.3% of respondents, while the largest age group was 30–49 years (41.5%). The sample was relatively highly educated, with 62.3% of the participants holding a bachelor's or postgraduate degree. In terms of monthly income, 42.8% reported earning more than IDR 4 million, and 42.6% reported earning between IDR 1.5 million and IDR 4 million. Entrepreneurs accounted for 30.8% of the respondents, followed by civil servants, military personnel, and police officers (29.5%), private-sector employees (29.3%), and notaries and lawyers (9.4%). Farmers and fishers were minimally represented (0.9% of the sample).

These characteristics indicate that the sample was concentrated among urban Muslims with relatively high educational attainment and formal, professional, or self-employed occupational backgrounds. The recruitment process also appears to have favored respondents connected to professional networks, as reflected in the representation of legal professionals and other formally employed groups. Because the study employed non-probability purposive (judgmental) sampling, the sample should not be considered statistically representative of the Muslim population of Makassar. Its composition may also favor respondents who are more familiar with formal institutions and institutional approaches to zakat management. Consequently, interpret the findings as descriptive of the respondents included in this study, and do not generalize them to rural populations or Indonesia's Muslim population as a whole.

Table 2. Respondent profile (n = 552)

Characteristic	Category	n	%
Gender	Male	305	55.3
	Female	247	44.7
Age	Under 20 years	28	5.1
	20–29 years	150	27.2
	30–49 years	229	41.5
	50 years and above	145	26.3
Education	Junior secondary or below	15	2.7

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

Characteristic	Category	n	%
	Senior secondary	161	29.2
	Diploma	32	5.8
	Bachelor's, master's or doctoral degree	344	62.3
Occupation	Entrepreneur or self-employed	170	30.8
	Civil servant, military or police	163	29.5
	Private-sector employee	162	29.3
	Notary or lawyer	52	9.4
	Farmer or fisher	5	0.9
Monthly income	Below IDR 1.5 million	81	14.7
	IDR 1.5–4 million	235	42.6
	Above IDR 4 million	236	42.8

Source: Survey data.

Knowledge and Payment Channels

Basic knowledge was near-universal: 99.8 percent of respondents (95% CI 99.0–100.0) knew that zakat is a divine obligation, and 92.4 percent (89.9–94.3) considered an institution necessary to channel zakat properly (Table 3). The multiple-response question on payment places showed that mosque-based or other Islamic social bodies accounted for 53.9% of the recorded responses, followed by formal amil institutions, including BAZNAS, LAZ, and UPZ, at 24.9%. Individual recipients accounted for 18.0%, while other channels represented 3.3%. These percentages refer to the distribution of responses rather than the proportion of respondents or the monetary value of zakat paid. Respondents could select more than one payment place, reflecting that different types of zakat may have been channeled through different recipients or institutions (Figure 1).

The reported confidence intervals describe sampling uncertainty under conventional binomial assumptions and do not imply statistical representativeness or support population-level generalization, given the non-probability sampling design.

Table 3. Zakat knowledge and payment behavior

Question (basis)	Response	n	%	95% CI
Knows zakat is commanded by God (respondents)	Yes	551	99.8	99.0–100.0
	No	1	0.2	0.0–1.0
An institution is needed to channel zakat properly (respondents)	Necessary	510	92.4	89.9–94.3
	Not necessary	42	7.6	5.7–10.1
Mode of payment (respondents)	Offline, at the zakat institution (BAZNAS)	313	56.7	52.5–60.8
	Online (apps, e-commerce, banking, transfer)	196	35.5	31.6–39.6
	Directly to recipients	43	7.8	5.8–10.3

Question (basis)	Response	n	%	95% CI
Place of payment (responses; multiple answers)	Mosque or other Islamic social body	–	53.9	–
	Formal amil (BAZNAS, LAZ, UPZ)	–	24.9	–
	Individual recipients	–	18.0	–
	Other	–	3.3	–
Types of zakat paid (responses; multiple answers)	Zakat al-fitr	–	54.4	–
	Zakat on wealth	–	26.1	–
	Zakat on professional income	–	14.6	–
	Trade, agriculture, livestock, found property.	–	4.9	–

Source: Survey data (n = 552). Wilson's 95% confidence intervals were reported for single-answer questions. For multiple-answer questions on the place of payment and types of zakat, the percentages represent each option's share of the total responses recorded for that question, rather than the percentage of respondents selecting each option. We did not calculate confidence intervals for these multiple-response percentages.

The two channel questions are not mutually consistent, and the inconsistency is informative. The mode-of-payment question explicitly named BAZNAS as an option, whereas the place-of-payment question listed mosques and formal amil institutions separately. Explicitly naming BAZNAS may have influenced respondents' choices by making the institution more salient, introducing a potential framing effect to consider when interpreting the results. The difference between the two items also suggests that respondents may understand the concept of a zakat institution more broadly than the statutory category of a licensed amil, potentially including mosque committees and other organized local collectors. However, this interpretation remains tentative because the questionnaire did not directly establish how respondents defined or understood the term *zakat institution*.

The distribution of zakat types provides additional context for interpreting the payment-channel preferences. Zakat al-fitr, which is traditionally collected through local mosques at the end of Ramadan, accounted for 54.4% of the recorded responses, followed by zakat on wealth (26.1%), zakat on professional income (14.6%), and zakat on trade, agriculture, livestock, and found property combined (4.9%). The predominance of zakat al-fitr may help explain the observed importance of mosques as a payment channel, given the established association between this type of zakat and local mosque-based collections. However, the aggregate data do not establish a direct relationship between zakat type and payment channel choice at the individual respondent level. Therefore, the preference for mosque-based payments should not be interpreted as evidence of a general preference for informal channels across all zakat types, particularly zakat on wealth and professional income. These findings should be interpreted in light of the questionnaire's potential framing effect and the distinct customary practices associated with different types of zakat.

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

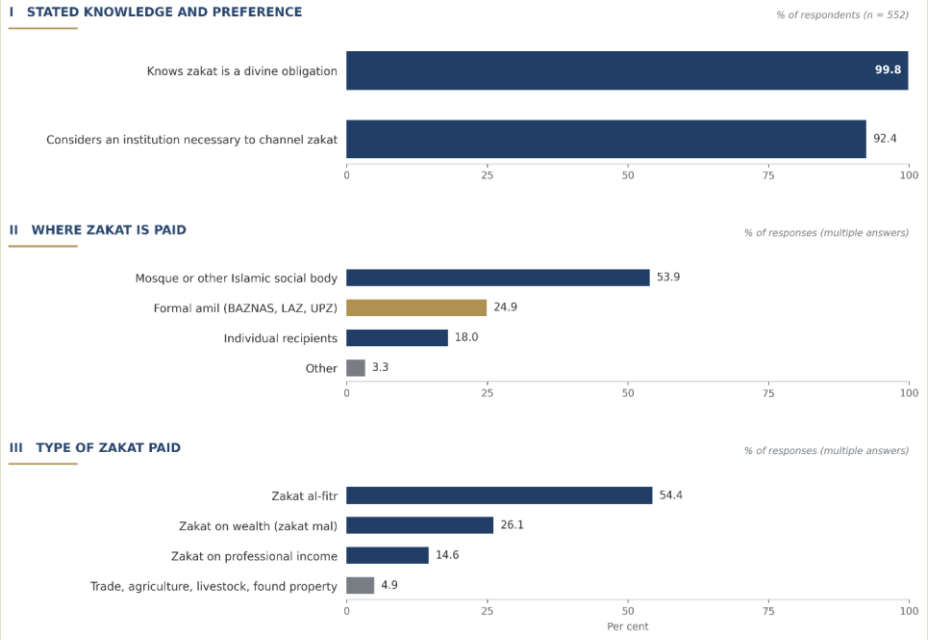


Figure 1. From knowledge to channel: stated preference, place of payment and type of zakat paid
Source: Survey data (n = 552).

Perceptions of Zakat Institutions

Approval across the 33 institutional statements was consistently high, with agreement rates ranging from 90.2% to 98.0% and an overall mean agreement of 94.9% (Table 4; Figure 2). Item-level mean scores ranged from 3.22 to 3.38 on the four-point scale, with standard deviations between 0.52 and 0.64. Among the six institutional dimensions, sharia and regulatory compliance received the highest mean agreement (96.2%), particularly for compliance with sharia and statutory requirements (98.0%) and managers' knowledge of sharia standards and regulations (97.5%). Information and communication received the lowest agreement at the dimension level (93.4%). The lowest-rated institutional statement concerned the publication of management activities through print and electronic media (90.2%), followed by partnership with communities for productive zakat (92.4%). The separate normative statement on muzakki responsibilities received 98.4% agreement and was not included in the calculation of the 33 institutional-item results.

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

Table 4. Perceptions of zakat institutions by dimension

Dimension	Items	Agreement (%)	Mean
Governance and oversight	5	93.9	3.27
Financial reporting and accountability	8	94.4	3.27
Information and communication	4	93.4	3.27
Sharia and regulatory compliance	10	96.2	3.29
Adequacy of the statutory framework	2	95.3	3.24
Developmental role and support	4	94.8	3.28
All items	**33**	**94.9**	**3.28**
Normative statement (*muzakki*)	1	98.4	3.38

Source: Authors' computation from item frequency distributions (n = 552). Means on a 1–4 scale.

Approval was broad but shallow. Strong agreement averaged only 33.4 percent across items, and about two-thirds (64.8 percent) of all agreements were moderate rather than strong. No item had strong agreement exceed 40 percent. Disagreement never exceeded 10 percent. These compressed ratings leave little room for respondents to distinguish one aspect of performance from another.

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

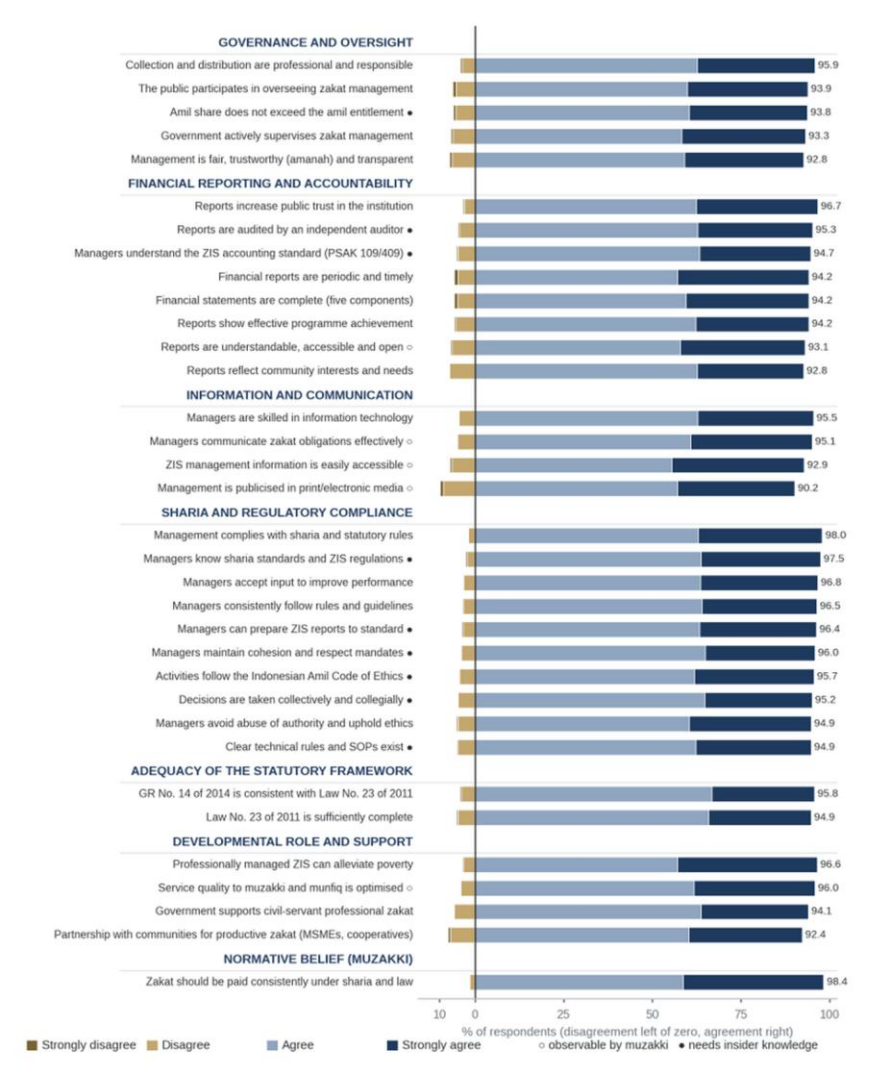


Figure 2. Agreement with 33 statements on zakat institutions and one normative statement, grouped by dimension

Source: Survey data (n = 552). Values at bar ends are total agreement (%).

○ observable by *muzakki*; ● requires insider knowledge; unmarked items are evaluative.

For the subsequent verifiability assessment, we classified the 33 institutional statements by their accessibility to ordinary *muzakki*. We categorized five statements as observable, nine as requiring insider knowledge, and nineteen as evaluative. This classification was based on the substantive characteristics of the information assessed, not on the observed agreement rates. The observable and insider-knowledge categories were retained for the comparative analysis, whereas the evaluative statements were excluded because they involved broader judgments combining observation and inference. Figure 2 illustrates the distribution of these categories across the six institutional dimensions.

Approval and Verifiability

Table 5 compares observable and insider items. The comparison provides limited evidence of differences in institutional approval. Insider items received a slightly higher

mean agreement (95.5%) than observable items (93.5%), representing a difference of 2.0 percentage points. However, the Welch and exact Mann–Whitney tests did not reject equality (both p = 0.11). Although the exact permutation test indicated a statistically significant difference (p = 0.03), this result was sensitive to including the media-publicity item. After excluding this item, the difference decreased to 1.2 percentage points, and none of the equality tests indicated a statistically significant difference.

The more defensible interpretation is therefore not that unverifiable institutional attributes receive higher approval, but that approval does not appear materially lower when respondents assess attributes requiring insider knowledge. The non-inferiority analyses, using a 2-percentage-point margin, support this interpretation in both specifications (p = 0.006 and p = 0.008). Nevertheless, these comparisons involve only 14 classified items, rather than individual respondents. They should consequently be interpreted as exploratory evidence of item-level response patterns rather than as evidence of individual-level psychological relationships.

Table 5. Agreement with observable and insider items: estimates and robustness

Specification	Obs. (%)	Ins. (%)	Diff. (pp)	95% CI (pp)	Welch p	M–W p	Perm. p	NI p
All classified items (5 vs 9)	93.5	95.5	+2.0	−0.7 to 4.8	0.11	0.11	0.03	0.006
Excluding media publicity (4 vs 9)	94.3	95.5	+1.2	−1.0 to 3.5	0.21	0.26	0.13	0.008
Strong agreement, all classified items	34.8	32.4	−2.4	–	–	–	–	–
Moderate agreement, all classified items	58.7	63.1	+4.4	–	–	–	–	–

Source: Authors' analysis of item-level agreement (Figure 2). Obs. = observable items; Ins. = items requiring insider knowledge; M–W = exact Mann–Whitney test; Perm. = exact permutation test (both two-sided); NI = one-sided non-inferiority test with a margin of 2 percentage points (H0: insider ≤ observable − 2); pp = percentage points.

Views of the Statutory Framework and the State

Respondents endorsed the existing legal framework: 94.9% considered Law No. 23 of 2011 sufficiently complete, and 95.8% regarded Government Regulation No. 14 of 2014 as consistent with it. Respondents affirmed government supervision of zakat management (93.3%) and government support for zakat on civil servants' professional income, promoted through payroll collection under Presidential Instruction No. 3 of 2014 (94.1%).[39] Agreement was lower (91.3%) for the statement that *muzakki* understand and pay zakat on professional income, one of the lowest-rated statements in the survey, while 98.4% supported teaching zakat, infaq, and sadaqah at all levels of education and 96.6% believed that professionally managed zakat can alleviate poverty. Endorsing a statute whose central prohibition would contravene much of the reported mosque-based payment suggests that approval of the framework is normative rather than informed.

[39] Presidential Instruction No. 3 of 2014 on Optimising Zakat Collection in Ministries, Agencies, Regional Governments and State- and Regionally-Owned Enterprises through BAZNAS (Instruksi Presiden Nomor 3 Tahun 2014).

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

Discussion

Trust without Transfer

This study's central finding is the coexistence of high institutional approval and the continued relevance of community-based zakat collection, a pattern this article conceptualizes as a trust–transfer gap. Respondents showed high awareness of zakat obligations, widely acknowledged the importance of institutional involvement, and consistently gave positive assessments across the institutional dimensions examined. At the same time, mosque-based or other Islamic social bodies accounted for 53.9% of the recorded responses to the multiple-response question on payment places, compared with 24.9% for formal amil institutions. These figures represent the distribution of recorded answers rather than the proportion of respondents or the monetary value of zakat channeled through each category. Accordingly, the findings indicate an aggregate-level coexistence between positive institutional perceptions and the continued relevance of community-based collection.

This pattern warrants further consideration in light of established research on zakat compliance. Previous studies have examined institutional trust and zakat literacy as factors associated with compliance and institutional payment, suggesting that knowledge and trust are important, although not necessarily sufficient, conditions for formal channeling.[40] The intention–behavior literature further explains why favorable attitudes and intentions do not always translate into corresponding behavior, particularly when established habits and situational conditions intervene.[41] In the Indonesian context, mosque-based giving has been associated with trust in local mosque institutions, convenience, and the expectations of significant others, rather than necessarily reflecting distrust of formal zakat agencies.[42] By contrast, a study of district and municipal BAZNAS offices in Riau attributes uneven collection partly to low public trust that diverts *muzakki* to informal collectors, along with weak local-government involvement and inconsistent payroll-deduction rules.[43] Phenomenological research on urban zakat behavior also indicates that *muzakki* may draw on institutional trust while combining formal and informal payment channels.[44] Moreover, the persistence of direct zakat giving is consistent with scholarly discussions of the religious legitimacy of distributing zakat

[40] Bin-Nashwan, Saeed Awadh, Hijattulah Abdul-Jabbar, and Saliza Abdul Aziz. "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance?" *Journal of Islamic Accounting and Business Research* 12, no. 5 (2021): 768–90. https://doi.org/10.1108/JIABR-09-2020-0282

[41] Sheeran, Paschal, and Thomas L. Webb. "The Intention–Behavior Gap." *Social and Personality Psychology Compass* 10, no. 9 (2016): 503–18. https://doi.org/10.1111/spc3.12265

[42] Kasri, Rahmatina Awaliah, and Untung Handayani Ramli. "Why Do Indonesian Muslims Donate through Mosques? A Theory of Planned Behaviour Approach." *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 5 (2019): 663–79. https://doi.org/10.1108/IMEFM-11-2018-0399

[43] Zulkifli et al., "Disparities in Zakat Collection among District and Municipal BAZNAS in Riau Province: An Institutional and Managerial Analysis," *Malaysian Journal of Syariah and Law* 14, no. 2 (2026): 360–74, https://doi.org/10.33102/mjsl.vol14no2.1707.

[44] Susiyanto, et al. "Zakat Behavior in Urban Communities: A Sharia-Oriented Phenomenological Study." *Al-Istinbath: Jurnal Hukum Islam* 11, no. 1 (2026). https://doi.org/10.29240/jhi.v11i1.15260

directly to eligible recipients.[45]

Because the present analysis is based on aggregate data, the trust–transfer gap identified here is established at the sample level rather than at the individual level. The findings demonstrate the coexistence of high institutional approval and the substantial presence of community-based payment channels in the same survey. However, they do not establish that individual respondents who expressed high institutional trust subsequently chose mosque-based or direct payment channels. This distinction is essential to avoid interpreting aggregate patterns as individual-level behavioral relationships.

Verification-Insensitive Approval and Diffuse Legitimacy

The approval profile helps explain why trust does not transfer. Approval that is uniformly high, mostly moderate, and no lower where respondents lack the means to verify is better described as moral or cognitive legitimacy than as pragmatic legitimacy based on the experience of an institution's outputs.[46] *Muzakki* appear to endorse statutory zakat institutions as the proper form of zakat administration, an Islamic and national norm, without that endorsement being anchored in personal experience strong enough to change habits. Acquiescence and satisficing may contribute to uniform agreement on a four-point scale without a midpoint,[47] and a halo from the general standing of zakat institutions may color judgments about attributes respondents cannot observe.[48] These are not rival explanations to diffuse legitimacy but mechanisms through which it is expressed in survey answers. Either way, the policy implication is the same: such approval is a weak foundation for behavioral change, because it is not tied to anything *muzakki* have seen. This reading also explains why the lowest-rated items are the observable ones that concern visibility, such as media publicity and access to information. Where *muzakki* can judge, they are slightly less enthusiastic, which suggests that legitimacy built on verifiable disclosure would be more discriminating and, for that reason, more durable.[49]

The Fiqh of Mosque Collection: Amil or Agent

The survey raises a legal question that is not merely statutory. The Qur'an lists "those employed to administer [zakat]" (*al-ʿāmilīna ʿalayhā*) among the eight categories of recipients and instructs the Prophet, and by extension the ruler, to "take from their wealth a charity" (Q 9:60; 9:103). Classical jurists drew from these verses a distinction

[45] Owoyemi, Musa Yusuf. "Zakat Management: The Crisis of Confidence in Zakat Agencies and the Legality of Giving Zakat Directly to the Poor." *Journal of Islamic Accounting and Business Research* 11, no. 2 (2020): 498–510. https://doi.org/10.1108/JIABR-07-2017-0097

[46] Suchman, "Managing Legitimacy," https://doi.org/10.5465/amr.1995.9508080331.

[47] Philip M. Podsakoff et al., "Common Method Biases in Behavioral Research: A Critical Review of the Literature and Recommended Remedies," *Journal of Applied Psychology* 88, no. 5 (2003): 879–903, https://doi.org/10.1037/0021-9010.88.5.879; Krosnick, "Response Strategies," https://doi.org/10.1002/acp.2350050305.

[48] Nisbett and Wilson, "Halo Effect," https://doi.org/10.1037/0022-3514.35.4.250.

[49] Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammed, "Enhancing Zakat Compliance through Good Governance: A Conceptual Framework," ISRA *International Journal of Islamic Finance* 13, no. 1 (2021): 136–54, https://doi.org/10.1108/IJIF-10-2018-0116; Jamaludin et al., "Trust as the Engine of Change," https://doi.org/10.1108/JIABR-03-2024-0099.

P-ISSN: 2303-050X
E-ISSN: 2580-5797
https://journal.uin-alauddin.ac.id/index.php/al_daulah/index
Vol. 15: Issue 2 December (2026)

between apparent wealth (*al-amwāl al-ẓāhirah*), such as crops and livestock, whose zakat the ruler may collect, and hidden wealth (*al-amwāl al-bāṭinah*), such as money and trade goods, whose owners were generally left to distribute it themselves.[50] Scholars remain divided on whether payment to the state is required where a recognized authority collects, and a substantial body of opinion holds that direct payment discharges the obligation, particularly where confidence in collectors is lacking.[51] Where the state compels payment, most jurists treat compelled collection as discharging the duty, though some hold that it suffices only outwardly.[52] The forms that dominate urban practice in Makassar, zakat on cash, savings, and income, alongside zakat al-fitr, customarily paid through local collectors, lie on the side of the classical distinction on which payers have traditionally exercised discretion. This helps explain why *muzakki* experience paying at the mosque as religiously unproblematic even while endorsing the statutory model.

Indonesian fatwa adds another layer. Fatwa No. 8 of 2011 of the Indonesian Council of Ulama defines an amil as a person or group either appointed by the government or formed by the community and ratified (*disahkan*) by the government; it requires amil to be Muslim, legally competent, trustworthy, and knowledgeable about zakat, and provides that operational costs should in principle be borne by the government, with the amil share available, within reasonable limits, only to amil who are not otherwise remunerated.[53] Read with the statute, the fatwa implies that a mosque committee that has been neither appointed as a collection unit nor notified under the 2012 decision is better characterized in fiqh terms as an agent (*wakīl*) of the payers than as an amil. Two consequences follow. First, payment through such an agent remains valid worship once the zakat reaches eligible recipients, which is why *muzakki* perceive no contradiction between trusting BAZNAS and paying at the mosque. Second, an unratified committee has no clear entitlement to the amil share. Hence, any portion it retains for its own costs under that heading lacks a firm basis, an accountability gap that neither the statute nor the 2026 supervisory regulation addresses. Indonesian zakat fatwas have historically both reinforced state policy and supplied material for it;[54] the revision can draw on Fatwa No. 8 of 2011 to give "ratification" a concrete, low-cost procedure.

Mosque Collection under Statute and Case Law

The findings bear on the statutory architecture, whose evolution is summarized in Table 6. Law No. 38 of 1999 recognized state and community zakat bodies but did not

[50] Yusuf al-Qaradawi, *Fiqh az-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of Qur'an and Sunnah*, trans. Monzer Kahf (Jeddah: Scientific Publishing Centre, King Abdulaziz University, 2000).

[51] Owoyemi, "Zakat Management," https://doi.org/10.1108/JIABR-07-2017-0097.

[52] Yahya Maqsood, "Ḥukm Akhdh al-Zakāh min Ghayr Niyyat Ṣāḥib al-Māl: Dirāsah Fiqhiyyah Muqāranah bi-l-Qānūn al-Bākistānī," *Al Basirah* 14, no. 2 (2025), https://doi.org/10.52015/albasirah.v14i2.8032.

[53] Indonesian Council of Ulama (Majelis Ulama Indonesia), Fatwa No. 8 of 2011 on Amil Zakat, 3 March 2011.

[54] Moh. Mufid et al., "Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era," *Jurnal Hukum Islam* 21, no. 2 (2023), https://doi.org/10.28918/jhi_v21i2_01.

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Vol. 15: Issue 2 December (2026)

prohibit unlicensed collection.[55] Law No. 23 of 2011 introduced the licensing requirement and its criminal sanction, which civil society zakat organizations challenged as criminalization and centralization.[56] In Decision No. 86/PUU-X/2012, the Court reasoned that the requirement unjustly ignored individuals and institutions already acting as amil and held that, in areas not yet reached by BAZNAS or Lembaga Amil Zakat (LAZ) groups, religious leaders and mosque administrators need only notify the competent official of their activity.[57] The Minister later designated the head of the sub-district Office of Religious Affairs (KUA) as the recipient of that notification.[58]

Table 6. Evolution of the legal framework governing zakat collectors

Year	Instrument	Development	Effect on mosque-based collection
1999	Law No. 38 of 1999	State zakat bodies and community LAZ recognized; no prohibition of unlicensed collection	Mosque collection outside the system but lawful
2011	Law No. 23 of 2011	BAZNAS hierarchy; LAZ licensing; acting as amil without permission prohibited (art. 38) and punishable (art. 41)	Unlicensed mosque collection becomes an offense
2011	MUI Fatwa No. 8 of 2011	Amil must be appointed, or formed by the community and ratified, by the government	Unratified committees act as agents, not amil
2013	Constitutional Court Decision No. 86/PUU-X/2012	Arts. 18, 38 and 41 conditionally unconstitutional; notification suffices for traditional amil in unserved areas	Safe harbor only where BAZNAS and LAZ are absent
2014	Government Regulation No. 14 of 2014; Presidential Instruction No. 3 of 2014	Implementing rules, including collection units (UPZ); payroll collection in government bodies	UPZ offers a route to legality; payroll targets income zakat
2016	Minister of Religious Affairs Regulation No. 5 of 2016	Written notification to the head of the KUA (art. 3)	Procedure for the 2012 safe harbor
2025	Constitutional Court Decisions No. 97/PUU-XXII/2024 and No. 54/PUU-XXIII/2025	Challenges rejected; revision urged within two years; amendment in the 2025–2029 legislative program	Revision window for integrating mosque collectors
2026	Ministry statement (April); Regulation No. 15 of 2026 (July)	Recognition of individual amil under consideration; supervision of BAZNAS and LAZ by sharia audit and performance evaluation	Mosque channel still outside supervision and data

Source: Authors' analysis of cited instruments.

[55] Law of the Republic of Indonesia No. 38 of 1999 on Zakat Management (Undang-Undang Nomor 38 Tahun 1999 tentang Pengelolaan Zakat).

[56] Ali Murtadho Emzaed et al., "Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia," *Journal of Islamic Law* 4, no. 2 (2023), https://doi.org/10.24260/jil.v4i2.1444; Fauzia, *Faith and the State*.

[57] Constitutional Court Decision No. 86/PUU-X/2012.

[58] Minister of Religious Affairs Regulation No. 5 of 2016, art. 3.

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Vol. 15: Issue 2 December (2026)

Makassar is served by both BAZNAS and licensed LAZ, so the safe harbor does not apply (Figure 3). A mosque committee there collects lawfully only if BAZNAS has constituted it as a collection unit (UPZ), which the Law permits at the sub-district and village levels and "in other places," or if it operates under a licensed LAZ.[59] Socio-legal research in Samarinda reached the same reading of the decision and found that community collectors nonetheless continued to operate without licenses.[60] Read strictly, much of the mosque-based collection that dominates the sample therefore falls within the prohibition in article 38 and, where intentional, the sanction in article 41. In practice, the prohibition appears not to have been enforced against mosque committees. The survey suggests why enforcement would be neither realistic nor legitimate: the same sample that approves of BAZNAS reports paying largely through mosques, apparently without any sense of contradiction.

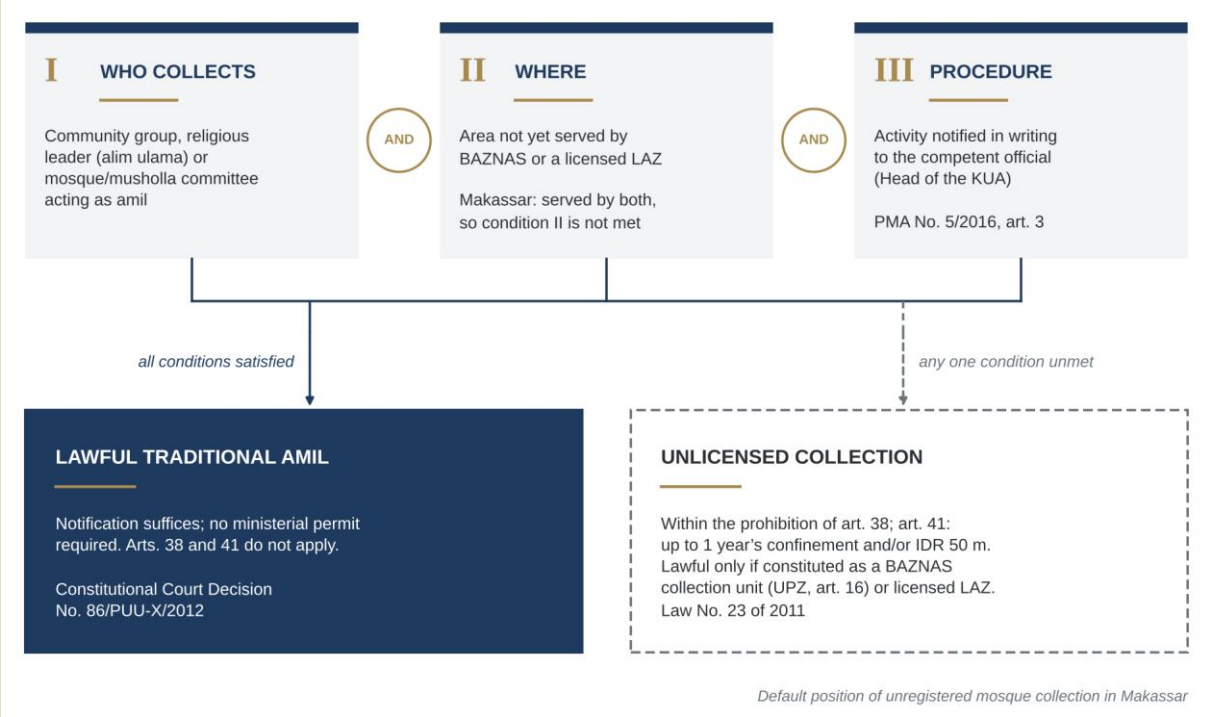


Figure 3. Legal status of mosque-based zakat collection after Constitutional Court Decision No. 86/PUU-X/2012

Source: Authors' analysis of Law No. 23 of 2011, Decision No. 86/PUU-X/2012, and Minister of Religious Affairs Regulation No. 5 of 2016.

The 2025 decisions shift the agenda from validity to design. The Court rejected the challenges to BAZNAS's combined role but urged the legislature to revise the Law within two years; elements reported for the amendment include separating regulation and

[59] Law No. 23 of 2011, art. 16; Government Regulation No. 14 of 2014.

[60] Iswanto et al., "Constitutional Court Decision and Islamic Philanthropy Movements," https://doi.org/10.21093/mj.v22i1.5968.

supervision from operation, allowing *muzakki* to choose the institution they trust, and requiring good zakat governance, and the Court stressed that integration should not be read as centralization under BAZNAS alone.[61] Commentators have read the decisions as a mandate for participatory, checked governance.[62] Two 2026 developments matter for the mosque channel. The Ministry has said it is considering whether the revision should recognize individual amil,[63] Moreover, Regulation No. 15 of 2026 established guidance and supervision of BAZNAS and LAZ through sharia audits, performance evaluation, an ad hoc supervisory team, and a public complaints channel.[64] The regulation supervises licensed actors only. The channel that accounted for most recorded payment responses therefore remains outside supervision, outside national data, and, in served areas, outside the law.

Comparative Perspectives

Indonesia's regime is unusual in combining voluntary payment with criminal prohibition aimed at collectors rather than payers (Table 7). In Selangor, Malaysia, zakat administration falls under the state religious authority, collection is reserved for authorized collectors, and collecting without authority is an offense punishable by a fine of up to RM3,000, imprisonment for up to two years, or both; the religious department publicly enforces the rule.[65] The prohibition is coherent there because it is paired with a network of authorized collectors and a fiscal incentive: zakat paid to the state authority is credited as a rebate against income tax.[66] Pakistan instead compels payment: zakat is deducted at source from specified financial assets at the start of Ramadan for a central fund, subject to a declaration-based exemption for those whose school of law does not accept compulsory deduction, an arrangement that has prompted juristic debate over whether compelled zakat without the payer's intention (*niyyah*) is valid.[67] Sudan operates a mandatory regime through a state zakat agency, which reaches proportionally more households than Jordan's voluntary fund.[68]

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[61] Constitutional Court Decision No. 97/PUU-XXII/2024; Constitutional Court Decision No. 54/PUU-XXIII/2025; Constitutional Court, "Court Urges Amendment."

[62] Luthfi et al., "Reconstructing Zakat Governance in Indonesia," https://doi.org/10.22515/alahkam.v11i1.13033; Zaari et al., "Siyāsah Sharʿiyyah and State Governance in Zakat Management," https://doi.org/10.15408/jii.v15i1.47332.

[63] Rohman, "Kemenag Siapkan Revisi UU Zakat."

[64] Minister of Religious Affairs Regulation No. 15 of 2026.

[65] Syariah Criminal Offences (Selangor) Enactment 1995, s. 37; "Jais Cracks Down on Unauthorised Zakat Collectors, Warns of Legal Action," *Malay Mail*, 23 November 2024, https://www.malaymail.com/news/malaysia/2024/11/23/jais-cracks-down-on-unauthorised-zakat-collectors-warns-of-legal-action/157822.

[66] Income Tax Act 1967 (Malaysia), s. 6A(3); Mustofa Mustofa et al., "Strengthening Zakat Regulation through the Siyāsah Māliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia," *JURIS (Jurnal Ilmiah Syariah)* 24, no. 1 (2025), https://doi.org/10.31958/juris.v24i1.14637.

[67] Zakat and Ushr Ordinance 1980 (Pakistan); Maqsood, "Ḥukm Akhdh al-Zakāh," https://doi.org/10.52015/albasirah.v14i2.8032.

[68] Charlotte Bilo and Anna Carolina Machado, "The Role of Zakat in the Provision of Social Protection," *International Journal of Sociology and Social Policy* (2020), https://doi.org/10.1108/IJSSP-11-2018-0218.

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Vol. 15: Issue 2 December (2026)

Table 7. Functional comparison of zakat regimes and the treatment of collectors

Jurisdiction	Payment	Who may collect	Unauthorized collection	Lesson for Indonesia
Indonesia	Voluntary; zakat paid to BAZNAS or LAZ deductible from taxable income	BAZNAS, licensed LAZ, UPZ; traditional amil in unserved areas after notification	Criminal offense (arts. 38, 41), not enforced against mosque committees	Prohibition without collector infrastructure
Malaysia (Selangor)	Religious obligation administered under state law; zakat credited as income-tax rebate	State religious authority and its authorized collectors	Offense: fine up to RM3,000 and/or up to 2 years (s. 37, 1995 Enactment); enforced	Exclusivity works only with authorized local collectors
Pakistan	Compulsory deduction at source from specified assets, with declaration-based exemption	State zakat administration through a central fund	Compulsion limited to specified assets; other zakat paid privately	Compulsion collects but raises questions of intention (niyyah)
Sudan	Mandatory	State zakat agency	Centralized in the state agency	Higher reach, at the cost of payer choice

Source: Authors' analysis of the instruments and studies cited in the notes to the Comparative Perspectives section.

Two lessons follow. Cross-country evidence associates mandatory approaches with higher collection ratios,[69] but compulsion raises the familiar risk that a religious levy becomes an instrument of discretionary state power,[70] Moreover, it sits uneasily with Indonesian constitutional commitments and the Court's insistence that *muzakki* can choose the institution they trust. The more transferable lesson is Malaysia's, but in reverse: an exclusive-authority model works only when the state has authorized collectors where people pay. Indonesia has borrowed the prohibition without the infrastructure. Integrating mosque collectors through registration supplies the missing infrastructure without importing compulsion.

Reform Proposals for the Revision of Law No. 23 of 2011

Five reforms follow from the evidence. First, the revision should create a simple registration pathway, open regardless of whether an area is served by BAZNAS, through which mosque committees become recognized community collection units with light duties: an annual summary of amounts collected and distributed, and sharing recipient lists with BAZNAS to avoid duplication. Registration would also supply the government ratification that Fatwa No. 8 of 2011 treats as the mark of a lawful amil. Second, the criminal sanction in article 41 should be removed for good-faith community collectors and replaced by graduated administrative measures, leaving misappropriation to the general

[69] Fauzul Hanif Noor Athief et al., "Taxation Policy and Regulation Efficiency on Increasing Zakat Collection: Countries Comparison Analysis," *Journal of Islamic Accounting and Finance Research* 4, no. 2 (2022), https://doi.org/10.21580/jiafr.2022.4.2.14168.

[70] Timur Kuran, "Zakat: Islam's Missed Opportunity to Limit Predatory Taxation," *Public Choice* 182, nos. 3–4 (2020): 395–416, https://doi.org/10.1007/s11127-019-00663-x.

criminal law; criminal deterrence that is not exercised, and that the public would regard as illegitimate, undermines the authority of the statute itself.[71] Third, registered mosque collections should be counted in national zakat statistics, so policy is based on the zakat economy as it is rather than the fraction that passes through licensed institutions. Fourth, because respondents rated observable transparency lowest, institutions should invest in verifiable disclosure by publishing audited statements prepared under PSAK 409 and the results of sharia audits under Regulation No. 15 of 2026 in an accessible form, so legitimacy rests on evidence rather than reputation.[72] Fifth, literacy programs and payroll collection under Presidential Instruction No. 3 of 2014 should target zakat on wealth and professional income, where the gap between liability and practice is widest, and should publicize that zakat paid to BAZNAS or LAZ is deductible from taxable income.[73]

Limitations

This study has several limitations. First, the analysis relies on aggregate frequency distributions, which prevent examination of individual-level relationships between zakat knowledge, institutional approval, and payment-channel selection. The reported trust–transfer gap should therefore be understood as the coexistence of these patterns at the sample level rather than evidence that individual respondents who express institutional trust necessarily prefer informal payment channels.

Second, the sample was obtained through non-probability purposive sampling and included a relatively high proportion of respondents with tertiary education, higher income, and professional backgrounds. The findings therefore cannot be statistically generalized to the entire Muslim population of Makassar. Although Wilson confidence intervals are reported for single-response questions, they describe sampling variability under conventional binomial assumptions and do not account for potential selection bias arising from the non-probability sampling procedure. Accordingly, these intervals should not be interpreted as design-based population estimates. The findings are best understood as descriptive evidence concerning the respondents included in this study.

Third, the institutional questionnaire used a four-point Likert scale without a neutral midpoint. Although this format encouraged directional responses, it may also have increased acquiescence or satisficing among respondents who were uncertain about particular institutional attributes. In addition, the principal institutional referent was BAZNAS, although some statements referred more generally to zakat management institutions. Respondents may consequently have interpreted the questions with reference to BAZNAS, LAZ, or other familiar community-based collectors.

Fourth, the payment-channel questions differed in their response structures. The payment-mode question required a single answer, whereas the payment-place and zakat-type questions permitted multiple responses. Their percentages therefore have different denominators and cannot be directly interpreted as equivalent measures of respondents' payment behavior. The questionnaire also did not distinguish between mosque

[71] Kirchler, Hoelzl, and Wahl, "Enforced versus Voluntary Tax Compliance," https://doi.org/10.1016/j.joep.2007.05.004; Tyler, "Psychological Perspectives on Legitimacy," https://doi.org/10.1146/annurev.psych.57.102904.190038.

[72] IAI, *Perubahan Penomoran PSAK dan ISAK*; Minister of Religious Affairs Regulation No. 15 of 2026.

[73] Presidential Instruction No. 3 of 2014; Law No. 23 of 2011, art. 22.

committees operating as registered UPZ and those functioning independently. This limits the legal interpretation of mosque-based collection practices.

Finally, all information was self-reported through a single questionnaire on a religiously valued subject. Social desirability and common-method variance may have influenced the responses. The comparison between observable and insider institutional items was based on only 14 selected items and was sensitive to including the media-publicity item. The classification should therefore be interpreted as an exploratory analytical distinction rather than a definitive measure of respondents' ability to verify institutional performance.

Future research should address these limitations using respondent-level datasets that allow direct examination of the relationships between zakat literacy, institutional trust, institutional experience, and actual payment-channel choices. Comparative studies involving multiple cities and different institutional settings would also help determine whether the patterns identified in Makassar are context-specific or reflect broader features of zakat governance in Indonesia. In addition, future studies should distinguish between mosque committees formally registered as zakat collection units (UPZ), committees operating under licensed zakat agencies (LAZ), and independent community-based collectors. Such distinctions would provide a more precise empirical basis for assessing the relationship between payment practices and the legal status of local zakat collection.

Conclusion

This study aimed to determine whether zakat knowledge and trust in statutory institutions translate into payment through those institutions. In this Makassar sample, the aggregate pattern suggests that they do not. Knowledge of the obligation is almost universal, and approval of zakat institutions is uniformly high; yet, although 56.7% of respondents reported paying offline at BAZNAS, mosques and individual recipients account for most recorded payment responses, and zakat al-fitr dominates the forms paid. Approval is broad but shallow, and it does not diminish when respondents cannot verify what they rate, a pattern that suggests diffuse moral legitimacy rather than informed evaluation.

For law and policy, the lesson is that raising trust alone will not formalize zakat distribution. The mosque channel that *muzakki* already use is religiously valid as an agency, lawful only in the narrow circumstances defined in 2012, and exposed in served cities to a criminal prohibition that the state does not enforce. The revision of Law No. 23 of 2011 that the Constitutional Court has required should integrate that channel through registration and data-sharing, make the ratification required by Fatwa No. 8 of 2011 a simple procedure, ground institutional legitimacy in verifiable disclosure, and direct zakat literacy efforts toward wealth and income. Comparative experience suggests that prohibition is coherent only where the state has authorized collectors where people pay; Indonesia should build that infrastructure before, and instead of, relying on criminal deterrence.

CRediT Authorship Contribution Statement

Waspada Santing: Conceptualization, Methodology, Investigation, Data curation, Writing – original draft. **Firman Menne**: Formal analysis, Visualization, Writing – review & editing. **Baso Madiong:** Formal analysis, Writing – review & editing. **Saifullah Waspada:** Methodology, Investigation, Data curation

Declaration of Competing Interests

The authors declare that they have no competing interests. None of the authors has any affiliation with or financial, professional, or organizational relationship with BAZNAS, licensed zakat management institutions (LAZ), or mosque-based zakat collection committees relevant to this study.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

The author(s) used **Consensus** and **Mendeley** for reference formatting and originality checking. **Grammarly** for language editing and **Claude** to tabulate survey responses and prepare the charts in Figures 1-3 from the authors' data; the authors then reviewed and edited the output and took full responsibility for the content. The author(s) verified every entry against the original sources and took full responsibility for the content.

Ethics Statement

The Ethics Committee of Universitas Bosowa granted ethical approval for this study (Approval No. UB-HK/2025/12-11, dated 23 November 2025). The team conducted preparatory activities, including finalizing the questionnaire and coordinating administration, while the ethics application was under review. Recruitment and questionnaire distribution began only after formal ethical approval. All participants were informed of the study's purpose and provided informed consent before completing the questionnaire.

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