Community Understanding of the Obligation to Pay Zakat Mal in Sungai Mengkuang Hamlet, Bungo Regency

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This research focuses on the community's understanding of the obligation to pay zakat mal in Sungai Mengkuang Hamlet, Bungo Regency. The type of research used in this study is qualitative research with a descriptive approach. The authors employed field research methodology, directly visiting the community in Sungai Mengkuang Hamlet, Bungo Regency. Based on the research findings, it can be concluded that there is a significant disparity in understanding regarding the obligation to pay zakat mal. Some members of the community demonstrate comprehensive understanding and can accurately explain the concept of zakat mal. However, others still have misconceptions or are not even clearly familiar with zakat mal. The practice of zakat mal in Sungai Mengkuang Hamlet is influenced by a convergence of dynamically interacting factors. Solid religious understanding that still requires deepening, strong social support from family and community, ease of access through digital technology, and economic realities that demand flexibility all contribute to shaping the community's zakat behavior.

Keywords: *Community Understanding, Obligation, Zakat Mall*

INTRODUCTION

In Islamic teachings, zakat plays an important role in creating economic and social balance. Zakat mal is an obligation for individuals who possess wealth that has reached a certain nisab (threshold) and haul (one-year period). However, in practice, community awareness in paying zakat mal has not been fully equitable. Several factors, such as minimal understanding of zakat law and calculation, as well as lack of socialization from relevant authorities, have resulted in many individuals not yet properly fulfilling this obligation (Fajrina, 2020).

Zakat is one of the obligations in Islam that has social and economic functions in community life. As part of the pillars of Islam, zakat not only aims to purify wealth but also to help those in need and reduce economic inequality. Zakat mal, which includes assets such as gold, silver, business proceeds, and others, must be paid by every individual who meets certain requirements (Alim, 2023). Zakat is a subsystem that constitutes one tangible manifestation of an economic system supporting the realization of social justice. Zakat is a form of social assistance from the wealthy to those who are less fortunate. In its implementation, zakat requires material assets emphasized by Islam so that the wealthy can provide assistance to the less fortunate to meet their needs or provide assistance for the public interest (Kalimah, 2020).

The issue of zakat involves several factors: understanding of wealth concepts and ownership, economics and justice in various dimensions, where the government's authority to collect, manage, and utilize zakat is the most important part of the state's duty in realizing welfare and prosperity for the community. The obligation to pay zakat is a very important obligation for Muslims. Islam even strongly encourages Muslims to be generous in spending their wealth. However, in carrying out the obligation of paying zakat, Muslims must still be careful and ensure that the calculated assets and income are not excessive, meaning that the obligation of expenditure is not reduced (Akuntansi et al., 2022).

Allah SWT's law has established that understanding and paying zakat is an obligation in Islamic teachings, and judges (rulers) are commanded to facilitate citizens in fulfilling this obligation. As a realization of Allah SWT's command, this research is a study of the general public's understanding regarding the implementation of zakat so far, both in theoretical and operational concepts, as well as its implementation model. Starting from these theories, analysis is conducted within the current context. This is an analytical study to rebuild a complete and comprehensive zakat concept that is dense with various related concepts.

Zakat mal is one of the fundamental instruments in the Islamic economic system that plays a strategic role in creating social justice and community welfare. Based on Islamic sharia provisions, zakat mal must be issued by every Muslim who possesses wealth reaching the nisab (equivalent to 85 grams of gold) and has passed the haul (one year) at 2.5% of their total wealth. Comprehensive understanding of zakat mal includes not only technical calculation aspects but also encompasses broad spiritual, social, and economic dimensions. Proper practice of zakat mal can provide significant impact on poverty alleviation, equitable wealth distribution, and strengthening ummah solidarity, but still faces challenges in terms of community understanding of various types of wealth subject to zakat and their diverse calculation mechanisms.

However, in social reality, community understanding and practice regarding the obligation to pay zakat mal remain varied. Some understand and carry out this obligation well, but many still lack understanding of the legal aspects, calculations, and benefits of zakat mal. Factors such as education level, ineffective socialization, and cultural and economic influences are some reasons why zakat mal is not fully

understood and practiced by some community members. Additionally, community perspectives on zakat are often influenced by economic and cultural factors. Some people still consider zakat to be merely voluntary, not an obligation that must be fulfilled like prayer or fasting. This is exacerbated by a lack of understanding regarding the benefits of zakat for the community's economy, especially in helping those in need. In fact, zakat has the potential to become one of the instruments in overcoming poverty and improving social welfare.

In this modern era, technological development should also support the ease of zakat mal payment. Many zakat management institutions have provided various digital platforms to facilitate the community in calculating and distributing their zakat. However, low digital literacy and trust in zakat institutions remain their own obstacles. Therefore, a more effective approach is needed to increase understanding and practice of zakat mal among the community. Quoting the kemenag.go.id website, the Ministry of Religious Affairs (Kemenag) targets a 10% increase in national zakat collection in 2025. Currently, the total zakat collected as of (18/3/2025) has only reached IDR 42 trillion. However, this figure is still far from the maximum zakat potential estimated at more than IDR 327 trillion (BAZNAS, 2024).

The importance of synergy between the government, zakat institutions, and various parties in optimizing national zakat potential is emphasized. This collaboration is expected to increase the effectiveness of zakat-based economic empowerment programs. "Zakat is not only for consumption but must also become an instrument of economic empowerment." Community understanding and practice regarding the obligation to pay zakat mal has multidimensional significance, encompassing closely interrelated spiritual, social, and economic aspects. Zakat mal as a wealth redistribution instrument in the Islamic economic system has great potential to create social justice, alleviate poverty, and build strong ummah solidarity. However, the realization of this potential greatly depends on the level of community understanding of various technical aspects of zakat mal, from identifying types of wealth subject to zakat, calculating appropriate nisab and rates, to effective payment mechanisms.

Efforts to increase zakat mal literacy require synergistic collaboration between government, religious institutions, educational institutions, and mass media in developing comprehensive and sustainable education programs. Development of digital technology to facilitate zakat mal calculation and payment, transparency in zakat management and distribution, and innovation in ummah economic empowerment programs are key to optimizing the positive impact of zakat mal on community welfare. With proper understanding and consistent practice, zakat mal can become an effective solution for various socio-economic problems and strengthen the spiritual foundation of Indonesian Muslim society.

RESEARCH METHODS

In this research, the authors used descriptive qualitative research methods. Qualitative research is research that uses natural settings with the intention of interpreting phenomena that occur and is conducted by involving various existing methods. Erickson states that qualitative research seeks to discover and describe narratively the activities carried out and the impact of actions taken on their lives.

This research produces descriptive and written data with information from relevant institutions and research objects. In this research, the discussion will focus on Community Understanding of the Obligation to Pay Zakat Mal in Sungai Mengkuang Hamlet, Bungo Regency. The research object in this study is the community in a case study in Sungai Mengkuang Hamlet, Bungo Regency. The main data sources at the research location or research objects are through field observation and interviews to obtain data needed by the authors based on research objectives. In this case, the desired data is from the community in Sungai Mengkuang Hamlet, Bungo Regency. In this research, the authors used two types of methods: interview techniques and documentation, where data collection through documentation is obtaining data through documents.

RESULTS AND DISCUSSION

Level of Community Understanding of the Obligation to Pay Zakat Mal

Based on the research results conducted through in-depth interviews with the community of Sungai Mengkuang Hamlet, Bungo Regency, several important findings can be identified regarding the level of community understanding of the obligation to pay zakat mal. This discussion will analyze each aspect of understanding studied to provide a comprehensive picture of zakat mal literacy conditions in the community. The research results show a significant disparity in understanding among the Sungai Mengkuang Hamlet community regarding the basic concept of zakat mal. These findings indicate a religious literacy gap that needs serious attention. Similar phenomena were also found in research by H. Abdulloh (2025), which shows that participants' understanding of zakat mal is very low, both from aspects of zakat fiqh law and spiritual meaning. A BAZNAS study revealed that the Zakat Literacy Index (ILZ) for 1,300 respondents from millennials and Generation Z in Indonesia was recorded at a score of 74.84 points, which means it falls into the medium/moderate category (BAZNAS, 2024).

The significant disparity in understanding among the community regarding the basic concept of zakat mal is a phenomenon that reflects religious literacy inequality within the community. Some members of the community show good and comprehensive understanding, able to explain the definition of zakat mal, differences from zakat fitrah, as well as technical aspects such as nisab, haul, and types of wealth subject to zakat. This group usually consists of individuals with religious education backgrounds, active involvement in da'wah activities, or access to adequate information sources.

However, on the other hand, there is a group of people who have shallow or even incorrect understanding of zakat mal. Many still consider zakat mal and zakat fitrah to be the same thing, or have never clearly heard about the obligation of zakat on wealth. According to Alivian et al. (2023), low community awareness in paying zakat in Indonesia is influenced by several crucial factors, including lack of Islamic financial literacy, low quality of human resources, lack of transparency in zakat institutions, absence of mandatory tax policies, and lack of infrastructure development. This ignorance is not solely due to lack of intention but is more caused by minimal information access, low intensity of zakat education, and lack of social reinforcement in zakat mal practice. As a result, zakat mal has not become part of religious routines that are widely understood and practiced by the community.

This disparity can also be seen from the community's ability to understand the concepts of haul and nisab. The concept of haul, which relates to wealth ownership for one Hijri year, is often not fully understood. Ramadani & Nasution mention that challenges in zakat management include low community understanding of zakat, both from the muzakki (giver) and mustahik (recipient) sides, where many people in remote areas do not understand the procedure for submitting assistance applications to BAZNAS or do not know that they are entitled to receive zakat (Bagus Tri Ramadani, 2025). Many people think that zakat can be issued at any time without paying attention to the ownership time requirement. This shows that the technical aspects of zakat mal are still a major obstacle in the process of internalizing religious knowledge. The complexity of information and lack of direct experience in zakat mal practice further widen this understanding gap.

The phenomenon of understanding disparity demands a more inclusive and contextual educational approach. Zakat education is not sufficient if only delivered in the form of general lectures but needs to be adapted to the social, economic, and cultural backgrounds of the community. Strengthening the role of religious figures, utilizing digital media, and integrating zakat into religious education curricula can be strategies to reduce understanding gaps. Thus, zakat mal can be understood and practiced more evenly by all layers of society. Respondents like Mr. Hasan show comprehensive understanding by being able to explain the definition of zakat mal accurately, including its differences from zakat fitrah in aspects of calculation, implementation time, and payment flexibility. This shows that some community members already have a solid knowledge foundation regarding zakat obligations.

However, worrying conditions are shown by respondents like Mr. Agus who considers "zakat fitrah and zakat mal to be the same" and Anton who admits to "never having heard clearly" about zakat mal. This phenomenon indicates a serious information gap, where the community is only familiar with zakat fitrah, which is more popular and routinely practiced before Eid al-Fitr. Masruroh's research (2024) reveals that the community experiences a crisis in zakat mal knowledge, especially regarding productive zakat empowerment forms.

The theoretical implications of these findings align with social learning theory, which emphasizes the importance of observation and modeling in the learning process. The community more easily understands and practices zakat fitrah because of social routines and peer pressure that occur every year before Eid al-Fitr, while zakat mal lacks adequate social reinforcement.

The community tends to more easily understand and practice zakat fitrah compared to zakat mal because of strong social routines before Eid al-Fitr. Zakat fitrah has become part of an annual tradition carried out collectively by almost all Muslims, so its existence is very familiar and embedded in social consciousness. Every year, toward the end of Ramadan, the community simultaneously pays zakat fitrah, whether through mosques, zakat management institutions, or directly to recipients. This practice creates repetitive behavioral patterns that are easy to follow, even by those with limited religious understanding.

Besides routines, social pressure or peer pressure also plays an important role in encouraging compliance with zakat fitrah. When the surrounding environment actively fulfills zakat fitrah, individuals will feel encouraged to participate so as not to be considered negligent or different from social norms. In this context, zakat fitrah is not only viewed as a religious obligation but also as part of social and cultural identity that must be carried out together. This social pressure creates strong reinforcement, making zakat fitrah easier to understand and practice by the wider community.

Conversely, zakat mal does not have the same strong social momentum. Because it is not tied to a specific time and is more individual in nature, zakat mal lacks adequate social reinforcement. There is no annual collective moment that massively reminds the community to fulfill zakat mal, so its practice tends to be sporadic and dependent on personal awareness. As a result, many community members have not fully understood the concept of zakat mal, including requirements such as nisab, haul, and types of wealth subject to zakat.

The lack of social reinforcement for zakat mal also impacts the low exposure of information and education at the community level. Sermons, religious gatherings, and religious media more often discuss zakat fitrah because of its relevance to the moments of Ramadan and Eid al-Fitr, while zakat mal receives less attention. To address this, strategies are needed that can build new social routines and strengthen positive peer pressure in zakat mal practice, such as year-round zakat campaigns, community training, and integration of zakat mal into routine religious activities.

Analysis of community understanding regarding types of wealth subject to zakat shows knowledge stratification divided into several levels. Mr. Hasan as a Qur'an teacher shows expert-level understanding with technical knowledge about nisab, zakat rates, and calculation differences for various types of wealth. Research by Darma et al. (2025) emphasizes the importance of zakat literacy assistance for MSME actors in encouraging and developing zakat potential.

Meanwhile, Mrs. Yuli represents a community segment with partial understanding who knows the general concept of wealth zakat but does not understand the technical

implementation. This condition reflects the gap between conceptual knowledge and procedural knowledge in the context of zakat mal. Determinant factors affecting this understanding variation include: formal education level, involvement in religious activities, access to information sources, and professional background. Mr. Hasan as a Qur'an teacher has an occupational advantage in accessing and understanding religious literature compared to the general public.

The concept of haul is one of the most complex technical aspects in zakat mal that often becomes a challenge in community understanding and practice. Haul refers to the wealth ownership time requirement for one Hijri year before zakat must be issued. Unlike zakat fitrah which has clear and uniform implementation time, zakat mal with the haul requirement demands deeper understanding of the Hijri calendar system, wealth ownership recording, and consistency in financial management. This complexity makes haul one of the main barriers in widespread implementation of zakat mal.

Research results show that community understanding of the haul concept is very heterogeneous. A small portion of the community, especially those with religious education backgrounds or direct experience in zakat practice, are able to understand and apply the haul concept well. They can accurately calculate wealth ownership time and adjust it to the applicable nisab. However, the majority of the community shows partial or even incorrect understanding. Many think zakat can be issued at any time without considering ownership time requirements, or do not even know that haul is a mandatory requirement in zakat mal. Similar findings were expressed by Hikmah et al. (2024), which shows that zakat literacy and religiosity influence compliance in paying agricultural zakat.

This understanding heterogeneity reflects a quite serious religious literacy gap, especially in technical aspects of zakat. The haul concept, which is abstract in nature and requires time calculation and wealth value, is difficult for people who are not accustomed to financial recording or do not have access to adequate zakat education to understand. In this context, cognitive load theory is relevant to explain that complex and multidimensional information like haul requires greater mental capacity to be processed and internalized.

To overcome this gap, a more practical and contextual educational approach is needed. Simplification of zakat materials, use of tools such as digital zakat calculators, and experience-based training can help the community understand and apply the haul concept better. In addition, the role of religious figures and zakat institutions is very important in conveying this information repeatedly and consistently, so that the community not only knows the obligation of zakat mal but also fully understands the accompanying technical requirements. Mr. Abdul shows good practical application by consistently applying haul calculation, showing that experiential learning has occurred through direct practice.

Conversely, the understanding or knowledge gap that occurs widely among the majority of the community regarding a particular topic means that most people in a social group or community do not yet have sufficient information or have not deeply

understood an issue where the haul concept is not understood or is only understood superficially. Mrs. Siti even has the misconception that zakat can be issued at any time without considering ownership time requirements.

The conceptual complexity of haul involving Hijri time calculation, wealth ownership tracking, and integration with the nisab concept makes this aspect the most significant barrier hindering the achievement of a goal, process, or change in zakat mal implementation. This aligns with cognitive load theory, which states that complex and multi-dimensional information is more difficult to understand and remember. Community understanding of the eight asnaf (categories) of zakat recipients shows patterns that emerge repeatedly in the same or similar ways, so they can be recognized and analyzed with previous findings, where there is knowledge based on the level of involvement with religious education. Mr. Hasan shows depth of understanding and practical ability with complete memorization and contextual understanding of each asnaf.

Respondents show that unused knowledge tends to be forgotten, where they understand the most common asnaf (poor, needy, amil) but are less familiar with more specific categories such as riqab, gharim, and ibn sabil. This can be explained through the frequency effect where information that is frequently heard and discussed (poor-needy) is easier to remember compared to concepts that are rarely exposed. This also reflects that the community is more focused on asnaf that they directly encounter in daily life.

Factors Affecting the Practice of Zakat Mal by the Community in Sungai Mengkuang Hamlet, Bungo Regency

Based on interviews conducted by researchers, research results show that understanding and religious awareness factors have a fundamental role in influencing zakat mal practice in the Sungai Mengkuang Hamlet community. Findings from interviews with respondents (Mr. Hasan) indicate that although basic understanding of zakat mal is quite good, there are still knowledge gaps in technical aspects of zakat calculation. Ardiansyah's study (2021) strengthens these findings by showing that religious knowledge, social environment, and income sources affect zakat mal payment decisions mediated by religious commitment

Respondents show solid understanding of basic zakat mal concepts, including provisions on nisab, haul, and the 2.5% rate. Awareness of this third pillar of Islam is an indicator of someone's religious maturity. However, weaknesses in understanding calculation details, especially regarding debt and investment, show the need for more comprehensive education. Research by Shalsa Alfira Oktaviani (2022) analyzes the influence of zakat literacy, income, and altruism on muzakki decisions in paying professional zakat through zakat institutions with transparency as a moderating variable.

Diversification of information sources used by respondents, ranging from mosque sermons, social media, to digital applications, reflects community adaptation to information technology development. This phenomenon shows that zakat da'wah has

evolved beyond conventional methods. Luntajo & Hasan (2023) emphasize that technology integration in zakat management in Indonesia promises increased transparency, efficiency, and impact on community welfare.

Respondent awareness about the importance of zakat as an instrument for poverty alleviation and economic equalization shows holistic understanding of maqashid sharia in socio-economic contexts. This indicates that zakat education in the community does not only focus on ritual aspects but also broader socio-economic impacts. Sutikno et al. (2025) state that zakat as an Islamic economic instrument has proven effective as a means of income redistribution so that income is not only distributed to certain groups but also flows to all layers of society to realize economic justice.

Research results also show that social and environmental factors provide significant contributions to community zakat behavior. Interview data shows a strong social support system in respondent families, where wives act as reminders and parents as role models in zakat consistency. The role of religious communities, especially mosques and local religious figures such as Ustaz Mahmud, shows the importance of religious authority in influencing community religious behavior. Routine study activities and invitations to speakers from BAZNAS indicate structured institutional support in zakat education.

However, findings about the lack of zakat discussion in work environments reveal compartmentalization in religious practice, where religious aspects tend to be limited to certain spheres. This reflects challenges in creating a more inclusive zakat culture in various social contexts. This research also reveals that ease of access through digital technology has changed community zakat payment patterns. Respondents show diverse preferences in zakat payment methods, ranging from conventional ways (directly to mosque committees) to digital (Kitabisa and BAZNAS applications). Research by Munir & Mais (2023) identifies determinants of millennial muzakki zakat payment decisions based on fintech, showing the importance of financial technology's role in increasing zakat participation.

The adoption of digital technology in zakat mal payment shows positive changes in how the community responds to religious obligations in the modern era. The community is increasingly aware that technology can be a tool that facilitates worship implementation, including in fulfilling zakat. Digital platforms such as zakat applications, zakat management institution websites, and online payment systems have provided wider and more flexible access for the community to fulfill zakat mal without having to come directly to zakat institution offices. This reflects appreciation for the convenience and efficiency offered by technology.

The convenience offered by digital technology lies not only in transaction aspects but also in providing more transparent and educational information. The community can easily access zakat calculators, nisab and haul guidelines, and information about zakat recipient asnaf through digital media. This helps increase zakat literacy and encourages the community to better understand and carry out their obligations correctly. The efficiency of time and energy obtained through digital systems is also a particular

attraction, especially for urban communities with high mobility. Puspita's research results (2023) show that digital literacy and service quality have positive effects on muzakki decisions to pay zakat through Tokopedia e-commerce.

In addition, digital technology adoption also reflects community trust in more structured and accountable systems. Zakat institutions that integrate technology into zakat management and reporting systems tend to gain higher trust from the community because they are considered professional and transparent. Donation tracking features, zakat distribution reports, and digital certificates prove that technology not only facilitates but also strengthens the accountability and credibility of zakat institutions. This research aligns with Alfatah's findings (2024), which mention that zakat optimization in the digital era requires technology's role in transparency and distribution efficiency.

However, challenges remain, especially regarding equitable access to technology and digital literacy. Communities in rural areas or elderly age groups may still experience difficulties in accessing and using digital platforms. Therefore, inclusive strategies are needed that combine digital approaches with direct education so that all layers of society can experience the benefits of technology in zakat mal payment. With the right approach, digital technology can become a bridge that strengthens the relationship between the community and zakat obligations while increasing the effectiveness of national zakat management. However, it should be noted that the coexistence of traditional and digital methods in respondent practice shows that technology does not completely replace conventional methods but becomes a complement that increases flexibility. This phenomenon indicates the importance of a hybrid approach in zakat management that accommodates diverse community preferences.

Economic aspects have proven to have complex influences on community zakat behavior. In general, individual income levels become one of the main factors determining someone's ability to fulfill zakat mal. Communities with stable income and above the nisab threshold tend to be more consistent in paying zakat because they have adequate financial capacity. However, zakat behavior is not solely determined by income amount but also by economic perceptions, financial security, and expenditure priorities held by individuals. Canggih et al. (2017) analyzed zakat payment inclusion in Indonesia and found that the amount of zakat funds collected is still far from its potential.

In some cases, people with high income actually show low zakat compliance levels due to lack of awareness or understanding of zakat mal obligations. Conversely, individuals with medium or even low income sometimes show high zakat commitment due to spiritual drives and social solidarity. This shows that zakat behavior is not only influenced by objective economic conditions but also by subjective values inherent in a person, such as faith, empathy, and sense of social responsibility.

Macroeconomic conditions such as inflation, price instability, and market uncertainty also affect community zakat behavior. When economic conditions worsen,

the community tends to be more careful in managing finances, which can impact delays or reductions in the amount of zakat paid. On the other hand, in improving economic situations, the community is more open to fulfilling zakat optimally, even increasing their contributions through sadaqah and waqf. This shows that zakat behavior is dynamic and highly influenced by economic fluctuations.

In addition, local economic structure also plays an important role. In areas dominated by informal sectors or agriculture, understanding of zakat mal is often limited because the types of wealth owned do not always match zakat categories commonly discussed in literature. This poses its own challenges in identifying and educating the community about zakat obligations based on the types of income and assets they own. Therefore, zakat education approaches must consider local economic contexts to be more relevant and effective. Coping strategies shown by respondents, such as installment zakat payments or reducing amounts during difficult economic conditions, reflect efforts to continue fulfilling religious obligations within limitations. This shows strong religious commitment, although implementation must be adjusted to financial capacity. Rasyid & Hannase (2021) affirm that zakat has significant impact on national social and economic welfare, with positive effects on poverty, welfare, income, and economic growth in Indonesia.

Although zakat has a strong theological basis, its implementation cannot be separated from the muzakki's socio-economic context. The flexibility shown by respondents in payment methods reflects pragmatic understanding of the principle of ease (yusr) in Islam.

CONCLUSION

Based on the research and discussion, it can be concluded that there is significant disparity in understanding regarding the obligation to pay zakat mal. Some community members demonstrate comprehensive understanding and can accurately explain zakat mal concepts, including differences from zakat fitrah. However, others still have misconceptions or are not even clearly familiar with zakat mal. This shows a religious literacy gap that needs serious attention. Factors such as education level, involvement in religious activities, access to information, and professional background have been proven to affect the level of community understanding. The haul concept as one of the technical aspects of zakat mal becomes a major obstacle due to its complexity, involving Hijri time calculation and nisab, as well as lack of social reinforcement in its practice. In addition, community understanding of the eight asnaf of zakat recipients also shows uneven patterns, where frequently mentioned categories such as poor, needy, and amil are better known compared to other categories that are rarely discussed. Information dissemination strategies that combine traditional and modern sources, such as religious gatherings and digital media, have proven more effective in increasing zakat literacy. Therefore, more intensive and structured education efforts are needed to bridge this understanding gap so that the community can carry out zakat mal obligations more optimally and in accordance with religious guidance.

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