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## Factors Influencing Trust on Zakat Institutions in Achieving Sustainable Development Goals (SDG)

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### Abstract

Zakat institutions are organizations that are growing in terms of collection and distribution as well as various programs to increase the capacity of asnaf in line with the progress of the country. However, there is no denying that there are various negative perceptions of the community towards zakat institutions, including uneven collection achievements, unequal distribution, low accountability and various other unpleasant perceptions from stakeholders. Therefore, this study aims to see the factors that influence trust in zakat institutions in achieving sustainable development goals (SDG). This study is qualitative by using documentation and observation methods. Findings found that factors such as good governance, accountability, effectiveness and trust affect in zakat institutions in achieving sustainable development goals.

**Keywords:** Accountability, Sustainable Development Goals (SDG), Trust, Zakat Institutions, Malaysia

### Introduction

Zakat is one of the basic fiscal tools of Islam that is demanded of mankind as stated in the Quran, which means:

“Establish prayer, and pay alms-tax. Whatever good you send forth for yourselves, you will ‘certainly’ find ‘its reward’ with Allah. Surely Allah is All-Seeing of what you do.”

(al-Baqarah: 110)

In addition to the responsibility of worship in the form of property, zakat also acts as a medium for the distribution of wealth that can bridge the gap between the rich and the poor, generate balanced economic growth through the redistribution of wealth in society, job opportunities and education (Nurudeen et al., 2020; Rini et al., 2020) and also as a form

of purification and spiritual development (Patmawati, 2008). It can also be optimally used for well-being in both consumptive and productive forms.

This situation gives an impression of zakat not only for the community, but can even help improve the national economy to an encouraging level. Undoubtedly, besides taxes, zakat is also an important influence as the backbone of the country to achieve excellent development. According to Yusmina et al (2017), Islamic fiscal policy is believed to have a positive effect in dealing with the problem of inflation. Therefore, it clearly shows that zakat plays an important role as an alternative to structure and help the tax and government spending components to function properly without denying their effectiveness.

In addition, the effectiveness of zakat as a national budget policy capable of eradicating poverty needs to depend on the source and efficient distribution of zakat. This is because the achievement is very important to meet the social and economic needs of the zakat recipients. Recently, there have been many national debates towards the achievement of sustainable development goals (SDG). It is a global agenda that includes three main dimensions, namely social (56%), economic (20%) and environmental (24%) as Malaysia wants to achieve in 2030 in line with the goals of the United Nations (UN) (UN, 2020). The goals of the SDGs were agreed upon by 193 UN members on September 25, 2015, which have 17 goals with 169 targets to be achieved based on the SDGs global model. This model is an extension of the Millennium Development Goals (MDGs) model which aims to end the issue of poverty which is a problem for developing countries as well as guaranteeing future generations that they will be able to get all the basic needs. This program covers people, planet, well-being, security, and strategic partners, which is expected to end the problems currently experienced by developing countries. Table 1 shows the SDGs program which includes 17 goals to be achieved by 2030.

Table 1  
*Sustainable Development Goals (SDG)*

No	Goals
1	No Poverty
2	Zero Hunger
3	Good Health and Well-being
4	Quality Education
5	Gender Equality
6	Clean Water and Sanitation
7	Affordable and Clean Energy
8	Decent Work and Economic Growth
9	Industry, Innovation and Infrastructure
10	Reducing Inequality
11	Sustainable Cities and Communities
12	Responsible Consumption and Production
13	Climate Action
14	Life Below Water
15	Life on Land
16	Peace, Justice, and Strong Institutions
17	Partnerships for the Goals

Source: UN (2020)

The table above shows all areas focused on sustainable development (SDG). In order to achieve the target that has been set, the cooperation of various parties, whether government or private, needs to be improved.

It cannot be denied that taxes and zakat also have the same goals and objectives in the development of the country and the improvement of society towards the common good. Both of these instruments play an important role in achieving the SDGs. Parallel and balanced use indirectly facilitates the achievement of the SDG in 2030 (Siti Noorbiah and Najahudin, 2022a, 2022b). According to Dr Mohd Uzir Mahidin, Malaysia's Chief Statistician, the country has shown good performance in achieving the SDGs in 2020 with 49 indicators (34%) recording positive achievements. Meanwhile, the availability of indicators shows an increase to 59 percent (146 indicators) in 2020 compared to 52 percent (128 indicators) in the previous year (Malaysia, 2021).

United Nations Development Program (UNDP), United Nations (UN) (2018), developed country criteria contain indicators such as:

- 1) The production of its goods monopolizes the world market
- 2) Gender equality
- 3) High purchasing power of the population
- 4) Use of high technology and modern facilities
- 5) Safety/discipline/compliance with rules and legislation
- 6) Using research findings as data to make a decision or action

This statement shows how important research or study must be mastered by Malaysians to reach a developed country in the coming year (Ghazali and Sufean, 2021). For that, the institution of zakat is not excluded because of its great role and influence in uplifting the community in line with the progress of the country in the future.

As we know, zakat institutions are non-profit organizations established to manage the collection and distribution of zakat funds (Fadzilah et al., 2016). However, as an institution that manages public funds, the zakat institution is not free from the negative views of the community, including low confidence and a negative perception of the efficiency of the zakat institution which is often disputed, causing many groups of payers to refuse to pay zakat or pay to asnaf directly without being represented by zakat institutions as mediators (Azman et al., 2012; Hairunnizam et al., 2009; Hairi et al., 2012; Patmawati, 2008).

A study by (Adibah and Joni Tamkin, 2014; Muhsin and Suhaili, 2021b), zakat collection is still at a low level and not yet optimal. This is based on data compared to the GDP report which shows a large gap.

Table 2

*Total Zakat Collection for Each State*

State	2018	2019	2020
Johor	285,784,094.35	311,727,367.23	300,855,626.51
Kedah	183,556,547.63	206,055,559.61	217,913,020.82
Kelantan	183,034,916.35	195,138,060.00	202,654,987.00
Melaka	87,815,011.74	98,838,098.55	100,720,991.88
Negeri Sembilan	131,116,487.35	141,521,193.35	144,088,231.79
Pahang	138,696,397.46	167,220,290.72	165,260,316.30
Pulau Pinang	119,734,212.91	121,432,704.21	130,875,632.57
Perak	176,246,175.19	207,187,053.49	191,633,580.59
Perlis	-	-	-
Selangor	793,679,701.00	855,137,860.00	912,956,543.00
Terengganu	160,718,725.50	178,654,905.67	185,104,612.29
Sabah	79,661,792.60	88,997,519.92	101,788,328.22
Sarawak	-	105,963,561.49	110,374,938.58
Wilayah Persekutuan	657,428,211.00	688,405,441.00	761,851,601.45

Source : Majlis Agama Islam Negeri-Negeri (MAIN)

Table 2 shows that only two states have shown a significant increase in zakat collection, namely Selangor and the Federal Territory. Meanwhile, other states experience significant differences. This gap needs to be considered not only to help the asnaf group, but also to meet the challenge towards achieving the sustainable development goals (SDG).

Many studies related to the Sustainable Development Goals (SDG) have been done by past researchers, but they focus more on the potential of Islamic finance towards the SDGs. (Abdul Ghafar and Salman, 2017; Ahmed et al., 2015; Eman, 2019; Ibrahim and Umar, 2016; Khazzam, 2015), achievement and development (Hafizah et al. 2019; Salman and Abdul Ghafar, 2017), SDG and Maqasid Shariah (Al-Qaradawi, 2006; Azman, 2019c) and the role of zakat towards the SDGs (Abduh, 2019; Nazrul and Norhaniza, 2019; Eko et al., 2017; Ummi et al. 2018). Even so, there are some researchers who look from a negative perspective on the relationship between zakat and SDG. Among them (Syukri et al., 2019; Zainulbahar, 2017), they consider that the instrument of zakat cannot be included in meeting the goals of the SDG because the two are different in terms of role and function. However, research related to trust in zakat institutions in achieving sustainable development goals (SDG) is only conducted on a small and limited scale. Therefore, this study was conducted to see what factors can increase community trust in zakat institutions towards the achievement of the SDG.

## Literature Review

### Functions of Islamic Finance and the SDGs

Islamic finance is considered an important factor in influencing financial stability, financial inclusion and shared prosperity as well as infrastructure development that will create an environment enabling the timely implementation of the Sustainable Development Goals (SDGs) (Abdul Ghafar and Salman, 2017; Ahmed et al., 2015; Eman, 2019).

In addition, Islamic finance also plays a role in helping and protecting those who are burdened due to the problem of poverty. This view is in line with Sadiq and Rosmaini (2016) Islamic microfinance is considered an important tool to overcome the shortcomings and



weaknesses of the poor. It is also a form of investment in facing the financial gap to achieve the SDGs (Yesuf and Aassouli, 2020) in addition to social responsibility to improve the lives of the people and society (Khazzam, 2015).

According to Mohieldin et al (2012), the main principles of Islamic financial practice are social justice and capital sharing. It is an alternative to conventional finance through specific instruments of wealth distribution among the community (Zakat, Sadaqah, Waqf and Qard al Hassan), especially the poor to eradicate poverty and build a healthy and vibrant economy.

A study by Abduh (2019), he uses an Islamic social finance approach including sadaqah, waqaf and zakat, where these three tools play an important role in achieving the second goal of the SDGs, which is to end hunger, achieve food security and improve nutrition and promote sustainable agriculture by looking at the three achievements in the short, medium and long term.

Ibrahim and Umar (2016), looked at the role of Islamic finance in achieving the Sustainable Development Goals (SDGs) in Nigeria. The study revealed that Islamic Finance such as sadaqah, zakat, waqf and other financing instruments such as *sukuk*, *musharakah*, *murabahah* and others will have a positive impact on the economic sector and ultimately lead to the realization of the SDGs.

Ahmet (2018), Islamic finance, namely zakat can address the 11 goals of the SDGs by leveraging resource mobilizing products. It should be transferred directly for the benefit of the poor to achieve the goals of the SDGs, as opposed to sadaqah because it is usually suitable for use in emergencies (not often).

### **Functions of Zakat and SDG**

Studies by Salman and Abdul Ghafar (2017); Hafizah et al (2019) found that 7 of the 17 goals of the SDGs can be achieved with the role of zakat, namely poverty, hunger, global health and well-being, quality education, appropriate employment, economic growth and income inequality in Muslim-majority countries. All these goals ensure that everyone benefits from aspects of social, economic and environmental development.

Similarly Eko et al (2017); Ummi et al (2018), zakat as the Islamic fiscal basis to guarantee human development towards excellence and the improvement of the asnaf group in the future. Meanwhile, a study by Nazrul and Norhaniza (2019), various aids are provided to help the people whether in financial or non-financial form to achieve the SDGs. Azman (2019c), focuses on the distribution of zakat to *muallaf* from the perspective of the maqasid shariah approach and SDGs in two states, namely Selangor and Negeri Sembilan.

Balyanda et al (2020), looking at the contribution of zakat in improving human development in Indonesia. The study found that human development is increasing after receiving zakat. Similarly, a study by Yasir et al (2020), an effective zakat system whether from zakat payers and the role of the government is an important factor in reducing poverty and further achieving the Sustainable Development Goals (SDG).

Interestingly, all these findings prove the importance of zakat in influencing the achievement of sustainable development goals (SDG).

### *Trust in Zakat Institutions*

Previous studies have discussed a lot about trust in the institution of zakat. Among them, focused on governance in zakat institutions. As reported by Ridhwan and Nur Hazirah (2020), they have reviewed from the aspect of integrity by the administrators and management in

addition to the application procedures that bring difficulties to zakat applicants. This statement is also supported by Noraini and Suhaily (2021), where the effectiveness and efficiency of governance is important because it affects the trust and also the quality of the information delivered regarding the organization (Mital et al., 2010). Here, it is clearly shown that the community or stakeholders not only look at the aspect of total collection and distribution, but the aspect of management and administration in an organization also plays an important role in influencing trust.

In addition, the aspect of information disclosure is also seen and evaluated by stakeholders in influencing trust. Among them, the study looks at the non-transparency of disclosures in annual reports. There is an unstructured report in each state (Roshaliza et al., 2016) and there are states that do not display data directly and if there is, it is not the current and latest data (Raedah, 2020). This situation shows that the responsible party does not show integrity to the community.

Previous studies have also discussed in terms of distribution. Among them Al Jaffri (2018), found that zakat was not distributed effectively by zakat institutions and this caused a loss of trust in zakat institutions (Abdul Halim et al., 2019; Aizuddin and Krishnan, 2016; Azman, 2012; Krishnan and Aizuddin, 2017; Norazlina and Abdul Rahim, 2012; Norazlina and Abdul Rahim, 2015).

All of these findings are impactful. If not addressed immediately, it is possible that the SDG goals may not be successfully achieved by 2030.

## **Methodology**

This is a qualitative study by adopting content analysis and literature review from various disciplines related to zakat and sustainable development goals (SDG). The main reference sources are taken from authoritative scientific articles, journals, book reports and information on websites such as the State Islamic Religious Council, the United Nation and the Department of Statistics Malaysia. Next, the information obtained is analyzed conceptually by using the inductive method to meet the objectives of the study. Inductive methods are used to conclude from evidence of a specific nature to find conclusions of a general nature. In contrast, the deductive method is used to conclude from evidence of a general nature to find conclusions of a specific nature (Ghazali and Sufean, 2021).

## **Results and Discussion**

Several findings were obtained as a result of previous studies on the factors that influence trust in zakat institutions in achieving the sustainable development goals. Among them:

### **Quality of Governance**

Quality public governance represents more than a means of providing goods, as it can be linked to the government's ability to assist its citizens' ability to achieve individual satisfaction and material well-being. Therefore, the quality of public governance is the goal of the government or institution to provide good services to the community. Governance indicators are as follows

Table 3

*Governance Quality Indicators*

N	Indicators
0.	
1.	Transparency and openness in implementing the decision-making process
2.	Accountability is either an individual or organizational obligation to manage their activities, accept responsibility and be able to disclose results transparently
3.	Responsibility in carrying out tasks in the organization
4.	Independence and freedom in making decisions based on the right thing without depending on other parties
5.	Justice or equality, giving fair treatment in fulfilling rights and obligations

Source: Researcher (2022)

*Accountability*

Accountability is an obligation to provide accountability for the performance of an institution or legal entity or individual in a matter. Accountability indicators are as follows:

Table 4

*Accountability Indicators*

N	Indicators
0.	
1.	There is compatibility between implementation and standard implementation procedures
2.	There are restrictions imposed on any mistakes or omissions in carrying out activities
3.	Make accountability reports from state administration activities to the public in accordance with statutory regulations
4.	Increase public trust in local government
5.	Reduce cases of corruption

Source: Researcher (2022)

**Effectiveness**

Effectiveness implies influence or success after doing something. Effectiveness has a close relationship between the level of objective achievement and the plan that has been prepared before, or actual results and planned results. Therefore, effectiveness is the level of comparison of the magnitude of the achievement of the objective target with the previously prepared plan. To achieve effectiveness, the following conditions or indications must be met



Table 5

*Effectiveness Indicators*

No.	Indicators
1.	Effective
2.	Save
3.	Responsible job performance
4.	Actual division of labor
5.	Rationality of power and responsibility
6.	Practical work procedures

Source: Researcher (2022)

*Trust*

Trust is a person's willingness to rely on others. In other words, we have confidence in the individual. For example, a person makes a decision based on the choice made by a more trusted person compared to a less trusted person. So, it can be said that trust is a form of confidence in making a decision about something. Trust indicators are as follows:

Table 6

*Trust Indicators*

N	Indicators
o.	
1.	Credibility (quality, ability, strength that inspires trust)
2.	Reliability (reliability or coexistence of measurement ranges of instruments)
3.	Intimacy (the existence of a relationship)
4.	Integrity (composition of board of trustees, disclosure practices, stakeholder management)
5.	Reputation (satisfaction with distribution & service quality)
6.	Tawhid (believing in Allah Alone as God, perform prayer, perform sunnah worship & avoid immorality)

Source: Researcher (2022)

**Conclusion**

Findings show that in order to increase trust in zakat institutions, attention needs to be increased to internal control mechanisms through the use of good governance from various aspects. If the performance is good it can indirectly increase the confidence of the public because it meets the goals and activities of the organization that achieve efficient output. This is in line with the institution of zakat because of its role as a large trustee and indirectly facilitating the achievement of the SDGs. Therefore, for further research, other researchers can include other factors that influence the belief that the SDG goals will be successfully achieved in 2030.

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