

THE ROLE OF MUZAKKI'S TRUST IN OPTIMIZING PHILANTHROPY FOR THE ECONOMIC EMPOWERMENT OF MUSTAHIK AT BAZNAS MAKASSAR

Nurhaerati¹⁾, Syahidah Rahmah²⁾, M Frotza Alifi Aidil Adha³⁾

^{1), 2), 3)} Ekonomi dan Bisnis, Universitas Muhammadiyah Makassar, Makassar

Corresponding author: nurhaerati111@gmail.com

Abstract

The confidence that muzakki place in philanthropic institutions is a crucial factor in determining the success of economic empowerment initiatives targeted at mustahik, with the broader goal of reducing poverty and enhancing the well-being of marginalized communities. This research aims to investigate how muzakki's trust influences the governance of philanthropy in empowering mustahik, specifically through the programs implemented by BAZNAS Makassar. The study involved 99 zakat contributors who had made their payments via BAZNAS Makassar, using a structured questionnaire to gather data. The sampling was carried out using a simple random sampling method, calculated through the Slovin formula. Data analysis utilized simple linear regression with the support of SPSS version 29 to evaluate the relationship between donor trust and the effectiveness of philanthropic fund management. The results indicate a significant and positive effect of muzakki's trust on the performance of philanthropic programs in advancing mustahik's economic self-sufficiency. This implies that higher levels of trust in BAZNAS correlate with more optimal management of philanthropic resources, leading to improved economic outcomes for mustahik. Therefore, maintaining and strengthening muzakki's trust is essential for the long-term viability and effectiveness of zakat-based empowerment initiatives, especially those operated by BAZNAS Makassar.

Keywords: Muzakki's trust, Philanthropy, Management .

Introduction

Poverty remains a complex and persistent challenge that continues to capture the focus of both the public and scholars alike. In modern times, poverty is no longer characterized solely by a lack of food, but also by insufficient income, poor access to healthcare, limited educational attainment, and a general lack of awareness. Although numerous scholars have made efforts to find lasting solutions to this issue, poverty continues to persist amid the evolving dynamics of society (Fitri Hayati et al., 2022). In this context, Zakat, Infak, and Sadaqah (ZIS) function as expressions of Islamic social responsibility, mandated by Allah SWT, to support the Muslim community in addressing economic inequality and contributing to the reduction of poverty. The Qur'an emphasizes the obligation of zakat as a key instrument for narrowing social gaps and enhancing the quality of life for those in need (Syahril et al., 2019).

Historically, zakat has been acknowledged as an effective tool for poverty reduction, primarily due to its substantial financial potential to empower mustahik toward economic independence (Ambo Pangiuk, 2020). When managed with professionalism and in accordance with Sharia principles, zakat has the capacity to greatly improve the living standards of its recipients (Muh. Abduh Halid, 2018). Therefore, zakat management institutions are expected to fully harness the potential of zakat within society, in accordance with Law No. 23 of 2011 concerning zakat management. The government, through official bodies such as BAZNAS, bears the responsibility of ensuring zakat is managed effectively and reaches its intended targets. This role is further supported by Surah At-Tawbah verse 103, which emphasizes that zakat purifies wealth and souls, fosters social solidarity, and brings peace of mind to zakat givers (muzakki).

This issue reflects the economic condition in Makassar City, which has a Muslim population of 1,310,005 out of a total population of 1,477,861. The city has a zakat potential of around IDR 1.4 trillion per year. However, in 2024, BAZNAS Makassar only collected IDR 44 billion in ZIS funds and distributed IDR 22 billion to 1,400 mustahik. The gap between zakat potential and actual collection highlights the suboptimal management of philanthropic fundraising. This is due to low awareness, a lack of understanding about zakat, and a lack of trust in zakat management institutions. As a result, many people still choose to distribute zakat traditionally, either directly to mustahik or through mosque committees (Ismail et al., 2021).

In fact, if muzakki channel their zakat through professional institutions like BAZNAS, the

distribution can be more structured and accountable. Zakat can be utilized not only for short-term consumption but also for productive purposes that empower mustahik economically (Senda Paradilla, 2019). Muzakki's trust is a crucial element in the credibility of philanthropic institutions, as it directly impacts the fair and sharia-compliant distribution to mustahik. Thus, institutions like BAZNAS Makassar must uphold transparency, honesty, and accountability to earn public trust. Optimized zakat management can significantly help reduce poverty. However, in reality, the poverty rate continues to rise. According to Statistics Indonesia (BPS), in 2023, Makassar had approximately 71,830 people living in poverty, with a poverty line of IDR 436,025 and a poverty rate of 4.58%.

LITERATURE REVIEW

Makhrus (2018) explains that the concept of empowerment is rooted in the term "power," which signifies the capacity or authority to act. It is closely associated with the notion of utilization, interpreted as an effort to produce meaningful outcomes and benefits. At its core, empowerment refers to the process of strengthening individuals' or groups' capabilities so they can achieve social and economic independence. When applied to zakat beneficiaries (mustahik), empowerment entails initiating changes that enhance their standard of living.

Based on Article 1 of Law No. 23 of 2011 regarding Zakat Management, mustahik are defined as individuals who are eligible to receive zakat. The term originates from the Arabic root *haqqo yahiqqu hiqqon wa hiqqotan*, which conveys meanings such as truth, entitlement, and necessity. *Mustahik* is derived from *istihaqqa yastahiqqu* and *istihqoq*, implying someone who has a rightful claim. According to Islamic teachings in Surah At-Tawbah (9:60), eight groups qualify as zakat recipients: the poor (fuqara), the needy (masakin), zakat administrators, recent converts (muallaf), slaves seeking freedom, individuals in debt, those striving in the path of Allah (fisabilillah), and travelers in need (ibn sabil).

Efforts to economically empower mustahik can be realized through a range of initiatives, including vocational training, business capital assistance, mentoring for small and medium enterprises (MSMEs), expanding market access, cooperative development, and productive zakat programs. Such empowerment also involves improving financial literacy and access to economic infrastructure. The overarching objective is to equip mustahik with sufficient skills and resources to shift from being recipients of zakat to becoming zakat contributors (muzakki). Thus, zakat is viewed not merely as short-term aid, but as a catalyst for long-term socio-economic progress.

As a practical example, BAZNAS Makassar City categorizes zakat utilization programs into three main sectors: economic, education, and health. In the economic sector, BAZNAS provides small business capital to mustahik to support sustainable entrepreneurship. In education, zakat funds are used to assist underprivileged students in completing their studies. In the health sector, zakat is utilized to provide adequate medical services, especially for the underprivileged. These three sectors are designed to create real and sustainable impacts that holistically improve the welfare of zakat beneficiaries.

A number of studies concerning muzakki's trust and the administration of zakat have highlighted a variety of elements that impact their willingness to contribute zakat through official institutions. Research conducted by Rida Paujiah, Wildan Munawar, and Tuti Kurnia (2024) identified several behavioral determinants—such as cultural influences, media exposure, religious commitment, social environment, and personal awareness—that significantly shape muzakki's trust in zakat institutions, particularly in response to publicized incidents like the ACT case.

The study conducted by Ade Elpina and Haniah Lubis (2022) demonstrated a statistically significant and positive link between trust and the willingness of muzakki to fulfill their zakat obligations through BAZNAS in Lima Puluh Kota District. Likewise, Rahmad (2023) reported that in Pidie District, a strong sense of trust in zakat institutions such as Baitul Mal played a crucial role in encouraging muzakki to distribute their zakat through these formal channels. Supporting this, research by Ismi Shofiyatun Zulfa (2022) revealed that both transparency and trust positively influenced muzakki's interest in paying zakat to LAZISNU in Sragi Village, Banyuwangi, with this relationship confirmed through regression analysis.

Additionally, findings by Muhammad Yafie Muafi (2022) highlighted that both trust and awareness substantially affect the intention of muzakki to contribute zakat via BAZNAS in Malang. In contrast, research led by Khodijah Ishak, Lukman Hakim, and their colleagues (2021) pointed out that promotional strategies at UPZ Miftahul Jannah were largely ineffective due to excessive dependence on direct outreach within the community and a lack of supporting media such as printed materials or digital platforms.

Furthermore, the work of Mahda Yusra and Muhammad Haris Riyaldi (2020) revealed that muzakki in Aceh generally hold a favorable perception and level of confidence in the zakat management practices carried out by Baitul Mal. Regarding organizational integrity and openness, Iman Harjono (2020) stressed that both accountability and transparency, coupled with efforts to reduce poverty, significantly contribute to building donor trust. A related study by Asrori Yusi Ardini (2020) showed

that the financial literacy of zakat administrators and the clarity of financial disclosures strengthen muzakki's trust, although institutional accountability itself did not show a significant impact. Lastly, research by Muhammad Luthfi Irwandi, Nevi Hasnita, and Ana Fitria (2024) concluded that trust, knowledge, and service excellence are crucial factors influencing muzakki's intention to pay zakat at Baitul Mal Banda Aceh, emphasizing the importance of professionalism in fostering greater zakat participation.

METHODOLOGY

This research adopts a quantitative methodology as its primary approach. According to Sugiyono (2019), the quantitative method is based on the principles of positivism and is intended to investigate particular populations or samples through the use of systematically designed tools for data collection, which are then analyzed using numerical or statistical techniques. The design of this study follows an explanatory model, which aims to provide a clearer understanding of a specific phenomenon by pinpointing essential variables and exploring the nature of the relationships between them. The central objective of this approach is to conduct hypothesis testing to evaluate how significantly one variable may influence another (Arikunto, 2017).

The framework utilized in this research is designed to analyze how muzakki's trust influences the management of philanthropic activities in relation to the economic empowerment of mustahik at BAZNAS Makassar. This model is grounded in the premise that trust plays a pivotal role in encouraging muzakki to engage in zakat distribution. As highlighted by Ghozali (2016), the credibility of zakat institutions—reflected through their transparency and accountability—is fundamental to fostering muzakki's trust. Furthermore, Ismail and Idris (2018) emphasize that the effective and precise administration of zakat greatly contributes to the success of programs aimed at economically empowering mustahik. In this context, the model developed in this study seeks to explore how key factors—namely transparency, institutional accountability, and the quality of zakat management—influence the trust of muzakki, which ultimately affects the outcomes of economic empowerment initiatives carried out by BAZNAS Makassar.

Afandi (2018) explains that an operational definition serves as a detailed clarification or description used to define a variable within a research context, aiming to ensure that the variable can be clearly measured and easily interpreted. In the context of this study, the researcher identifies and utilizes two main categories of variables: independent and dependent. Both types of variables are essential, as they form the foundation for conducting a thorough and meaningful analysis throughout the research process.

- a. The independent variable (X) refers to the factor that exerts influence or brings about changes in the dependent variable, as described by Sugiyono (2019). In the context of this research, the independent variable is trust (X), which is defined as an individual's belief or perception toward another person or group, shaped through prior experiences or available information. This element of trust plays a significant role in shaping one's judgment and can directly affect decision-making processes, particularly those involving the management of zakat.
- b. The dependent variable (Y), on the other hand, is the outcome or effect resulting from alterations in the independent variable (Sugiyono, 2019). In this study, the dependent variable is management (Y), which encompasses a comprehensive range of functions including planning, organizing, execution, and supervision related to the distribution and use of zakat funds. Effective and well-structured zakat management is essential, as it can lead to increased collection of zakat, infak, and sedekah, while also maximizing the benefits received by mustahik or zakat beneficiaries..

According to Sugiyono (2019), the population refers to the area of generalization consisting of objects or subjects that have specific qualities and characteristics determined by the researcher to be analyzed and then used to draw conclusions. Based on data obtained from the Head of the Finance Department of BAZNAS Makassar City by Mr. Badan Awal, the target population in this study is all muzakki at BAZNAS Makassar City in 2024, totaling 16,000 people.

A sample is a subset selected from a larger population, expected to provide insights into the larger group (Hibberts et al., 2012). Probability sampling ensures that every element has an equal chance of being included. Random sampling is achieved by creating a sample frame and using a computer to generate random numbers (Zikmund, 2016). This method is unbiased but can be costly in terms of time and resources (Brown, 2016). To determine the sample size, the Slovin formula is applied:

$$n = N / (1 + N.e^2)$$

With the population of 16,000 and an acceptable error of 10% ($e = 0.1$), the calculated sample size is 99.38 respondents.

As outlined by Tia Aulia (2023), data analysis techniques involve systematically processing and interpreting the data and information collected throughout the research process to formulate meaningful conclusions. This study employs several analytical methods, including: the Validity Test, which assesses how accurately a measurement instrument captures the variable it is intended to represent (Sugiyono, 2019); and the Reliability Test, which evaluates the consistency of the instrument in measuring a particular concept, ensuring the dependability of the data collected (Abdillah & Hartono, 2015). The reliability is determined using Cronbach's Alpha, with a threshold value above 0.6 indicating acceptable reliability.

Additionally, the Normality Test is applied to determine whether the data distribution follows a normal pattern, utilizing the Kolmogorov-Smirnov method. The Heteroscedasticity Test is conducted to detect any unequal variance of residuals across the dataset in a regression model. The Linearity Test is used to verify whether there exists a significant linear association between the independent and dependent variables. Lastly, Simple Linear Regression Analysis is employed to explore the nature of the linear relationship and assess how the independent variable influences the dependent variable (Kurniawan, 2012).

3. RESULT AND ANALYSIS

a. Descriptive Analysis of Variables

The descriptive analysis of the variable, namely trust (X), is centered on the data gathered through the questionnaire responses. This analysis highlights the items that pertain to trust (X), which serves as the independent variable in this research, as outlined below:

Descriptive Analysis of Variables trust (X)

No	Item	SS		S		KS		TS		STS		Jumlah	
		F	%	F	%	F	%	F	%	F	%	F	%
1	X1	25	25.3	74	74.7	0	0	0	0	0	0	99	100
2	X2	31	31.3	68	68.7	0	0	0	0	0	0	99	100
3	X3	32	32.3	67	67.7	0	0	0	0	0	0	99	100
4	X4	32	32.3	67	67.7	0	0	0	0	0	0	99	100
5	X5	32	32.3	67	67.7	0	0	0	0	0	0	99	100
6	X6	37	37.4	62	62.6	0	0	0	0	0	0	99	100
7	X7	36	36.4	63	63.6	0	0	0	0	0	0	99	100
8	X8	35	35.4	64	64.6	0	0	0	0	0	0	99	100
9	X9	31	31.3	68	68.7	0	0	0	0	0	0	99	100
10	X10	35	35.4	64	64.6	0	0	0	0	0	0	99	100
11	X11	36	36.4	63	63.6	0	0	0	0	0	0	99	100
12	X12	35	35.4	64	64.6	0	0	0	0	0	0	99	100

Data source: IBM SPSS Statistics 27, 2025

Descriptive Analysis of Variables management (Y)

No	Item	SS		S		KS		TS		STS		Jumlah	
		F	%	F	%	F	%	F	%	F	%	F	%
1	Y1	31	31.3	68	68.7	0	0	0	0	0	0	99	100
2	Y2	30	30.3	69	69.7	0	0	0	0	0	0	99	100
3	Y3	33	33.3	66	66.7	0	0	0	0	0	0	99	100
4	Y4	31	31.3	68	68.7	0	0	0	0	0	0	99	100
5	Y5	34	34.3	65	65.7	0	0	0	0	0	0	99	100
6	Y6	34	34.3	65	65.7	0	0	0	0	0	0	99	100
7	Y7	35	35.4	64	64.6	0	0	0	0	0	0	99	100
8	Y8	35	35.4	64	64.6	0	0	0	0	0	0	99	100
9	Y9	38	38.4	61	61.6	0	0	0	0	0	0	99	100
10	Y10	36	36.4	63	63.6	0	0	0	0	0	0	99	100
11	Y11	37	37.4	62	62.6	0	0	0	0	0	0	99	100
12	Y12	34	34.3	65	65.7	0	0	0	0	0	0	99	100
13	Y13	37	37.4	62	62.6	0	0	0	0	0	0	99	100
14	Y14	35	35.4	64	64.6	0	0	0	0	0	0	99	100

Data source: IBM SPSS Statistics 27, 2025

b. Validity test

The validity test is used to measure the validity of a questionnaire. An item in the questionnaire is considered valid if the calculated r value (Pearson correlation) is greater than the table r value. This test was conducted on 99 respondents. The degrees of freedom (df) is calculated as $n-2$, where the sample size $n = 99$, so $df = 99-2 = 97$. With a significance level of $\alpha = 0.05$, the table r value is 0.1975. The calculated r values obtained from the validity test are as follows:

Results of the Validity Test for the Trust Variable (X)

No Item	R Hitung	R Tabel	Keterangan
1	0,816	0,1975	Valid
2	0,855	0,1975	Valid
3	0,886	0,1975	Valid
4	0,852	0,1975	Valid
5	0,907	0,1975	Valid
6	0,902	0,1975	Valid
7	0,911	0,1975	Valid
8	0,896	0,1975	Valid
9	0,902	0,1975	Valid
10	0,930	0,1975	Valid
11	0,911	0,1975	Valid
12	0,934	0,1975	Valid

Data source: IBM SPSS Statistics 27, 2025

Results of the Validity Test for the Variable management (Y)

No Item	R Hitung	R Tabel	Keterangan
1	0,870	0,1975	Valid
2	0,888	0,1975	Valid
3	0,923	0,1975	Valid
4	0,877	0,1975	Valid
5	0,927	0,1975	Valid
6	0,924	0,1975	Valid
7	0,922	0,1975	Valid
8	0,939	0,1975	Valid
9	0,948	0,1975	Valid
10	0,934	0,1975	Valid
11	0,949	0,1975	Valid
12	0,941	0,1975	Valid
13	0,949	0,1975	Valid
14	0,946	0,1975	Valid

Data source: IBM SPSS Statistics 27, 2025

The results of the validity test above show that all items are valid, as the calculated r value is greater than the table r value (calculated $r > 0.1975$). It can be concluded that all statement items are valid, with a significant result of $0.001 < 0.05$

c. Reliability Test

A variable is considered reliable if the items on a questionnaire are able to measure what the questionnaire is intended to measure. To assess reliability, Cronbach's alpha coefficient can be used, with a Cronbach's alpha value greater than 0.60. The results of the reliability test are as follows:

Reliability Test for the Trust Variable (X)

Cronbach's Alpha	N of Items
0.977	12

Data source: IBM SPSS Statistics 27, 2025

Reliability Test for the Management Variable (Y)

Cronbach's Alpha	N of Items
0.987	14

Data source: IBM SPSS Statistics 27, 2025

The results of the reliability test for all statement items of the trust variable (X) yielded a Cronbach's alpha value of 0.977, with a total of 12 items. Meanwhile, the management variable (Y) yielded a Cronbach's alpha value of 0.987, with a total of 14 items. Since the Cronbach's alpha values exceed 0.60, it can be concluded that both variables are reliable.

3.2 Analysis

The analysis results indicate that, partially, muzakki trust has a positive and significant effect on the management of philanthropy in the economic empowerment of mustahik at BAZNAS Kota Makassar. This means that the higher the muzakki's trust in the management of philanthropy by BAZNAS, the greater the positive and significant impact on the economic empowerment of mustahik. In other words, the higher the muzakki's trust in BAZNAS, the better the management of philanthropy in achieving the economic empowerment of mustahik.

The t-test results show a calculated t value of 9.949, and the table t value is 1.660. Therefore, it can be concluded that the calculated t value is greater than the table t value ($9.949 > 1.660$), with a significance

value smaller than 0.05 ($0.001 < 0.05$). Thus, H_0 is rejected and H_a is accepted. It can be concluded that the trust variable has a positive and significant effect on the management variable. This means that as the level of trust increases, management will improve due to the sense of mutual trust, which can enhance coordination, communication, and cooperation within a system. Strong trust can motivate individuals or groups to work more effectively, reduce uncertainty, and increase transparency in decision-making. Therefore, in a managerial context, trust is a crucial factor that must be considered to ensure optimal management processes. By building and maintaining trust, an organization or institution can achieve greater effectiveness in managing resources and achieving goals.

Muzakki trust in BAZNAS Kota Makassar plays a vital role in the sustainability of philanthropy programs. When muzakki are confident that their donations are being well-managed and effectively allocated, they are more motivated to continue participating in philanthropic activities. On the other hand, if there is a lack of trust due to insufficient transparency or unaccountable reporting, the level of muzakki contributions may decline. Therefore, BAZNAS Kota Makassar must continuously enhance public trust through information transparency, professional fund management, and improved effectiveness of economic empowerment programs for mustahik. Additionally, the results of this study indicate that the economic empowerment of mustahik through philanthropy not only depends on trust but also on other aspects such as mustahik's skills, access to business capital, and ongoing mentoring.

4. CONCLUSION AND RECOMMENDATION

4.1 Conclusion

Based on the research on muzakki trust in the management of philanthropy for the economic empowerment of mustahik at BAZNAS Kota Makassar, it can be concluded as follows:

1. Based on the t-test, the significance value for the trust variable (X) is $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted. It can be concluded that muzakki trust has a positive and significant effect on the management variable.
2. Based on the R^2 test, the coefficient of determination (R^2) obtained is 0.500. This means that the influence of muzakki trust on management is 50.5%, while the remaining 49.5% is influenced by other variables that are not explained in this study.

4.2 Recommendation

1. BAZNAS Kota Makassar is expected to continue maintaining the trust of muzakki by optimizing the management of philanthropy. Zakat fund management must be carried out transparently, honestly, accountably, and professionally, to enhance the trust of muzakki and ensure they feel comfortable fulfilling their zakat obligations through BAZNAS.
2. Muzakki are encouraged to increase their awareness and understanding of zakat as a religious obligation. By fulfilling zakat through BAZNAS, they will contribute more to building a more just and equitable society in addressing social issues and poverty.
3. Mustahik are encouraged to be wiser and more effective in managing and utilizing zakat funds to achieve long-term financial stability.

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