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Sustaining Wealth Zakat Collection in Bengkalis: Governance, Trust, and Diversification

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ABSTRACT

This article analyses the sustainability of wealth zakat collection in BAZNAS Bengkalis Regency, Indonesia. It uses an exploratory qualitative case-study approach based on semi-structured interviews, observation, and institutional documents. The study focuses on governance, muzaki trust, UPZ networks, digital readiness, source diversification, and the link between collection and distribution impact. The findings show that ZIS-DSKL receipts increased from Rp4.73 billion in 2022 to more than Rp14.19 billion in 2025. However, the structure remains vulnerable because more than Rp10.5 billion in 2025 was reportedly generated from civil servants. Income zakat through the TPP ASN mechanism is the strongest channel, while business, plantation, savings, and gold zakat remain less institutionalised. Sustainable collection, therefore, requires stronger shariah governance, transparent reporting, UPZ capacity development, integrated muzaki data, inclusive digital support, and sectoral outreach beyond ASN. The article concludes that sustainability should be assessed not only by annual growth, but also by diversified participation, institutional credibility, and demonstrable benefits for asnaf.

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INTRODUCTION

Zakat occupies a strategic position in Islamic social finance because it links religious obligation, redistribution, social protection, and community welfare. In contemporary zakat administration, the responsibility of an institution is not limited to receiving payments and distributing assistance. It also involves credible governance, accurate muzaki data, transparent reporting, accountable allocation, and evidence that collected funds produce meaningful benefits for asnaf. These requirements are especially important for wealth zakat, whose formal collection depends on shariah awareness and the willingness of eligible Muslims to trust institutional channels.

The central problem examined in this article is the difference between collection growth and collection sustainability. A zakat institution may report increasing annual receipts while still depending on a narrow payer base, fragmented data, uneven literacy, weak sectoral outreach, or a limited capacity to communicate distribution impact. In this article, sustainability refers to the institutional ability to maintain collection stability, widen muzaki participation, diversify payment sources, strengthen UPZ networks, use digital channels inclusively, and maintain trust through reliable public accountability.

BAZNAS Bengkalis Regency provides an important case for this discussion. Institutional records indicate that ZIS-DSKL receipts increased from Rp4.73 billion in 2022 to Rp10.57 billion in 2023, Rp13.88 billion in 2024, and more than Rp14.19 billion in 2025. The upward trend suggests stronger mobilisation of religious social funds. However, the composition of receipts also indicates concentration risk because more than Rp10.5 billion in 2025 was reportedly generated from civil servants through the ASN administrative mechanism. This provides short-term stability, but long-term resilience requires greater participation from business actors, plantation communities, professionals, and broader eligible groups.

This article aims to analyse the sustainability of wealth zakat collection mechanisms in BAZNAS Bengkalis Regency by focusing on governance, trust, UPZ networks, digital readiness, source diversification, and the connection between collection and distribution impact. The novelty of the article lies in treating sustainability not as a single annual figure, but as a multidimensional institutional process. The argument is that durable zakat collection emerges when legal authority, shariah accountability, operational reliability, data-based outreach, and visible benefits for asnaf work together.

THEORETICAL FRAMEWORK

The study is informed by institutional theory and legitimacy theory. Institutional theory explains how formal rules, organisational routines, and social expectations shape institutional behaviour, while legitimacy theory emphasises the need for organisations to be accepted as appropriate, trustworthy, and socially beneficial (Suchman, 1995; Scott, 2014). In zakat governance, legal status is necessary, but it is not sufficient. Legitimacy must be continually reproduced through shariah-compliant procedures, transparent fund management, accountable reporting, and responsive public service.

Stakeholder theory is also relevant because wealth zakat collection is produced through an ecosystem of actors. BAZNAS leaders, amil, government offices, payroll units, UPZ, mosques, community leaders, business owners, plantation communities, muzaki, and asnaf all influence the strength of the collection system. A sustainable mechanism, therefore, requires coordination among these actors rather than reliance on one administrative channel.

The trust perspective clarifies why Muzaki may choose formal institutional payment or prefer direct assistance to beneficiaries. Trust is shaped by perceived integrity, service quality, shariah assurance, transparency, and evidence that zakat reaches eligible recipients effectively (Sargeant & Lee, 2004; Saad & Haniffa, 2014; Amin, 2022). Digital payment further depends on ease of use, perceived security, technology readiness, and risk management (Oktavendi & Muammal, 2022; Nor et al., 2025). Digitalisation should therefore be integrated with governance, literacy, and service assistance instead of being treated only as a technical payment facility.

From a maqasid al-shariah perspective, zakat supports the preservation of religion, life, wealth, dignity, and social welfare. Collection sustainability should therefore be linked with distribution outcomes. When Muzaki can see how the collection supports education, health, productive economic assistance, humanitarian response, and empowerment, institutional trust becomes stronger. The framework used in this article integrates policy legitimacy, shariah governance, trust, UPZ networks, digital data, source diversification, and impact-oriented reporting as mutually reinforcing elements.

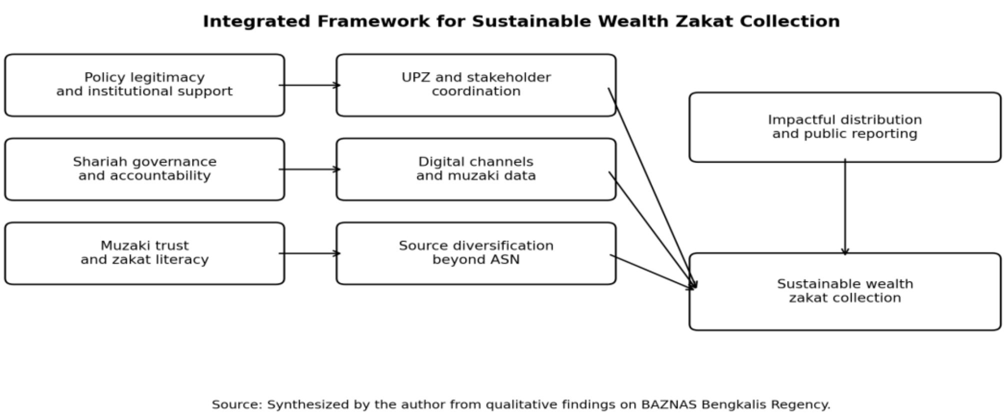

Figure 1. Conceptual Framework of Sustainable Wealth Zakat Collection

METHODS

This article uses an exploratory qualitative case-study design centred on BAZNAS Bengkalis Regency. The design is appropriate because the study examines institutional processes, actor experiences, collection routines, community responses, and strategic challenges that cannot be sufficiently explained by aggregate collection figures alone. The case approach enables a contextual interpretation of how formal mechanisms and community-based networks interact in sustaining wealth zakat collection.

Data were derived from semi-structured interviews, field observation, and institutional documents. Informants included BAZNAS management, zakat officers, UPZ representatives, community figures, and relevant stakeholders. Secondary data consisted of collection reports, distribution information, institutional records, and documents on zakat, infaq, sadaqah, and other religious social funds. The analysis used qualitative content analysis through open coding, axial coding, selective coding, analytic memo writing, and triangulation across data sources.

The study did not apply hypothesis testing or inferential statistics. Numerical data are used descriptively to support institutional interpretation. The methodological emphasis is on identifying collection patterns, interpreting sustainability risks, and synthesising strategic implications. Credibility was maintained through data triangulation, transcript checking, coding review, reflective memos, and an audit trail throughout the analytical process.

RESULTS

Trend and Structure of Institutional Collection

The collection trend shows institutional strengthening, although growth slowed after the sharp increase between 2022 and 2023. ZIS-DSKL should not be interpreted as wealth zakat alone because it includes zakat, infaq, sadaqah, and other religious social funds. Nevertheless, the trend is useful for assessing institutional mobilisation and for identifying the need to examine internal fund composition and payer categories.

Table 1. ZIS-DSKL Collection Trend in BAZNAS Bengkalis Regency, 2022-2025

Year	ZIS-DSKL Collection	Estimated Growth	Institutional Interpretation
2022	Rp4.73 billion	-	Baseline year for observing institutional collection trends.
2023	Rp10.57 billion	about 123.5%	Sharp increase indicating stronger collection support and administrative coordination.

Year	ZIS-DSKL Collection	Estimated Growth	Institutional Interpretation
2024	Rp13.88 billion	, about 31.3%	Continued growth, although at a slower rate than the previous year.
2025	more than Rp14.19 billion	about 2.2% from 2024	Growth almost stabilised; more than Rp10.5 billion was reportedly generated from ASN.

The key interpretation is that structured administrative mechanisms can generate stable receipts, but sustainability becomes vulnerable when collection depends heavily on one group of payers. A strong ASN contribution reflects valuable government support. At the same time, it shows the urgency of broadening the muzaki base beyond civil servants.

Types and Mechanisms of Wealth Zakat

The study identifies several types of wealth zakat collected by BAZNAS Bengkalis Regency. Income zakat is the most stable because it is supported by administrative deductions through the TPP ASN mechanism. By contrast, business zakat, plantation zakat, savings zakat, and gold zakat remain less dominant because their collection depends on voluntary payment, understanding of nisab and haul, trust in formal channels, and UPZ capacity to reach community sectors.

Table 2. Wealth Zakat Types and Collection Mechanisms

Type of Wealth Zakat	Current Collection Mechanism	Initial Sustainability Assessment
Income zakat	TPP ASN deduction coordinated through OPD and payroll units; funds are classified as zakat or infaq according to nisab.	Stable, but still influenced by administrative and policy dependence.
Business zakat	Voluntary payment to BAZNAS or through UPZ; compliance depends on business literacy, calculation guidance, and trust.	Moderate to low because a dominant formal channel has not yet developed.
Plantation zakat	Individual payment or UPZ facilitation; part of the potential may still be distributed directly to beneficiaries.	Low to moderate because significant potential has not been fully recorded institutionally.
Savings and gold zakat	Individual payment when Muzaki understands nisab, haul, and relevant shariah requirements.	Limited in available records; requires

Type of Wealth Zakat	Current Collection Mechanism	Initial Sustainability Assessment
		targeted literacy and data mapping.

Distribution Pattern and the Need for Impact Communication

Distribution data for 2024 show that BAZNAS Bengkalis Regency implemented programmes in productive economy, humanitarian assistance, education, health, and dawah advocacy. These programmes demonstrate the connection between collection and social welfare. However, sustainability depends not only on reporting amounts distributed, but also on explaining how distribution changes the conditions of asnaf.

Table 3. Distribution Pattern of BAZNAS Bengkalis Regency in 2024

Program	Field	2024 Distribution	Asnaf	Analytical Focus
Bengkalis Sejahtera	Productive economy	Rp2,355,981,300	372	Livelihood support and economic empowerment.
Bengkalis Peduli	Humanitarian	Rp5,532,820,266	4,316	Largest allocation; response to immediate social vulnerability.
Bengkalis Smart	Education	Rp1,835,660,600	1,222	Education access and human-capital support.
Bengkalis Sehat	Health	Rp470,735,000	744	Assistance for treatment and basic health needs.
Bengkalis Taqwa	Advocacy and dawah	Rp584,017,700	289	Religious advocacy and social-function support.

Sustainability Dimensions and Risks

The qualitative analysis produced seven major sustainability dimensions: policy legitimacy, institutional operation, shariah governance, trust and literacy, UPZ networks, digital data, and collection-distribution impact. Each dimension is associated with a risk that must be managed if collection is to remain resilient.

Table 4. Dimensions of Sustainable Wealth Zakat Collection

Sustainability Dimension	Main Finding	Criticality
Policy and regulation	TPP ASN deduction is supported by district administrative structures, while similar	High

Sustainability Dimension	Main Finding	Criticality
	coverage for business and plantation sectors remains limited.	
Institutional operation	Income zakat has a clearer routine; other wealth zakat categories still depend largely on voluntary payment.	High
Shariah governance	Classification of zakat and infaq according to nisab shows sensitivity to Shariah compliance.	High
Muzaki trust and literacy	Direct payment to the mustahik indicates that formal institutional trust and public literacy must continue to be improved.	High
UPZ and stakeholders	UPZ can connect BAZNAS with communities, but standardisation, reporting discipline, and capacity building are still needed.	Moderate to high
Digitalisation and data	Integrated muzaki data and user-friendly payment channels are necessary to support wider participation.	Moderate
Collection-distribution impact	Stable collection can support long-term distribution planning and asnaf empowerment when impact is reported clearly.	High

DISCUSSION

The findings confirm that sustainable zakat collection is not equivalent to rising annual receipts. BAZNAS Bengkalis Regency has achieved notable institutional growth, yet the concentration of receipts among ASN creates a structural vulnerability. If policy commitment, leadership priorities, or administrative routines change, the current stability may weaken. Diversification is therefore not only a collection target, but also a resilience strategy.

The distinction between income zakat and other forms of wealth zakat is analytically important. Income zakat benefits from regular deductions, clear administrative responsibility, and predictable records. Business and plantation zakat require more intensive engagement with economic actors, sectoral literacy, and trust-building. Plantation zakat is especially relevant in Bengkalis because local economic activity includes plantation sectors, yet the formal realisation of this potential remains limited when payment is made directly to beneficiaries or when zakat calculation is not well understood.

Trust is the central mechanism linking governance and collection. Muzaki who trust institutional integrity are more likely to pay through BAZNAS, while those who prefer direct distribution may be motivated by proximity, speed, or the desire to observe beneficiaries directly. Direct payment should therefore be understood as a signal that institutional communication, impact evidence, and public service must be strengthened.

Digitalisation can support sustainability when it improves convenience, recording, transparency, and data analytics. However, digital tools cannot substitute for trust. Rural communities, elderly payers, and small-scale business actors may need guided digital literacy, personal assistance, and assurance of transaction security. Inclusive digitalisation should therefore involve UPZ, mosques, community leaders, and service desks rather than relying only on online interfaces.

The distribution pattern also has strategic importance. Programmes such as Bengkalis Peduli, Bengkalis Sejahtera, Bengkalis Smart, Bengkalis Sehat, and Bengkalis Taqwa can become the basis for impact reporting. Reports that connect disbursement with livelihood improvement, education continuity, health access, vulnerability reduction, and asnaf empowerment can strengthen muzaki willingness to continue formal payment.

CONCLUSIONS AND RECOMMENDATIONS

This article concludes that BAZNAS Bengkalis Regency has developed a promising but not yet fully diversified wealth zakat collection system. Income zakat through TPP ASN is the strongest mechanism, while business, plantation, savings, and gold zakat require more systematic institutionalisation. Sustainability should be assessed through stability, participation breadth, source diversification, governance quality, UPZ capacity, digital readiness, and evidence of distribution impact.

Six strategic actions are recommended. First, BAZNAS should develop a sector-based muzaki mapping system covering business, plantation, professional, and community sectors. Second, UPZ capacity should be strengthened through training, standardised reporting, and integration with institutional data. Third, Shariah governance and fund classification should be communicated in accessible public reports. Fourth, digital payment channels should be accompanied by literacy, user support, and transaction assurance. Fifth, impact reports should connect the collection with asnaf outcomes. Sixth, collaboration with local government should be extended beyond ASN while preserving the voluntary and trust-based character of zakat compliance.

FURTHER STUDY

Further research should test the framework in other regencies and compare regional zakat institutions with different economic structures. Quantitative studies may measure the relationship among institutional trust, digital readiness, zakat literacy, and formal payment intention. Future research should also evaluate the long-term outcomes of productive zakat programmes and the possibility of transforming selected asnaf into muzaki.

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