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DISPARITIES IN ZAKAT COLLECTION AMONG DISTRICT AND MUNICIPAL BAZNAS IN RIAU PROVINCE: AN INSTITUTIONAL AND MANAGERIAL ANALYSIS

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ABSTRACT

Zakat serves as a strategic instrument for promoting social welfare economic redistribution within society. Nevertheless, significant disparities in zakat collection persist across regions, including among district and municipal offices of the National Zakat Agency (BAZNAS) in Riau Province. This study aims to analyse the institutional and managerial factors influencing disparities in zakat collection among regional zakat institutions in Riau Province. The research employs a qualitative approach, utilizing primary data obtained through interviews with BAZNAS administrators, community members, and relevant stakeholders, as well as secondary data drawn from official reports and relevant academic publications. The findings reveal considerable disparities in zakat collection capacity across districts and municipalities, as reflected in the unequal amount of zakat funds collected by individual subnational zakat institutions. These disparities are influenced by several key factors, including the limited involvement of local governments in zakat governance, weak regulatory support and institutional coordination, and the uneven implementation of employee zakat-deduction policies across different regions. In addition, low public trust in official zakat institutions has encouraged people to channel their zakat contributions through informal channels, private institutions, and unofficial zakat-collection units. Another contributing factor is the tendency of communities to concentrate their zakat, *infāq*, and *ṣadaqah* contributions during Ramadan, thereby affecting the consistency of collections throughout the year.

Introduction

The collection of zakat fund by district and municipal offices of the National Zakat Agencies (BAZNAS) across Riau Province is marked by considerable disparities, as reflected in substantial regional differences in the amount of zakat revenue collected. These variations are attributable to several interrelated factors, including differing levels of public awareness concerning the obligation to pay zakat, unequal access to formal zakat institutions, and variation in the effectiveness of institutional collection mechanisms. At the national level, the enormous economic potential of zakat remains insufficiently optimised. According to data from the Zakat Potential Mapping Indicator, Indonesia's potential zakat revenue is estimated at approximately IDR 327 trillion (Ditzawa, 2023). This figure indicates considerable scope for increasing zakat collection, particularly given the extensive institutional network comprising 512 BAZNAS offices, 49,132 Zakat Collection Units, 145 zakat institutions, and 10,124 *ʿāmil* personnel (Nisak, 2025). The scale of the challenge is further illustrated by BAZNAS data indicating that more than IDR 61 trillion in zakat funds were collected through unofficial organizations (BAZNAS, 2020). The substantial proportion of funds collected outside formal institutions points to persistent challenges in Indonesia's zakat collection system.

The issue of zakat has been widely examined in previous scholarship, which can broadly be grouped into four major thematic areas. The first category encompasses studies that focus on zakat collection and distribution mechanisms (Azhar et al., 2023; Ghaouri et al., 2023). The second category comprises studies that examine zakat as an instrument for poverty alleviation (Zulkifli 2022). The third category consists of studies that identify and analyse the factors determining zakat collection performance (Kasri & Sosianti 2023). The fourth category includes studies devoted to formulating strategies and approaches aimed at enhancing zakat collection performance (Zulkifli, 2023; Hartono, 2023; Tumanggor & Sujatna, 2023). A review of these four scholarly trends reveals a significant research gap, particularly the limited in-depth examination of disparities in the volume of zakat funds collected across administrative regions.

This study analyses disparities in zakat collection among district and municipal BAZNAS offices in Riau Province from institutional and managerial perspectives. Its main focus is the variation in zakat collection performance, which reflects differing levels of effectiveness in zakat management. The analysis extends beyond a description of differences in collection amounts by examining the institutional and governance factors that produce these disparities. These factors include local government support, organisational capacity, the effectiveness of collection management systems, levels of public trust, and prevailing cultural practices relating to the payment of zakat. Accordingly, this research is expected to contribute both theoretically and practically to the development of more professional, effective, and sustainable regional zakat governance.

This study is grounded in four main arguments. First, there is a significant disparity in zakat collection across the 12 districts and municipalities of Riau Province, as reflected in the 2022 BAZNAS annual report. Second, this imbalance is influenced by the limited role of local governments in regulatory development, institutional strengthening, and the optimisation of zakat deduction and collection mechanisms, including weak policy coordination and inadequate infrastructural support. Third, these conditions contribute to low public trust in formal zakat institutions, leading members of the public to channel their zakat through informal mechanisms or distribute it directly to eligible recipients (*mustahiq*). Limited zakat literacy further reinforces this tendency. Fourth, zakat payments tend to be concentrated during Ramadan because of religio-cultural considerations, easier access to collection services, intensified collection programmes, and the preference of *muzakkī* to distribute their zakat directly during this period.

Literature Review

Disparities

The performance of zakat management institutions attracts considerable media attention, particularly in the period leading up to Ramaḍān. However, the rapid expansion of these institutions has not been accompanied by a proportional strengthening of their organisational capacity. This imbalance has contributed to persistent disparities within the zakat management system (Fadliansah 2021). High levels of economic disparity may, in turn, have significant implications for public compliance with zakat obligations (Lestari & Auwalin 2022). The disparities observed within society are frequently attributed to limited public understanding of the institutional role of zakat organizations, as well as low levels of trust in the transparency and effectiveness of their fund management practices (Ansoriyah, 2023).

In essence, zakat management institutions are public-oriented institutions entrusted with managing public funds transparently and accountably. This public-oriented character directly shapes the behaviour of *muzakkī* (zakat payers), many of whom prefer to distribute their zakat independently to *mustahiq* (eligible recipients). Concerns regarding accountability and transparency remain central issues within zakat management institutions, particularly those operating as Islamic social finance institutions (Nur et al. 2019). Effective zakat management fundamentally depends on active collaboration between zakat institutions and the wider community. Consequently, efforts to address disparities are often hindered because many zakat organisations either lack strong organisational systems or do not recognise their importance in improving institutional performance.

Previous studies have examined disparities in zakat management through various analytical perspectives. Fadliansah (2021) argues that disparities in zakat performance are primarily related to internal institutional constraints, particularly the gap between organisational expansion and the development of managerial capacity. Similarly, Ayuniyyah et al., (2022) highlight that disparities may result from operational limitations, particularly weaknesses in collection mechanisms, distribution effectiveness, and fundraising strategies. In contrast, Ansoriyah (2023) and Darsono et al., (2019) emphasise governance-related factors, demonstrating that public trust, transparency, and accountability significantly influence *muzakkī* engagement.

These studies demonstrate that disparities in zakat management are multidimensional and involve institutional capacity, operational effectiveness, and governance quality. Building on these perspectives, this study examines whether disparities in zakat collection among district and municipal BAZNAS offices in Riau Province are shaped by the interaction between managerial capacity, leadership, government support, fundraising innovation, and public trust. It therefore extends previous research by investigating how institutional and governance factors jointly explain regional variations in zakat collection performance. Nevertheless, limited empirical attention has been directed toward understanding why variations in collection performance persist among regional zakat institutions operating within broadly comparable socio-religious environments. As collection performance represents one of the most visible manifestations of these disparities, the following subsection reviews the principal factors associated with zakat collection.

Zakat Collection

Recent literature indicates that effective zakat fundraising depends on the integration of digital innovation, marketing strategies, governance quality, and institutional collaboration. Studies show that zakat institutions are increasingly shifting from traditional collection methods toward more structured and technology-driven fundraising systems. Several studies have consequently emphasized the importance of digital fundraising and technology adoption. Digital platforms such as mobile banking, the Quick Response Code Indonesian Standard (QRIS), and online crowdfunding can improve the accessibility, efficiency, and transparency of zakat collection, thereby increasing *muzakkī* participation and the volume of contributions.

Humaidi et al., (2022) demonstrate that marketing-oriented strategies are an important determinant of zakat fundraising performance, highlighting the role of the marketing mix, digital engagement, and donor-centred communication in strengthening *muzakkī* participation and institutional commitment. In a similar vein, Aziz and Adi (2026) emphasise the relevance of a hybrid fundraising framework that combines conventional approaches, such as direct collection and community-based outreach, with digital mechanisms to enhance institutional efficiency, accessibility, and inclusiveness.

Beyond fundraising strategies, governance-related dimensions have also been identified as critical factors shaping effectiveness of zakat collection. Khoiriyah and Hidayat (2025) reveal that transparency, accountability, and institutional credibility serve as key foundations for building *muzakkī* trust, which subsequently influences fundraising outcomes. This perspective suggests that technological advancement and marketing innovation must be supported by strong governance mechanisms if they are to produce sustainable outcomes. Supporting this argument, Adiwijaya et al., (2024) highlight that digital transformation and institutional strategic capabilities contribute significantly to improvements in zakat fundraising performance.

Despite the growing body of literature examining digital innovation, marketing approaches, governance practices, and hybrid fundraising models, existing studies have predominantly focused on identifying general determinants of fundraising effectiveness. Less attention has been paid to explaining why zakat collection performance varies among subnational institutions operating under similar socio-religious conditions. Addressing this gap, the present study investigates how institutional capacity, governance quality, leadership effectiveness, fundraising strategies, and stakeholder trust collectively shape disparities in collection performance among district and municipal BAZNAS offices in Riau Province.

Research on digital transformation, marketing strategies, hybrid fundraising approaches, and governance and trust mechanisms generally report positive effects on zakat collection outcomes (Humaidi et al., 2022; Aziz & Adi, 2026; Khoiriyah & Hidayat, 2025; Adiwijaya et al., 2024). Nevertheless, these studies offer limited insight into why substantial performance gaps continue to exist among district and municipal BAZNAS offices within the same provincial context. More specifically, relatively little attention has been given to how variations in institutional capacity, managerial practices, and local government support influence fundraising performance across regions.

This issue is important because governance and trust-based perspectives indicate that institutional success is not determined solely by the adoption of digital tools or marketing innovations, but also by the strength of organisational capacity and governance quality. Therefore, examining the disparities in zakat collection among district and municipal BAZNAS offices in Riau Province is essential for developing a more context-specific explanation of how institutional and managerial factors shape fundraising performance. Such an explanation also requires consideration of BAZNAS's institutional mandate, governance arrangements, and performance dimensions.

National Zakat Agency (BAZNAS)

The National Zakat Agency (BAZNAS) functions as a central institution within the Islamic social and economic system and operates at the national, provincial, district, and municipal levels. It is responsible for managing Islamic philanthropic funds contributed zakat payers and other donors, with the primary objective of promoting social welfare (Hasibuan et al., 2022). As an institution, BAZNAS serves as a strategic partner in strengthening the capacity and quality of Islamic social finance institutions. Its functions include providing motivation, delivering public education and information, supporting human resource raising public awareness, providing education and information, developing human resources, conducting community outreach and socialisation programmes, and implementing (Fatmawati et al., 2024; Hartono, 2022).

As an Islamic social financial institution, BAZNAS performance can be assessed through two principal dimensions: financial and non-financial. The financial dimension refers to quantitative assessments based primarily on information reported in financial statements (Hudayati & Tohirin, 2019; Fatmawatie, 2020). Conversely, the non-financial dimension assesses performance qualitatively by focusing on aspects such as managerial effectiveness, risk management, Sharīʿah compliance, and social impact. Within the context of BAZNAS, disparities in zakat collection refer to variations in the amount of funds collected across institutions or administrative regions (Jihad & Yuspin, 2025).

Institutions with weak reputations tend to face difficulties in gaining public trust. Institutional trust is established through transparency, accountability, and consistent performance in the collection and management of zakat funds (Hotimah & Suprayogi, 2023). To ensure that BAZNAS operates in accordance with *Sharīʿah* principles, its activities are subject to *Sharīʿah* governance and oversight mechanisms. Such oversight distinguishes Islamic social finance institutions from their conventional counterparts by ensuring that institutional activities comply with relevant Islamic principles and jurisprudential requirements (Ram Al Jaffri Saad et al., 2014; Al-Faruq et al., 2025). Thus, *Sharīʿah* oversight functions as an important institutional safeguard by ensuring that the activities and operations of Islamic social finance institutions remain consistent with *Sharīʿah* principles.

However, despite the well-established roles of BAZNAS and its formal governance arrangements, limited empirical evidence explains why substantial disparities in zakat collection persist among district and municipal BAZNAS offices. This gap is particularly evident in Riau Province, where differences in institutional capacity, managerial effectiveness, local government support, and public trust may contribute to unequal collection performance across regions.

Methodology

This study employed an exploratory qualitative approach to examine disparities in zakat collection among all 12 districts and municipalities of Riau Province, Indonesia. The research setting was selected because zakat collection performance varied considerably across institutions despite the broadly similar socio-religious and administrative characteristics of these regions. Data were drawn from the 2022 annual reports of the district and municipal BAZNAS offices and from semi-structured interviews with 16 participants selected through purposive sampling. The participants consisted of BAZNAS officials (BO1–BO4), religious scholars (RS1–RS4), community leaders (CL1–CL4), and academics (AC1–AC4). They were selected based on their expertise, experience, and involvement in zakat management and governance. Data collection took place between 2024 and 2025 through face-to-face interviews and online interviews conducted via Zoom or WhatsApp. Each interview lasted approximately 20–60 minutes. The interview protocol was developed based on relevant theoretical frameworks, previous literature, and the research objectives.

The data were analysed thematically through repeated review of the interview transcripts, initial coding, the grouping of related codes into categories, the identification of recurring themes, and the subsequent review and refinement of those themes. The analysis focused on factors influencing disparities in zakat collection, with particular attention to institutional capacity, leadership, government support, public trust, fundraising strategies, and community participation. Data credibility was strengthened through source triangulation across the different stakeholder groups and member checking with selected participants to validate the researchers' interpretations. Ethical safeguards included obtaining informed consent from all participants. Throughout the research process, the findings were interpreted constructively and reflectively, with an emphasis on identifying opportunities for institutional improvement rather than attributing blame to any individual or organisation. The study was carried out with due care and responsibility and was intended to generate findings that could contribute to strengthening zakat management and improving future collection performance.

Results and Findings

Disparity in Zakat Collection

The magnitude of disparities in zakat collection is evident from the total amounts of funds recorded across the respective districts and municipalities. These data were compiled by BAZNAS and published in the 2022 National Zakat Management Report. Detailed information on zakat collection in Riau Province is presented in Table 1.

Table 1. Zakat Collection 2022 (Riau Province) (Source: BAZNAS, National Zakat Management Report 2022)

No.	District/Municipal	Funds Collected (IDR)
1.	Pekanbaru	4.765.747.160
2.	Kampar	13,292,933,507
3.	Pelalawan	8,733,657,079
4.	Inhu	1,942,606,230
5.	Inhil	4,672,830,797
6.	Kwantan Singingi	8,179,371,079
7.	Rohil	9,878,364,155
8.	Rohul	2,730,357,217
9.	Dumai	6,129,802,96
10.	Meranti	898,353,500
11.	Siak	17,497,728,165
12.	Bengkalis	3,870,141,201

Table 1 illustrates a clear disparity in zakat collection across the 12 districts and municipalities of Riau Province. The variation in collection revenue is substantial, with the difference between the highest and lowest performing regions exceeding IDR 16 billion in 2022. Siak Regency recorded the highest collection, at more than IDR 17 billion, surpassing even Pekanbaru, the provincial capital. Informant 1 stated:

> Local government commitment is highly decisive. When the regional head issues directives mandating zakat payment through Zakat Agency, accompanied by adequate infrastructure support, improved human resource capacity of administrators, and the establishment of strengthening local regulations, zakat collection tends to increase significantly. In addition, the community here has a strong awareness, as they still inherit the values of generosity from Sultan Syarif Qasim, the former King of Siak, which naturally fosters a culture of zakat compliance.
>
> (Informant 1, personal communication, May 20, 2024)

In contrast, Pekanbaru, as the provincial capital, the most densely populated area, and a major centre of business and education, recorded a relatively modest collection of IDR 4,765,747,160. Meanwhile, Meranti, despite being broadly comparable with other districts in the province, recorded the lowest collection, at IDR 898,353,500, according to the 2022 BAZNAS report. Notably, Meranti was the only district to record zakat receipts below IDR 1 billion. This substantial gap in collection performance corresponds with differences in the availability and quality of BAZNAS infrastructure and office facilities across the regions.

The operational facilities of district and municipal BAZNAS offices indicate infrastructural differences that may be grouped into three broad categories of asset ownership. First, Siak Regency, which recorded the highest level of zakat collection, owns and occupies an independent office building dedicated facilities. Second, the Pekanbaru BAZNAS office operates from government-owned premises shared with the Pekanbaru branch of the Indonesian Ulema Council. Third, most of the remaining district and municipal BAZNAS offices operate from rented premises or buildings occupied under temporary right-of-use arrangements. These varying infrastructural conditions serve a visible indication of variations in organisational capacity, although the relationship between facilities and collection performance must also be understood alongside the institutional, regulatory, and managerial factors examined below.

Limited Local Government and Institutional Leadership in the Implementation of Payroll-Based Zakat *Deductions*

Variations in zakat collection across regions in Riau Province are closely associated with the limited engagement of local governments and institutional leaders. Local governments play a pivotal role in formulating and enforcing policies related to zakat collection. However, the absence or limited scope of regulations governing payroll-based zakat deductions reflects uneven governmental support for structured collection mechanisms. In addition, the absence of dedicated budget allocations for human resource development contributes to weaknesses in the administrative and strategic capacity of ʿāmil personnel. This situation is further exacerbated by insufficient infrastructural support, which may restrict the operational capacity of regional BAZNAS offices and adversely affect collection performance.

Similarly, other institutions expected to support zakat management do not always fulfil their roles effectively. Evidence of the limited involvement of local government authorities and institutional leaders in implementing zakat collection policies is presented in Table 2. Table 2 indicates that disparities in zakat collection are influence by the limited involvement of local governments and institutional leaders in in regulating, supporting, and implementing structured collection mechanisms. Informant 2, identified as an institutional representative, stated:

> In our office, three official assignments issued by the zakat institution have been circulated, yet zakat collection has not been effectively implemented because the institutional leadership is unwilling to issue directives to employees regarding zakat obligations.
>
> (Informant 2, personal communication, February 25, 2025)

Table 2. Limited Local Government and Institutional Leadership in the Implementation of Zakat Policies

No.	Factor	Description	Source
1.	Limited local government involvement: Meranti Regency	Meranti Regency has a limited regulatory framework, including Regional Regulation No. 5 of 2015 on Zakat and Circular Letter No. 180/HK/33 on increasing collections through Zakat Collection Units, but does not have a regulation governing payroll-based zakat deductions.	Processed from the National Zakat Management Report 2022
		The local government does not provide adequate operational infrastructure for zakat administrators.	Informant 2
		The local government does not actively promote zakat programmes during official government events.	Informant 2
2.	Limited institutional leadership	Educational institution leaders decline to issue circulars requiring or encouraging employee payroll deductions for zakat.	Informant 3
		Leaders of religious institutions decline to establish Zakat Collection Units.	Informant 3
		Government institutional leaders are unwilling to actively raise awareness of zakat within their respective organisations.	Informant 3

Regions with low zakat revenue generally lack clear local regulations governing payroll deductions for eligible employees. Local governments may also provide insufficient operational infrastructure, limited human resource development for zakat administrators, and inadequate support for public awareness programmes. These shortcomings restrict the ability of administrators to develop strategic collection approaches. Similarly, institutional leaders often fail to take an active role in supporting community welfare by encouraging eligible members or employees to fulfil their zakat obligations through structured mechanisms, including payroll deductions administered by their respective financial units.

Table 3. Local Regulations Concerning Zakat in the 12 Districts and Municipalities of Riau Province

No.	District/Municipal	Local regulation, instruction, circular, or mayoral appeal
1.	Kampar	1. Kampar Regency Regulation No. 16 of 2006 concerning the Implementation of Regional and Kampar Regency Regulation of Kampar Regency No. 2 of 2006 on the Management of Zakat, *Infāq*, and *Sadaqah* 2. Instruction No. 400/KS/2019/74 regarding the Payment of Zakat by Contractors 3. Instruction No. 400/KS/210 regarding the Payment of Zakat by Administrators and Members of Village Unit Cooperatives 4. Circular Letter No. 400/KS/SE/2016/197 concerning the Distribution of Zakat 5. Circular Letter No. 400/KS/181 appealing for zakat to be channelled through BAZNAS Kampar Regency 6. Circular Letter No. 400/KS/209 appealing for zakat to be channelled through district BAZNAS
2.	Indragiri Hulu	Regent Regulation No. 60/2018 on Zakat, *Infāq*, and *Sadaqah* Management.
3.	Bengkalis	1. Local Regulation No. 3/2018 on Zakat Management 2. Regent Regulation No. 2/2020 on its implementation
4.	Indragiri Hilir	Regent Instruction No. 13/2013 on the collection of Zakat, *Infāq*, and *Ṣadaqah* from civil servants and employees of regionally owned enterprises

Table 3. Local Regulations Concerning Zakat in the 12 Districts and Municipalities of Riau Province (*continued…*)

5.	Pelalawan	1. Regional Regulation of Pelalawan Regency No. 9 of 2015 concerning the Management of Zakat 2. Regent of Pelalawan Instruction No. 24 of 2017 on the collection of professional or employment-income zakat, *Infāq*, and *Ṣadaqah* from civil servants and employees of regionally owned enterprises within the Pelalawan Regency Government 3. Circular Letter No. 451.12/KESRA/2017/25 concerning the collection of zakat al-māl or professional zakat, *Infāq*, and *Ṣadaqah* from the community of Pelalawan Regency
6.	Rokan Hulu	1. Regional Regulation No. 7/2012 on Zakat Management 2. Regent Regulation No. 17/2013 on its implementation
7.	Rokan Hilir	Regent Regulation No. 23/2019 on Zakat Management.
8.	Siak	1. Regional Regulation of Siak Regency No. 6 of 2013 concerning the Management of Zakat 2. Regent of Siak Instruction No. 107/HK/KTPS/2009 on the establishment of Zakat Collection Units within government agencies, departments, institutions, units, and work units in Siak Regency 3. Regent of Siak Instruction No. 14 of 2012 on the collection of professional or employment-income zakat, Infāq, and Ṣadaqah from civil servants and employees of regionally owned enterprises within the Siak Regency Government 4. Circular Letter No. 451.1.2/Setda-Adminpum/2-54
9.	Kuantan Singingi	Regent Instruction No. 2/2018 on optimising zakat collection within the local government
10.	Meranti Island	Regional Regulation No. 5 of 2015 on Zakat, which addresses the institution's legal basis, history, vision, mission, and duties but does not contain detailed collection provisions
11.	Pekanbaru	Mayoral Instruction No. 1 of 2013 on payroll deductions for Zakat, *Infāq*, and *Ṣadaqah* from government employees and employees of regionally owned enterprises.
12.	Dumai	Mayoral Instruction No. 01 of 2008

The regulatory framework presented in Table 3 indicates that disparities in zakat collection are associated withsignificant variations in local government policies concerning zakat governance and collection. Notably, Meranti Island does not appear to have a specific regulation involving institutional leaders in implementing payroll deductions for employees whose income or wealth reaches the applicable *niṣāb*. In contrast, high-performing regions such as Siak Regency and a moderately performing jurisdiction such as Pekanbaru have established policy instruments, including mayoral or regent instructions governing deductions for professional or employment-income zakat.

These differences in regulatory frameworks may influence compliance among civil servants and employees of government-related institutions by determining whether structured collection mechanisms are formally supported and consistently implemented. Regulatory variation therefore represents an important institutional factor contributing to disparities in zakat collection across Riau Province.

Public Distrust of BAZNAS

The reluctance of community members to channel zakat through district and municipal BAZNAS offices is an important factor contributing to collection disparities. This lack of trust is associated with several interrelated concerns, including fears of mismanagement or misappropriation, doubts regarding managerial integrity, perceived weaknesses in human resource capacity, and limited support from local governments. In some instances, BAZNAS is also perceived as vulnerable to political influence, particularly in the allocation and distribution of zakat funds.

In addition, many *muzakkī* prefer to distribute zakat independently because of the perceived assurance and personal satisfaction associated with delivering assistance to mustahiq. This tendency is reinforced by the limited physical accessibility of some BAZNAS offices and low levels of public literacy concerning institutional zakat management. Consequently, individuals often prioritize direct assistance to known recipients, including relatives or neighbours in need, because they perceive this approach as more effective and trustworthy. Table 4 summarizes qualitative findings related to public trust, willingness to use BAZNAS services, and zakat literacy.

Table 4. Interview Findings on Public Distrust of BAZNAS

Informant	Trust	Interest	Literacy
Informant 1	Fear of misappropriation of zakat funds	More comfortable with direct distribution	Direct distribution to clearly identified aṣnāf is considered more virtuous (*afḍal*)
Informant 2	Perceive lack of integrity among management	Dissatisfaction when fund usage is unclear	Contemporary zakat institutions are perceived as inconsistent with *Sharīʿah* principles
Informant 3	Doubts regarding the human resource quality of administrators	Unattractive or unrepresentative office premises	Payment through an institution is not perceived as obligatory
Informant 4	Perceive lacks government support	Limited public outreach concerning empowerment programmes	Poor family members are viewed as priority recipients
Informant 5	BAZNAS is perceived as a political institution	Inconvenient office location, particularly in relation to the workplace	Preference for *ṣadaqah* as a form of voluntary charity

Based on the data presented in Table 4, public distrust of BAZNAS in districts with low collection levels may be understood through three dimensions. First, distrust is associated with concerns regarding the institutional integrity, particularly fears of fund misappropriation. A former BAZNAS officer, Informant 3 stated:

> There is a tendency for zakat funds to be distributed to National Zakat Agency administrators' families, even when they live far from the institution, as well as to close colleagues and friends. It seems that personal relationships make it easier to access and distribute zakat funds.
>
> (Informant 3, personal communication, January 5, 2025)

Administrators are also perceived as lacking integrity and as being insufficiently committed to poverty alleviation, partly due to weak human resource capacity resulting from non-transparent recruitment and appointment processes. Public trust is further undermined by perceptions of limited government support, particularly when institutional actors are seen as aligned with specific political interests. BAZNAS is sometimes viewed as a vehicle for strengthening the political influence or public image of particular officials through the distribution of zakat funds. Informant 5, an academic, observed:

> I observe that when local governments mix social welfare activities with practical politics in zakat distribution, it creates a negative perception and reduces public trust in National Zakat Agency Officials. *Muzakkī* begin to suspect that zakat funds may be used as a political instrument to mobilize support during regional elections.
>
> (Informant 3, personal communication, January 5, 2025)

Second, distrust is reflected in the low level of public interest in channelling zakat through BAZNAS. Many individuals prefer to distribute zakat independently because of personal satisfaction associated with assisting *mustaḥiq* directly. This preference is also influenced by the perceived inconvenience of BAZNAS services, including remote office locations, limited public outreach, and poor accessibility from workplaces. Informant 4 stated:

> I usually distribute zakat directly to poor neighbours around my home or to the nearest mosque. I prefer not to channel it through National Zakat Agency Officials because it is far, and I do not clearly know where my zakat is distributed. I also need transparency regarding which groups actually receive it.
>
> (Informant 4, personal communication, February 25, 2025)

Third, distrust is shaped by religious interpretation and differing understandings of the payment and distribution of zakat. Some individuals prioritise distributing zakat to immediate family members, close friends, or neighbours in need because they believe that these recipients are more deserving. They also argue that contemporary zakat institutions do not operate in the same manner as the *Bayt al-Māl* during the Prophetic period and therefore prefer direct distribution. In addition, some individuals give priority to *ṣadaqah* rather than channelling funds through formal zakat institutions. Informant 5 stated:

> I believe it is more virtuous to distribute zakat directly to poor people within my housing area rather than through institutions that may delay its utilization. Vulnerable groups need immediate assistance, especially for daily consumption needs.
>
> (Informant 5, personal communication, March 29, 2025)

The informant further noted that many social funds collected in mosques and prayer halls are considered more transparent because collection and distribution figures are regularly announced, recorded in cash books, and made accessible to the public.

Zakat, *Infāq, and Ṣadaqah Practices during Ramaḍān*

The cultural inclination to concentrate the payment of *zakat*, *infāq*, and *ṣadaqah* (ZIS) during Ramaḍān may further affect differences in collection patterns among the districts and municipalities of Riau Province. Table 5 presents on the reported ZIS receipts during this significant period.

Table 5. Reported Zakat, *Infāq*, and *Ṣadaqah* Receipts during Ramaḍān

District/Municipality	Ramadhan Receipts
Pekanbaru	IDR 3.7 billion
Kampar	Over IDR 2 billion
Siak	Over IDR 2 billion
Rohil	IDR 1.7 billion
Rohul	IDR 800 million
Pelalawan	Over IDR 1 billion
Inhu	IDR 260 million
Inhil	IDR 450 million
Bengkalis	IDR 1.8 billion
Dumai	Over IDR 1 billion
Meranti	IDR 200 million
Kuantan Singingi	Over IDR 1 billion

Interview evidence suggests that Meranti, Indragiri Hulu, and Indragiri Hilir experienced less pronounced increases in Ramaḍān receipts than several other regions, indicating a different collection pattern. During Ramaḍān, mosque-based *ʿāmil* activities increase and involve both official Zakat Collection Units operating under district or municipal BAZNAS offices and informal mosque-based committees. At the same time, many affluent *muzakkī* prefer to distribute their contributions independently through private or mosque-based channels, thereby limiting the amount recorded by BAZNAS. As a result, a proportion of the potential zakat revenue available within these regions is channelled through direct or localised distribution mechanisms rather than through BAZNAS.

Table 6. Reasons Affluent Citizens Pay Zakat, *Infāq*, or *Ṣadaqah* during Ramaḍān

No.	Reason
1.	Ramaḍān is widely regarded as a blessed month in which charitable acts, including ZIS contributions, are considered more virtuous (*afḍal*) by *muzakkī*
2.	The timing reflects a long-established tradition and the annual operation of seasonal *ʿāmil* or mosque-based zakat committees during Ramaḍān
3.	Ramaḍān provides a convenient and memorable point at which *muzakkī* may calculate the completion of a yearly cycle (*ḥawl*) for the payment of annual zakat
4.	The month is viewed as an appropriate period for assisting people in need, leading some contributors to pay *zakāt al-fiṭr, zakat al-māl, infāq,* and *ṣadaqah* during the same period

Informant 6 stated that he distributed zakat during communal *ifṭār* events by giving cash envelopes directly to attendees, a practice that he described as common among other affluent residents in the area. In contrast, Kampar and Kuantan Singingi adopted more proactive collection strategies by sending outreach letters to businesses, clinics, farmers, traders, and other affluent individuals. On the other hand, Informant 7 stated that, BAZNAS teams are also frequently invited by wealthy residents during Ramaḍān to assist with zakat calculations and collection through a collection-on-request service (*jemput zakat*), including in remote areas.

A further distinction concerns the scope of collection. BAZNAS Kuantan Singingi reportedly focuses exclusively on *zakat al-māl*, whereas BAZNAS Kampar collects all ZIS components, including *zakāt al-fiṭr* (Informant 8, 5 February 2025). Overall, the concentration of ZIS payments during Ramaḍān appears to be influenced by religious motivation, established community practices, intensified collection activities, and the convenience of using the month as a fixed point for annual charitable payments.

Discussion

This article examines the disparities in zakat collection among the district and municipal offices of the National Zakat Agency (BAZNAS) in Riau Province, drawing on collection data reported for 2022 and qualitative evidence gathered from relevant stakeholders. The study applies institutional governance and public trust perspectives to analyse the factors contributing to regional inequalities in zakat mobilisation. Institutional governance theory emphasises the importance of regulatory support, institutional capacity, and government involvement in zakat management, whereas public trust theory highlights the roles of transparency, accountability, and service quality in encouraging muzakkī participation (Widiastuti et al., 2018; Baehaqi et al., 2025; Muliansyah & Hermawan, 2024).

The findings identify three principal factors underlying the observed disparities. First, local government involvement in strengthening district and municipal BAZNAS offices remains uneven, as reflected in differences in regulatory support, budgetary provision, infrastructure, and human resource development. Second, low public trust in formal zakat institutions is associated with perceived weaknesses in management, limited programme innovation, insufficient transparency, and low levels of zakat literacy. These concerns encourage some *muzakkī* to distribute their zakat directly or through informal channels. Third, the concentration of zakat, *infāq*, and *ṣadaqah* (ZIS) payments during Ramaḍān produces uneven collection patterns throughout the year and may reduce the share of funds channelled through BAZNAS when contributors favour direct or mosque-based distribution.

These findings support the institutional governance perspective by demonstrating that collection performance is influenced by the strength of the regulatory and organisational environment in which regional BAZNAS offices operate. The presence of a formal zakat institution alone does not ensure effective collection. Its performance also depends on the extent to which local governments provide clear policy direction, operational resources, adequate infrastructure, and opportunities for human resource development. The comparatively high collection recorded in Siak suggests that regulatory commitment, administrative support, and institutional capacity may reinforce one another in strengthening formal collection mechanisms. Conversely, limited support in lower-performing regions may constrain the ability of BAZNAS offices to conduct outreach, develop collection strategies, and provide accessible services.

The findings also reinforce the relevance of public trust theory. The willingness of *muzakkī* to use formal collection channels depends not only on their awareness of the religious obligation to pay zakat, but also on their confidence that the institution will manage and distribute the funds fairly, transparently, and effectively. Perceptions of weak integrity, political influence, inaccessible services, and unclear distribution practices may therefore reduce participation in formal collection systems. Public distrust should not be understood solely as a matter of insufficient religious knowledge; it also reflects the quality of institutional governance and communication experienced by potential contributors.

Addressing regional disparities consequently requires stronger collaboration among BAZNAS, local governments, institutional leaders, and religious organisations within an integrated governance framework. Local government support through regulatory reinforcement, budgetary allocation, human resource development, and adequate infrastructure is crucial to strengthening the operational capacity of district and municipal BAZNAS offices. Regional policies governing employment-income zakat, together with the active involvement of institutional leaders in implementing consent-based or legally authorised payroll deduction mechanisms, may further strengthen collection capacity.

At the same time, continuous efforts are needed to improve public understanding of zakat obligations and the role of authorised collection institutions. Transparency and accountability in the collection, distribution, and utilisation of zakat funds are essential for rebuilding public trust in BAZNAS, particularly where communities remain concerned about the identity of beneficiaries and the impact of empowerment programmes. Consistent outreach by local governments, BAZNAS officials, religious scholars, and community leaders may also increase public participation (Nasution et al., 2026; Syauqi et al., 2022).

Furthermore, the *jemput zakat* or collection-on-request strategy, together with the optimisation of year-round zakat mobilisation rather than a reliance on Ramaḍān-centred collection, may provide practical means of increasing accessibility and maintaining more consistent collection flows. Such strategies are particularly relevant in remote areas or communities where potential contributors have limited access to BAZNAS offices. However, outreach-based collection should be accompanied by accurate record-keeping, transparent reporting, and appropriate safeguards to ensure accountability.

The substantial differences recorded across regions are noteworthy because the districts and municipalities operate within the same provincial setting and share broadly similar religious, governmental, and institutional environments. Nevertheless, the 2022 data show that Siak Regency collected more than IDR 17 billion, whereas Meranti recorded less than IDR 1 billion. This contrast indicates that the existence of similar formal institutional structures does not necessarily produce comparable collection outcomes. Differences in local regulation, institutional leadership, organisational resources, public trust, and collection practices appear to shape how effectively each office mobilises available zakat funds.

Regional differences in collection may also have implications for the capacity of BAZNAS offices to finance poverty alleviation and social welfare programmes. Where locally collected funds are used primarily within the corresponding jurisdiction, lower collection levels may restrict the scale and continuity of assistance available to eligible recipients. The redistributive objectives of zakat may therefore be more difficult to achieve consistently across regions unless weaknesses in collection capacity are addressed.

Previous studies have generally examined the national potential of zakat, aggregate collection figures, or the broad determinants of institutional performance. Less attention has been paid to explaining why district and municipal institutions operating within the same province record markedly different collection outcomes. Earlier research has also tended to identify weaknesses in zakat management without sufficiently examining how regulatory support, institutional capacity, managerial practices, and public trust interact at the subnational level.

This study contributes to the literature by showing that regional disparities cannot be attributed to a single factor. Collection performance emerges from the interaction between local government support, organisational capacity, institutional leadership, fundraising practices, religious and cultural payment patterns, and public confidence in formal institutions. The ability of several regions to achieve relatively high collection levels suggests that stronger performance may also be possible elsewhere, provided that policies and institutional strategies are adapted to local conditions rather than applied uniformly.

From a practical perspective, local governments should strengthen their support for Islamic social finance institutions, particularly BAZNAS, by improving institutional infrastructure, developing human resource capacity, and establishing clear and implementable regulations. They should also intensify public communication concerning ZIS-funded poverty alleviation and community empowerment programmes as part of a sustainable social development strategy. More effective mobilisation of ZIS funds by Islamic social finance institutions may broaden the reach of assistance to low-income communities and complement government efforts to reduce poverty across the province.

Conclusion

This exploratory study identifies a substantial disparity in zakat collection across the 12 districts and municipalities of Riau Province. The findings indicate that these differences are associated with three principal factors: uneven local government and institutional support, low public trust in formal zakat institutions, and the concentration of ZIS payments during Ramaḍān. Governmental and institutional support varies in terms of regulatory development, budgetary allocation, infrastructure, human resource capacity, and public outreach. Public trust is influenced by perceptions of governance quality, transparency, institutional capacity, political involvement, and the accessibility of BAZNAS services. Seasonal and culturally embedded payment practices further shape whether ZIS contributions are channelled through BAZNAS, mosques, informal committees, or directly to recipients.

To address these disparities, the study recommends clearer and more consistently implemented regional policies governing payroll-based or employment-income zakat deductions, increased budgetary and infrastructural support for regional BAZNAS offices, stronger professional development for ʿāmil personnel, and improved financial and programme transparency. Religious scholars, community leaders, and institutional administrators should also be more consistently involved in explaining zakat obligations and encouraging the use of accountable formal collection mechanisms. These disparities have important implications for the equitable mobilisation and distribution of zakat resources. Improving collection performance requires coordinated action among BAZNAS, local governments, religious institutions, community leaders, and *muzakkī*. Such collaboration is necessary to strengthen institutional credibility, improve collection effectiveness, and support a fairer distribution of resources to eligible recipients.

Future research should examine zakat collection and distribution practices across multiple provinces, the influence of different Islamic jurisprudential interpretations, and the methods used to value income and assets for zakat purposes. Quantitative and mixed-method studies could also test the relationships among local regulation, institutional capacity, public trust, and collection performance, thereby strengthening the evidence available for policy development and institutional reform.

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