

P-ISSN: 2338-8617

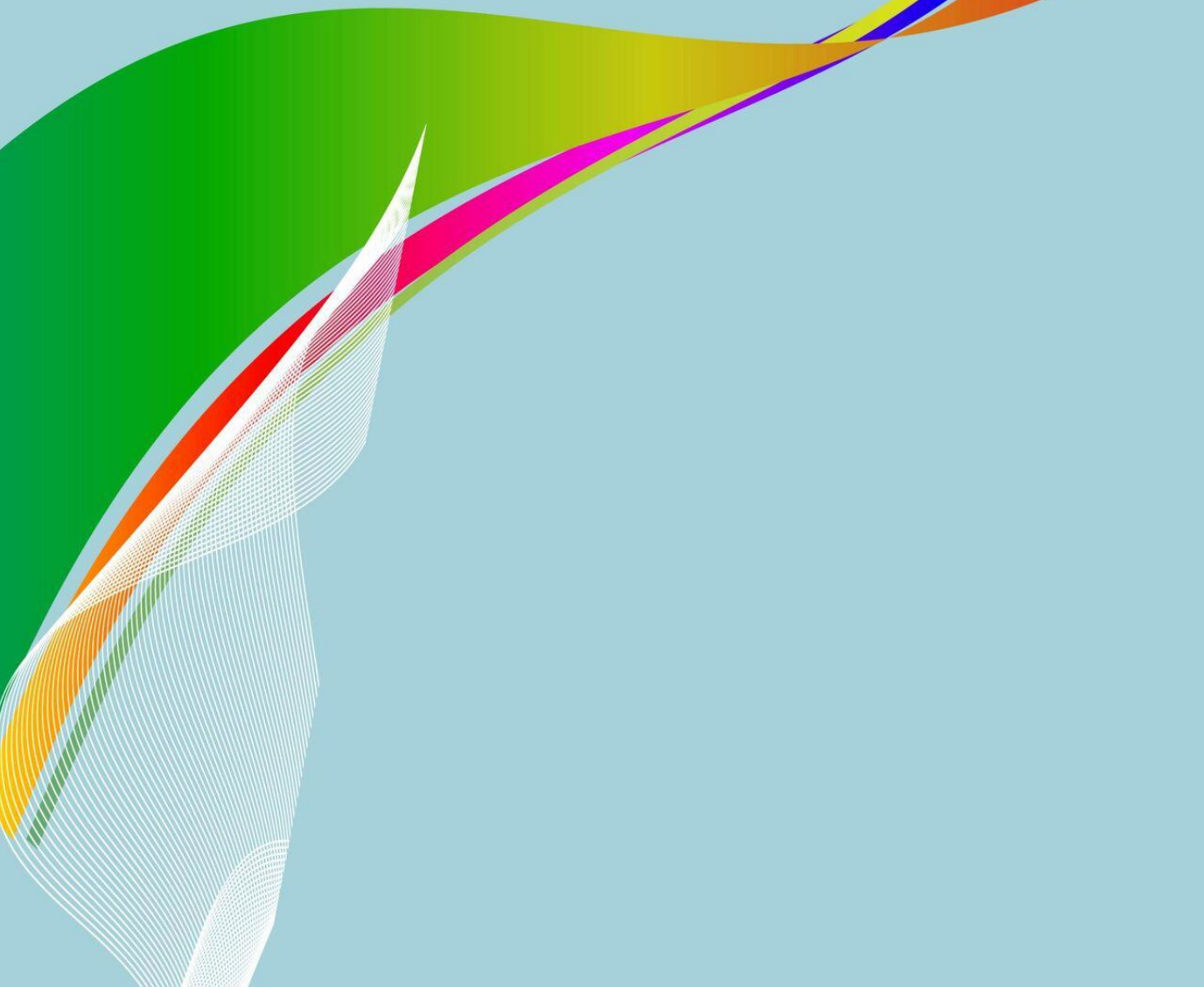
E-ISSN: 2443-2067

Jurnal Ilmiah

PEURADEUN



Vol. 12, No. 1, January 2024



SCAD Independent
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JIP

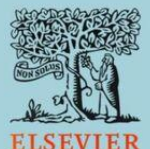
The Indonesian Journal of the Social Sciences
www.journal.scad-independent.org
DOI Prefix Number: 10.26811



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**The Relationship of Muzakki to Increasing Individual Welfare:
Analysis at Baznas Tanjungpinang City**

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Article in Jurnal Ilmiah Peuradeun

Available at : <https://journal.scadindependent.org/index.php/jipeuradeun/article/view/1037>
DOI : <https://doi.org/10.26811/peuradeun.v12i1.1037>

How to Cite this Article

APA : Bintania, A., Hantoro, R.R., & Layla, M. (2024). The Relationship of *Muzakki* to Increasing Individual Welfare: Analysis at Baznas Tanjungpinang City. *Jurnal Ilmiah Peuradeun*, 12(1), 355-376. <https://doi.org/10.26811/peuradeun.v12i1.1037>

Others Visit : <https://journal.scadindependent.org/index.php/jipeuradeun>

Jurnal Ilmiah Peuradeun (JIP), *the Indonesian Journal of the Social Sciences*, is a leading peer-reviewed and open-access journal, which publishes scholarly works, and specializes in the Social Sciences that emphasize contemporary Asian issues with interdisciplinary and multidisciplinary approaches. JIP is published by SCAD Independent and published 3 times of year (January, May, and September) with p-ISSN: 2338-8617 and e-ISSN: 2443-2067. JIP has become a CrossRef member. Therefore, all articles published will have a unique DOI number. JIP has been accredited by the Ministry of Education, Culture, Research, and Technology, the Republic of Indonesia through the Decree of the Director-General of Higher Education, Research and Technology No. 164/E/KPT/2021, date December 27, 2021. This accreditation is valid until the January 2026 edition.

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THE RELATIONSHIP OF MUZAKKI TO INCREASING INDIVIDUAL WELFARE: ANALYSIS AT BAZNAS TANJUNGPINANG CITY

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Received: April 10, 2023	Accepted: November 28, 2023	Published: January 30, 2024
Article Url: https://journal.scadindependent.org/index.php/jipeuradeun/article/view/1037		

Abstract

Every human wants his life to be prosperous because one's welfare is the characteristic of happiness. Welfare is even a benchmark for the stability of a country. From the Islamic perspective, one way to achieve welfare is to pay zakat. This article describes the relationship of muzakki to increasing individual welfare. The method used in this research is quantitative. The population of this study was non-ASN muzakki, who were registered at the Badan Amil Zakat Nasional (BAZNAS) of Tanjungpinang City as many as 200 muzakki. One hundred thirty-two (132) people were sampled; however, because the method used was purposive sampling, only 44 people were sampled and carried out randomly. The results showed an effect of zakat on the welfare of muzakki (r) of 0.660 percent. The regression line equation with a value of $Y = 1.199 + 0.689X$ means that there is a positive influence between zakat and the welfare of muzakki of 0.689. If you want to improve welfare, muzakki must increase the quantity in zakat; the probability value shows a significant value of 0.019. The considerable value is $0.019 < 0.05$, so H_1 is accepted.

Keywords: Muzakki; Zakat; BAZNAS; Welfare.



A. Introduction

The issue of subjective well-being has become a fascinating study in the last ten years. Subjective well-being in a person is a measure that describes the level of happiness the individual feels (Biermann et al., 2022). Happiness is an indicator that can tell how prosperous a society, or an individual is in terms of several essential and meaningful aspects of life. It is not without reason that studies on subjective well-being are so massive that research shows that well-being or happiness can significantly affect the state's success in building and developing socially in society (Tobgye et al., 2022). From the Islamic perspective, well-being is also the primary goal of human life, although with a slightly different concept from the theory developed by the West. The tagline often used in Islam is happiness in the world and hereafter (Kader, 2021).

There are many ways a Muslim can achieve happiness in the world and the hereafter, including by fulfilling Allah's commands to pay zakat. Zakat is the peak of worship of *Maliyah* (wealth) that a Muslim must carry out because it is included in the third pillar of Islam after Prayer (Oktaviani et al., 2022; Abdul-Rahman et al., 2022; Darma et al., 2017).

Ulama says that zakat is an order to release some of the wealth owned by a Muslim if he has reached the *nishab* in one year (*haul*) (Anisa & Mukhsin, 2022). Normatively, the command of zakat is accompanied by Allah's promise to the *muzakki* (the name for people who are obliged to issue zakat) by getting an abundance of replies from Allah. The replies varied in various verses of the Qur'an. For example, Allah promised *muzakki* a guarantee in the form of life satisfaction, which includes a sense of security, maintained health, multiplying sustenance, family harmony, and also the form of inner peace (Kholis et al., 2022). In addition, a *muzakki* who pays zakat has another view of life and the meaning of life. So, what they do in this worldly life is a form of preparation to get something bigger in the hereafter (Santosa et al., 2022).

Interestingly, the concept of subjective well-being in the verses of the Qur'an related to zakat has similar theories formulated by Western psychologists. One of the subjective well-being theories is the tripartite theory

(Shirmohammadi et al., 2023). The tripartite theory formulates three components that make up subjective well-being, namely: a) life satisfaction, b) feelings, and c) meaning of life. For example, in Islam, it is emphasized that zakat is a medium that can achieve happiness or subjective well-being. In surah al-Baqarah verse 277, Allah subhanahu wata'ala says.

إِنَّ الَّذِينَ ءَآمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

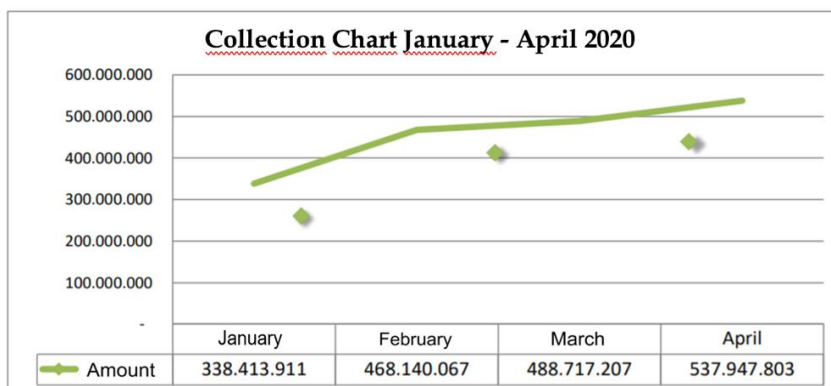
“Those who believe, and do deeds of righteousness, and establish prayers and regular charity, will have their reward with their Lord: on them shall be no fear, nor shall they grieve”. (Q.S. al-Baqarah: 277).

A *muzakki* will get two things, according to the verse above, namely, having no worries and no feelings of sadness. Anxiety in verse refers to things that will happen in the hereafter, while sadness relates to the wealth the *muzakki* will leave in this world. Conceptually, the Qur'an teaches that a person's life will have more meaning if he can distribute some of his wealth to help his brother in need and not have to grieve because of his lack of wealth. On another occasion, the Qur'an specifically says that what is given to people in need through zakat will be given in abundance in return (Koohmishi et al., 2023; Nasution, 2019).

Based on the Amil BAZNAS report in Tanjungpinang City, it is known that the number of zakat acquisitions from year to year is dynamically increasing. Reports in 2020 between January and April in general, the acquisition of Zakat increased, in detail it can be seen from the following picture of Zakat acquisition.



Collection Field



Source. Tanjungpinang City BAZNAS report in 2020.

The data obtained above represent the general zakat income derived from professional zakat of OPD ASN, individual zakat *mâl*, individual professional zakat, individual zakat fitrah, OPD infaq/charity, and individual infaq/charity. The details will be presented in the following table.

Table 1. Data on the acquisition of zakat

No.	Data Type	January-April 2020
1.	Individual	168,045,000
2.	Individual Professional Zakat	96,940,932
3.	Individual Zakat Fitrah	682,500
4.	Professional Zakat of ASN ODP	1,562,937,906

Source. BAZNAS Tanjungpinang City report in 2020.

According to *Âmil* of BAZNAS Tanjungpinang City, the number of *muzakki* who pay zakat increases every year; even the zakat acquisition from this *muzakki* is relatively large. Referring to the researcher's interview with the *Âmil* of BAZNAS Tanjungpinang City, it was found that note few *muzakki* came to BAZNAS Tanjungpinang City to pay professional zakat or property zakat (*mâl*) voluntarily. Some of the *muzakki* admitted that they felt that they had a prosperous life after regularly setting aside their wealth to pay zakat. The form of well-being felt by each *muzakki* is different (Amelia & Jamilah, 2022). For example, some claim to get smoothness in seeking sustenance, some are spared from calamity, and some claim to have inner peace. Based



on these findings, researchers are interested in examining more deeply zakat and its implication for the well-being of *muzakki*, with the hope that the result obtained can be used as a reference for stakeholders to make strategies to motivate people to pay zakat (Mariyanti et al., 2022; Zahri et al., 2023).

Several studies on the effect of zakat on the welfare of *muzakki* have been conducted by Islamic economics researchers. Several experts examine the concept of Welfare in Islam. Some experts find that the welfare obtained from an Islamic perspective is not measured by material things (Didin, 2023). Through research, the expert found three indicators to measure a person's well-being, namely: a) having spirituality, b) level of consumption, and c) a sense of security. The results of the study say that zakat is a factor that contributes greatly to individual and social welfare (Utami et al., 2020). Some other experts find that zakat has a direct influence on the welfare of *muzakki* (Syaksena & Ekawaty, 2021).

In this study, the subject of research is *mustahik*; micro-enterprises mediate the management of zakat to improve the welfare of the *mustahik* economically. More specifically, the research conducted by Laili Irawati and Fernaldi Anggadha Ratno on the Effect of Zakat on increasing *Muzakki's* income. Through this research, she proved that a *muzakki*, when routinely spending zakat and infaq, has a significant effect on the income earned by the *muzakki*. The opinion of the Ulama in a normative study concluded that zakat will have a significant impact on the economy, individual happiness, and social welfare both materially and non-materially (Irawati & Ratno, 2020).

Based on the background explanation above, this study focuses on the effect of zakat on the well-being of *muzakki* in Tanjungpinang City. The conceptual framework for subjective well-being uses the OECD subjective welfare model framework OECD (OECD, 2013). The formulation of the problem based on the description above is: (1) Is there any effect of paying zakat on the welfare of the *muzakki*? (2) How does *muzakki* feel the subjective well-being condition? This research will contribute to knowledge about zakat so that it does not become mere dogmatic but has empirical



data about the effect of zakat on the subjective well-being of *muzakki*. In addition, the result of this study will be used as a reference and basis for BAZNAS Tanjungpinang City to develop strategies and motivate prospective *muzakki* to spend zakat. The novelty in this study is an indicator of the subjective well-being of the *muzakki*.

B. Method

This study is a quantitative study that aims to examine whether there is an effect of zakat on the subjective well-being of *muzakki*. These variables can be measured using instruments so that their values can be analyzed using statistical procedures. The method used is the descriptive method. Descriptive quantitative research is research that aims to describe current or past phenomena (Jenkins et al., 2021). In quantitative research, researchers usually use questions about the relationship between variables (Bloomfield & Fisher, 2019).

The population in this study was non-ASN *muzakki* in BAZNAS Tanjungpinang City in 2020. Based on data obtained from BAZNAS Tanjungpinang City, there are 200 *muzakki*. The sample in this study is *muzakki*, who pays professional zakat every month. Sampling will be carried out using a purposive sampling method, namely *muzakki*, who pays their professional zakat directly to BAZNAS Tanjungpinang city, not through UPZ. One hundred thirty-two people (132) were sampled; however, because the method used was purposive sampling, only 44 people were sampled and carried out randomly. The data collection technique used in this study was a questionnaire (Campos et al., 2020). Questionnaires will be distributed to *muzakki*, who pays professional zakat every month at BAZNAS Tanjungpinang City.

The measurement of the questionnaire in this study used a Likert scale. Likert scale measurement is used to measure attitudes, opinions, and perceptions of individuals or groups related to social phenomena, which are usually qualitative data. So that the data can be analyzed, the qualitative data is quantified by giving questions to respondents whose answers are ordinal (Campos et al., 2020).

C. Result and Discussion

The obligation of zakat has an important meaning in Islamic teachings. Apart from being a vertical relationship between a servant and Allah SWT, zakat also plays a role in the economy by being a means of equal distribution of income among Muslims (Ridwan et al., 2019). Zakat is expected to be able to reduce the amount of poverty, improve people's welfare, eliminate the stinginess of those who have wealth, and strengthen friendly relations among Muslims. Judging from the process of transferring zakat property rights, zakat assets transfer ownership from the owner of the property, through the Amil Agency or directly, to the ownership of Allah through *mustahiq* zakat, so that zakat is worth worship (Bahri et al., 2021).

Muzakki is a person who is subject to the obligation to pay zakat obligations for the ownership of assets that have reached the *nishab* and *haul*. According to Law No. 38 of 1999 concerning the management of zakat, *muzakki* are persons or entities owned by Muslims who are obliged to pay zakat. People who are obliged to tithe are called *muzakki*. Muslims have agreed that zakat is only obligatory for a Muslim, independent, intelligent adult who has a certain amount of wealth with certain conditions. Apart from the clergy and the government, *muzakki* are an integral part of implementing this obligatory zakat order because they are the people who are burdened with the obligation to issue a certain portion of their assets to be then given to those who are entitled to receive it (Mukhibad et al., 2019; Faisal et al., 2023; Khoiroh & Syakur, 2023).

Welfare is a condition of fulfilling the material, spiritual and social needs of citizens so that they can live properly and be able to develop themselves so that they can carry out their social functions. In general terms, prosperity refers to a state of well-being, a human condition in which people are prosperous, in good health, and at peace. In economics, prosperity is associated with material gains (Dimiyati et al., 2021; Rizal, et al., 2023).

Prosperity can be seen from the distribution of income, education that is easily accessible, and the quality of health, which is increasing and evenly distributed. The equitable distribution of income relates to the existence of jobs, business opportunities and conditions, and other economic factors. Job



opportunities and business opportunities are needed so that people are able to turn the wheels of the economy which can ultimately increase the amount of income received (Khatana & Goldberg, 2022).

The realization of citizen welfare can create a balanced and orderly structure of society or the state by providing opportunities for all citizens to build a decent life. Those who are weak get assistance from the government (Koch & Reeves, 2021). Because the government, as the head of the state has the main task, which is to advance the general welfare. Not only physical well-being but also inner well-being. Due to the wide range of welfare, which includes both body and soul, general welfare means the recognition and respect of the basic rights of citizens and the availability of goods and services for the necessities of life that are within reach of the people's purchasing power (Pitkänen et al., 2020). Social welfare problems that are currently developing indicate that there are citizens whose rights to their basic needs have not been properly fulfilled because they have not received social services from the state. As a result, there are still citizens who experience obstacles in the implementation of social functions so that they cannot lead a decent and dignified life (Moudatsou et al., 2020).

Well-being in this study is defined as an evaluation of a person's life (life evaluation) towards certain aspects of life and life by considering feelings (affects), which include emotional experiences experienced. To measure well-being, a questionnaire adapted from the Organization for Economic Cooperation and Development (OECD, 2013) was used which consisted of 14 question items representing the dimensions of life satisfaction, feelings, and meaning of life. Questions items are arranged according to the circumstances and conditions of *muzakki* during the pandemic. Table 2 below shows the indicators for measuring subjective well-being.

Table 2. Well-being measurement indicators

Dimensions	Sub dimensional	Indicators	Question Number
Life	Personal Life	Education and Skills	1
Satisfaction	Satisfaction	Main Job/ Business/ Activity	1, 2
		Household Income	2, 4



Dimensions	Sub dimensional	Indicators	Question Number
		Health	3
		Household Conditions and Home Facilities	2, 4
	Social Life	Family Harmony	5
	Satisfaction	Social Relations	6
		Environmental Condition	7
		Safety Conditions	8
Feelings		The feeling of Happy/ Joyful	9
		Feeling Not Worry/ Anxious	9, 10
		Unstressed Feeling	11
Meaning Of Life		Independence	11
		Environmental Mastery	12
		Self-Development	12
		Positive Relationships with Others	12, 13
		Purpose of Life	13, 14
		Accepting Yourself	13, 14

Source. OECD 2013.

The zakat variable is defined as issuing a certain part of an asset that has reached the nisab to the person who is entitled to it if it has perfect ownership and haul. To measure the voluntary zakat variable, 6 question items were made based on variable indicators. Table 3 presents each indicator for the zakat variable.

Table 3. Zakat measurement indicators

Indicators	Questions	Question Number
Awareness of paying zakat because of Allah's command	I want to pay zakat on the orders of Allah SWT, who has entrusted my wealth to pay zakat so that it is given to mustahik.	15
Awareness of paying zakat as a form of gratitude for Allah's blessing	I pay zakat while giving thanks for the blessings that Allah bestowed upon me.	16
Awareness of paying zakat to help others	I believe that the zakat that I spend will help ease the burden of my brother, who is in great need.	17
	I will not delay issuing zakat every time there is income or wealth according to	18



Indicators	Questions	Question Number
Paying zakat in BAZNAS	religious orders. I believe that zakat managed by BAZNAS always produces positive results.	19
	I pay zakat because I want to see a more even distribution of zakat.	20

Source. Zuhailiy, 2017.

Questionnaires were distributed in two ways; using the phone and directly given to the respondent. The questionnaires were distributed from August to November 2021. A total of 44 responses were returned representing *muzakki* in Tanjungpinang City. The measurement of the questionnaire uses a Likert scale, which is arranged with 5 answer choices: (1) Strongly Agree, (2) Agree, (3) Neutral, (4) Disagree, (5) Strongly Disagree.

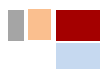
The result showed the characteristics of the respondents studied. Of the 44 respondents studied, their education level varied greatly from High School (SMA), Diploma (D3), Bachelor (S1), Magister (S2), and Doctoral (S3). The number of each level of education also varies. In detail, the educational characteristics of the respondents are presented in the following table.

Table 4. Respondent's education level

		Education		Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	SMA	16	36.4	36.4	36.4
	D3	1	2.3	2.3	38.6
	S1	22	50.00	50.00	88.6
	S2	4	9.1	9.1	97.7
	S3	1	2.3	2.3	100.0
	Total	44	100.0	100.0	

Source. SPSS 26.0 Output.

Based on the data in Table 4 regarding the education of respondents, it shows that from a total of 44 respondents, the number of respondents with a High School (SMA) educational level is 16 people or 36.4%. The number of respondents with a Diploma (D3) education level is 1 person or 2.3%. The number of respondents with a Bachelor (S1) education level is 22 people or 50%. The



number of respondents with a Magister (S2) education level is 4 people or 9.1%. At the same time, respondents with a Doctoral (S3) education level are 1 person or 2.3%. Thus, it can be said that the respondents in terms of education vary greatly with the number of each group with different levels of education.

The decision to issue zakat does not depend on a person's high level of education. Those with lower education are more likely to get that welfare. Through interviews with respondents, it was found that *muzakki*, with a high school education level, believed that welfare was not only obtained through the amount of material, but also as salary or income earned. They believe that what Allah has recommended through tithing will lead them to true prosperity. The welfare they seek is not the welfare that is obtained from their ability to earn an income, nor from the work they get through higher education, but the welfare that is obtained from the results of sacrifices by spending some of their wealth to be given to those who deserve it through God's command (Mukhibad et al., 2019; Kamaruddin et al., 2024). According to them, by helping others through charity, zakat, or infaq, God will provide a way that makes it easier for them to gain prosperity both in this world and in the hereafter.

In terms of occupation, respondents who pay zakat at BAZNAS Tanjungpinang City consist of various professions, namely ASN, Doctors, Lecturers, Teachers, Housewives, Private Employees, Traders, Honorary Employees, and Retirees. In detail, the number of each in each profession is presented in the following table.

Table 5. Respondent's professions

		Profession			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ASN	6	13.6	13.6	13.6
	Doctors	1	2.3	2.3	15.9
	Lecturers	2	4.5	4.5	20.5
	Teachers	7	15.9	15.9	36.4
	Housewives	2	4.5	4.5	40.9
	Private Employees	6	13.6	13.6	54.5
	Traders	6	13.6	13.6	68.2



	Profession		Valid Percent	Cumulative Percent
	Frequency	Percent		
Honorary Employees	4	9.1	9.1	77.3
Retirees	10	22.7	22.7	100.0
Total	44	100.0	100.0	

Source. SPSS 26.0 output.

Based on table 5, regarding the profession of respondents, shows that of a total of 44 respondents who have jobs as ASN, as many as 13.6% or 6 people, have jobs as doctors, 2.3% or 1 person, who has a Lecturer and Teacher job as many as 4.5% or 2 people and 15.9% or 7 people, who have a job as housewives as many as 4.5% or 2 people, 13.6% or 6 people have jobs of private employees and traders, respectively, 9.1% or 4 people have jobs as Honorary employees, and 22.7% or 10 people as retirees. Thus, the percentage of respondents from the largest to the smallest can be sorted, respectively, namely retirees (22.7%), teachers (15.9%), ASN, private employees and traders (13.6%, honorary employees (9.1%), lecturers, and housewives (4.5%), and doctors (2.3%).

Based on Table 5, the profession of *muzakki* shows interesting things. If the profession is a guarantee of one's welfare, then the *muzakki* should be from those who have a permanent job with a more stable salary (Syaksena & Ekawaty, 2021; Rizal et al., 2023). The fact is that as many as 63.5% are *muzakki* with medium jobs and income. The result of an interview with one of the respondents who works as a trader said that he has been setting aside his work for Zakat regularly for more than three years. The results of observations and data from the BAZNAS Tanjungpinang City employees are more interesting; among the *muzakki*, there are those whose material income has not to be reached the nishab stage for zakat, but they still spend 2.5% per month on setting aside and given to BAZNAS Tanjungpinang City. This, although in the end, it is not zakat because it is issued not to the nishab but rather to infaq.

The result of this study indicates that there is an effect of zakat on the welfare of *muzakki* (r) of 0.660 percent (see Table 5). According to Bloomfield



et al., the value of $R \leq 0.09$ has no effect at all; $R 0,30 - 0.4$ effectre is a moderate effect; $R 0.50 - 0.69$ has a strong influence, and $R \geq 0.70$ has a very strong influence (Bloomfield & Fisher, 2019). Thus, the result of the study indicates that the effect of zakat on the well-being of *muzakki* has a strong influence. For more details, see the following tables.

Table 6. The effect of zakat on the well-being of muzakki

Correlations			
		Zakat	Well-being
Zakat	Pearson Correlation	1	.660**
	Sig. (2-tailed)		.000
	N	44	44
Well-being	Pearson Correlation	.660**	1
	Sig. (2-tailed)	.000	
	N	44	44

** . Correlation is significant at the 0.01 level (2-tailed).

Source. SPSS 26.0 output.

Table 7. The effect of zakat on the well-being of muzakki

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. The error of the Estimate	R Square Change	Change Statistics				Durbin-Watson
						F Change	df1	df2	Sig. F Change	
1	.660 ^a	.436	.422	.38183	.436	32.420	1	42	.000	1.761

a. Predictors: (Constant), Zakat

b. Dependent Variable: Well-being

Source. SPSS 26.0 output.

It turned out that after the calculation through the SPSS, the regression coefficient (b1) = 0.689 (Table 4.2). To make it easier to understand it, consider the following regression equation.

$$Y = a + b1X1$$

$$Y = 1.199 + 0.689 X1$$



The regression equation with a value $Y = 1.199 + 0.689X$ means that there is a positive influence between zakat and the well-being of *muzakki* of 0.689. That is, if you want to improve well-being, *muzakki* must increase the quantity of zakat.

The regression equation above will be tested to determine whether it is valid to predict the dependent variable. It means that a test will be conducted on whether zakat can predict the well-being of the *muzakki*.

The probability value will be seen in Table 4.12 Coefficients. The hypothesis is H_0 = the regression coefficient is not significant, and H_1 = the regression coefficient is significant. If probability > 0.05 , then H_0 is accepted; if probability < 0.05 , then H_1 is accepted. The test results show a significant value of 0.019 (b1). The significant value is $0.019 < 0.05$, so H_1 is accepted. That is, there is indeed an effect of zakat on the well-being of *muzakki* of 0.689 (b1).

Table 8. The effect of zakat on the well-being of *muzakki*

Model	Coefficients ^a									
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIEW
1 (Constant)	1.199	.490		2.448	.019					
Zakat	.689	.121	.660	5.694	.000	.660	.660	.660	1.000	1.000

a. Dependent Variable: Well-being

Source. SPSS 26.0 output.

Thus, it can be concluded that after conducting in-depth research, “it was found that there is a positive effect (0.689) with a “strong” strength (R-0.0660) with the 5 percent confidence level between zakat and the well-being of *muzakki*. Therefore, it can be said that zakat can determine the well-being of a *muzakki*. Besides that, after an investigation, it was discovered that the local city government deliberately cut the zakat payment system for non-ASN in Tanjungpinang City. The reason is very simple: zakat is not a profession; it is not judged by status (ASN or Non-ASN) but is judged by the awareness that paying zakat is obligatory for every Muslim individual, and he is an employee.



The results of this study indicate that zakat has a significant effect on the subjective well-being of *muzakki* (Yusfiarto et al., 2020; Hassan et al., 2023). Thus, these results answer the questions from the formulation of the problem above. This finding is empirical evidence from the verses of the Qur'an about zakat that promise subjective welfare for *muzakki* while at the same time denying that Islamic teachings about zakat as a solution to the problems of the ummah in the economic field are only limited to religious dogma (Syamsuri et al., 2022; Arfiansyah et al., 2023). In addition, these results support the findings of Bahri et al. about the concept of welfare in Islam. His findings explain that zakat contributes to individual and social well-being. According to Bahri et al., three indicators become a benchmark for welfare, namely religious aspects, consumption levels, and sense of security (Bahri et al., 2021; Indra et al., 2023; Hasballah et al., 2023).

Further analysis revealed that zakat has a function in increasing the welfare of *muzakki*. This research is conducted by Mukhibat et al. regarding the function of zakat for *muzakki*. This study reveals that *muzakki* who voluntarily pay their zakat have a high level of welfare. The factor of *muzakki's* welfare that becomes a measuring tool is the peace of heart obtained by *muzakki* and fluency in finding a living income (Mukhibad et al., 2019; Musa et al., 2022).

More importantly, this finding provides empirical evidence for the dogma of Islamic teachings regarding zakat and its relationship with *muzakki*. In Surah al-Baqarah verse 277 and Taubah verse 18, it states that zakat will have a psychological impact on *muzakki* in the form of peace of mind with the editorial of the verse reading “ولا خوف عليهم ولا هم يحزنون” (*on them shall be no fear, nor shall they grieve*) and mentions “ولم يخشى إلا” (*no fear*). The loss of worry and sadness in the interpretation of Mukhibat et al. is related to the loss of worldly property that everyone feels, so there is a fear of losing their possessions. Therefore, this study supports the results of research conducted by Irawati et al., which revealed that a *muzakki* who pays zakat will simultaneously have physical and spiritual impacts. The external impact felt



by the *muzakki* is in the form of health and income, while the inner impact felt by the *muzakki* is an increase in faith, piety, peace, comfort, and inner peace (Irawati & Ratno, 2020; Khoiroh & Syakur, 2023).

Therefore, from what has been done, it was found that there is a correlation between understanding Islam or religiosity and the inner satisfaction, namely the welfare of *muzakki* when paying zakat at BAZNAS Tanjungpinang City. When a *muzakki* pays zakat at BAZNAS Tanjungpinang City, they feel the impact physically and mentally in the form of health, tranquility, comfort, and inner peace, as well as increasing faith and piety. The impact of various aspects of religiosity can stimulate every *muzakki's* interest in paying their zakat.

D. Conclusion

Based on the theory of subjective well-being formulated by the Organization for Economic Cooperation and Development (OECD), the researcher made a measure of subjective welfare indicators that included the components that makeup well-being, namely life satisfaction, emotional condition, and meaning of life. Based on the findings, this study reveals that a Muslim who pays zakat voluntarily will significantly affect the subjective well-being of *muzakki*. Significantly, the welfare felt by *muzakki* is influenced by the level of their willingness to pay zakat.

Zakat affects the subjective welfare of *muzakki* in Tanjungpinang City. The research results provide empirical evidence of the dogma of Islamic teachings regarding zakat and its relationship with the welfare of *muzakki*. The welfare that will be obtained by *muzakki* is not only in terms of wealth but will have a psychological impact on *muzakki* in the form of peace of mind. *Muzakki* will also not worry about the loss of worldly wealth. A *muzakki* who pays zakat will feel the impact physically and mentally in the form of health, tranquility, comfort, inner peace, and increased faith and piety.

These results can be used as input for BAZNAS Tanjungpinang City to motivate prospective *muzakki* dan to determine strategic steps in increasing the number of *muzakki* in the coming years. The limitation of this study is that

it focuses on zakat *mâl* (wealth) on the subjective well-being of *muzakki* in general. Therefore, further research is suggested to be able to sort out more specifically related to hedonic and eudemonic variables, which are explained by descriptive observations to be more in-depth. In addition, further research is encouraged to consider other variables, such as philanthropy and the welfare of modernists.

Acknowledgment

We, as the authors, thank the Center for Research and Community Service STAIN Sultan Abdurrahman Kepulauan Riau for providing financial assistance through the LITAPDIMAS program so that the writing of the results of this research can be completed properly.

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