

Preliminary Study on Direct Observation of Zakat Payer Attitudes toward Business Practices

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Abstract

Purpose: Zakat is one of Islamic pillar. Performing zakat not only enhance the economy of *ummah*, but will also shape ones' attitude to be a better person. Literatures in obeying zakat had suggested that many good attitudes can be inherited through zakat practices. This study intends to observe on how good attitudes of zakat payers can lead to good business practices.

Design/methodology/approach: Direct observation is used to observe on the attitudes of restaurants' owners, and it is divided into two, which are zakat payer owner and non-zakat payer owner. Three good attitudes that should be inherited from the obedience of zakat; committed to work, politeness, and reminding each other, are observed. All observation data is qualitatively analyse based on the predetermine attitudes.

Findings: The result revealed that the restaurant owner that pay zakat has a better attitude toward business practices, and at the end, will attract more customers.

Research limitations/implications: As the direct observation is being used in the study, the issue of researchers' discretionary on the attitudes being observed cannot be avoided. This study suggested for more respondents to be included as well as more data to be collected and analysed in order to allow generalisation to be made.

Practical implications: Obey to zakat will shape ones' attitude and make the person become better. Through the good attitudes inherited and practices in business, these two will lead to a successful business operation.

Originality/value: Most of the literatures suggest on the good attitudes that resulted from performing zakat, but none of them studies on how the good attitudes will lead the business success. This study provides preliminary evident on how these attitudes lead to individual success.

Keywords: Zakat Payment, Business Zakat, Zakat Practices, Muslim Attitudes, Business Success

Introduction

Zakat is very important in Islam, and it is one of the religion's pillars. The word zakat occurs in the Qur'an for thirty times (some said 32 times) (Al-Khin, Al-Bugho et al. 2009), with twenty-seven of the verses are associated with the word prayers (Al Qaradawi, 2011; Syed Mohd. Ghazali Wafa, 2006). From these thirty verses, eight verses are Makkan, while others are Madinan.

The obligation to pay zakat was made in the second year of Hijrah before the order of fasting in Ramadan was made compulsory (Al Qaradawi, 2011; Al-Khin et al., 2009; Ash Shiddieqy, 1996). Among the verses in Qur'an about zakat obligation is include, "And be steadfast in Salah (prayer), and pay Zakat, and bow down with those who bow down" (Surah al-Baqarah 2:43).

In a hadith, the obligation of zakat is also equally stressed. As being reported by sahabat such as Ibnu Umar, the Prophet Muhammad (pbuh) at once had said that he commended to fight against people until they testify Allah is God, Muhammad is the Messenger of God, perform prayer and pay zakat.

When a Muslim denied zakat, he may be considered a disbeliever (Al Qardawi 1999, Hasan and Ezani 2006), and he must be corrected by following the Islamic principle. If the attempt to correct him is failed, he could face the death penalty for converting to the disbeliever. However, as for those who acknowledges the obligation but refused to pay, he incurs a major sin by being a disbeliever. They shall be given a discretionary punishment and forced by the ruler to pay zakat (Al Qaradawi, 2011).

If a powerful group of people refuse to pay zakat though acknowledging its legality, they must be fought until they pay it. This is confirmed by the action of the first Caliph, Abu Bakar As-Siddiq when he declared war to the group that refuse to pay zakat. His action has been agreed by others sahabat such as Umar al Khattab on the view that Islam and zakat shall not be separated.

Giving zakat is the belief of truthfulness of faith, and will support the human good deed in the Day of Judgement (Al Qaradawi, 2011). It is also a proved of Islamic brotherhood (Hasan and Ezani 2006) as Islam presumes the followers as one big family where the wealthy needs to care for the needy. Muslims believe that by sincerely gives zakat, God will bless them and ease their way in the world and hereafter. This is stated in Qur'an, "As for anyone, whether it is a man or a woman, who does what is right, and is a believer, most certainly We shall cause him to live a good life, and We will give their reward according to the best of their actions"(Surah al-Nahl, 16: 97).

The importance of zakat in Islam has brought into multiple benefits which can be gained by the payers. From the literal meaning of zakat, Masroom, Wan Mohd Yunus and Huda (2020) described three relatable connotations, which are an-nama' (growth), at-thoharah (purity or purification) and al-barakah (blessing). Accordingly, these connotations are referred as to increase or to flourish (Al-Khin, Al-Bugho, & Asy-Syardaji, 2009), and it depends on the types of zakat; for example, agriculture or plants is termed as "to grow", things are termed as "to increase", and a person is termed as "to improve and become better person" (Al Qardawi, 1999). In brief, zakat will flourish the wealth and improve an individual to become a better person.

Muslims believe that by paying zakat, God will multiply their wealth with unexplained amount of benefits. This is call as 'baraqah' (God blessing), where the unexplained return is higher than expected. Demirel and Sahib (2015) explained that baraqah cannot be seen by human ways or materially calculated. To be precise, baraqah can be signified as the increase in quality and quantity of human's life through the reward given by Allah.

Since baraqah is impossible to assess, attitudes are shaped based on ones' obedience towards zakat. Al-Qardawi (1999) mentioned that zakat will eliminate greedy and purify the souls of payers. This, in return will create many good attitudes such as being merciful and sympathetic person, well-behaved and fosters a sense of compassion (Masroom et. al., 2020). Thus, this study intends to observe the attitudes of restaurant owners who obey to zakat and how these attitudes can lead to succeeded business operation.

Literature Review

Zakat is a social duty, a defined right of the needy and destitute, and also a financial tax obligation by God. It is taken from the wealthy in the nation and give back to the poorer among them. This action is to fulfil the right of brotherhood, the right of society and the right of Allah (Abdullah, 1997; Al Qaradawi, 2011). In addition, zakat will restore a wealth balance in society and direct human to live in peace.

For the zakat payers, the obedience will lead them to many good attitudes. Zakat as financial obligation to all capable Muslims has required them to work, earn wealth and pay zakat. This is reported in a hadith by Abu Burda, where he said the Prophet Muhammad phub requires a

capable Muslim to work and give in charity. To enable the Muslim to pay the zakat, they must have the minimum requirement of wealth. This bench mark will required them to work hard. Accordingly, Islam lays great emphasis on work and it is considered as an act of worship (Ahmad and Owoyemi, 2012 & Ibrahim and Kamri 2013). Work in Islam is an integral part in life with the intentions is specified only for God. Islam stressed worker to concentrate on the good faith intention rather than the result (Ibrahim et. al., 2013). Among the attitudes expected with regard to the work requirement in Islamic framework include hard work, commitment and dedication to work (Ibrahim et. al., 2013). Thus, this study will “use committed to work” as the first attitude to be observed, as it is a requirement to Muslim that intent to pay zakat.

On the other hand, zakat is defined as a transfer ownership of the wealth. Wealth is among the things that is being loved so much by human. Through paying zakat, humans can prove their love to God and the day of hereafter (Al-Ghazali, 2011). By paying zakat, greed can be eliminated and a love of brotherhood can be created. Masroom et. al., (2020) highlighted that zakat educates people to be merciful and sympathetic person, which simultaneously lead to well-behave attitude among the payers.

God said in Qur’an that, “Success is really attained by the believers; Who concentrate their attention in humbleness when offering Salah (prayers)...And who are performers of Zakat....Who will inherit Firdaus (the Paradise)” (Surah Al-Mu'minin:1-3). Thus, the attitude of zakat payers shall include well-behave, humble and polite. Previous study also used politeness among the variable in order to measure customer quality service for restaurant businesses (Trafialek, Czarniecka-Skubina, Kulaitiene and Vaitkeviciene, 2019). This (politeness) is among the important factors that can attract customers and become the second attitude to be observed in this study.

Zakat is not only shaped ones’ attitudes, but it also builds a good society. Through zakat, the wealth will be fairly distributed. This will reduce the wealth gap in the society, and the needy will get assistance and this will bring peace in their live., especially when this society ready to care of each other. The practice will strengthen the society and lead to stability and prosperity. These values were being highlighted by Grinin, Leonid and Korotayev (2019), which Islam is emphasising the collectivism (the priority of the ummah) and calls for brotherhood between Muslims.

The brotherhood in Islam will create a society that reciprocally reminding each other about their obligation. This is stated in Qur’an, “And remind, for indeed, the reminder benefits the believers”, Surah adh-Dhariyat: 55. This includes reminding about the things that believers already know, but crashed by the attitude of negligence and forgetfulness. Reminding and repeating will evoke a sense of spirit that makes people able to experience the benefit and become better. Prompting others to remember on their obligation is important and particularly effective in preventing attitude change (Howe and Krosnick, 2017). Keep reminding is highly encourage in Islam and will lead to the exemplar society, and this will be the third attitude to observe in the study.

For those who obey to zakat, they are expected to be a good Muslim and inherent the attitudes of committed to work, politeness and reminding of each other. The good attitude shows will attract people to them. In business, these attitudes can be translated as a good conduct that capable to attract more customers. Therefore, this study aims to observe how the good attitudes which inherent from the obedient of zakat are translated in performing business and lead to business successful. Direct observation method will use to observe on these attitudes.

Method

The study focused on the attitudes of restaurant’s owners, specifically those who paid the zakat and not paid the zakat. The observation is conducted on their attitudes in operating business. It is believe that the owner of business who is responsive towards the act of obeying to zakat is

classified as a good Muslim, and inherent good attitudes as being suggested in literature. Positive attitudes are crucial as they that can lead to a good business practices. At the end of the result, they will prosper the business by attracting more customers.

This study uses direct observation without interacting with the participants. Direct observation is said as the gold standard because it observes people in the natural environment and reveals the insights of the behaviour patterns (Morgan et. al., 2007). This pattern is determined particularly when the participants are not aware about the observation. After observation was carried out, simple questionnaires are given to participants and asking about the zakat payment status.

Only two (2) zakat payers and two (2) non-zakat payers are involved in this study. They are chosen randomly in the same town and have almost similar size of business. The observations were conducted after lunch hour. This preference is important in order to avoid crowd, giving more space for observation process, and to conduct it in the natural flow. The observations were done by two (2) researchers, in the weekday, and within two (2) weeks. Each observation takes place around 45 minutes.

The observational form was created in a way to observe on three (3) attitudes with eight (8) items. Five scale ranging from (5) very good, (4) good, (3) normal, (2) somewhat unsatisfactory and (1) poor are used. The scale given is based on the discretion of researchers. For each of the scale selected, justification is required by jotting down the notes in the form. Although the predetermine attitudes had been determined, but it still subject to wide variation. As being highlighted by previous researchers, the direct observation data is found as highly unstructured and quite difficult to analyse (Cotton, Stokes and Cotton, 2020).

Since this is a preliminary study with only four (4) respondents, qualitative descriptive approach is used to analyse the nature ‘naturalistic’ attitudes capture from the observation. The purpose is similar with other qualitative research goal that seek to arrive at an understanding of a particular phenomenon from the individual being observed (Vaismoradi, Turunen and Bondas, 2013).

Overall, the study approach used follows closely traditional direct observation study suggested by Jersild and and Meigs (1939). Among the step described in this study is tabulated in Figure 1.

Step 1: Determine unit behaviour / attitudes	Observe attitude of Restaurant Owners by dividing them into zakat payer and non zakat payer
Step 2: Develop direct observation measurement	Three (3) attitudes to be observed (i) committed to work (ii) politeness and (iii) Reminding each other
Step 3: Select the sites and appropriate timing	Restaurant selected randomly in one (1) town, almost similar business size and conducted after lunch hour
Step 4: Conduct the field observation and record	Record using form with three (3) predetermine attitudes, and total of eight (8) items, using the score between 1 - 5, and jotting down attitudes that considered not normal
Step 5: Analyse the data	Qualitative analysis with predetermine items

Figure 1: Approach for Direct Observation used for the Study

Findings

All respondents involved in this study are Muslims. There are divided into two categories; zakat payer and non-zakat payer of restaurant's owner. After observation was done, a simple questionnaire was given to the respondents, and asking about their zakat payment status. The respondents' age is ranging between 35 years to 55 years old. Based on items developed, the scale of attitudes given by the researchers is shown as in Table 1.

Table 1: The Scale Attitudes of Respondents

	ZP1	ZP2	NZP1	NZP2
Committed to work				
Cleanness of premise and equipment	3	4	2	3
Movement made by the owner	3	4	2	3
Control of business	3	4	3	3
Politeness				
Good gesture and soft spoken	4	4	3	3
Humble to employees	3	4	2	3
Polite to the guest	4	4	2	2
Reminding each other				
Instruction of work	3	4	3	3
Perform obligation	3	4	3	3
* ZP - Zakat payer, NZP - Non-zakat payer				
* (5) very good, (4) good, (3) normal, (2) somewhat unsatisfactory and (1) poor				

The researchers take precaution approach in scaling the attitudes of the business owners. Initially, the scale is appointed at three (3) for all the items, which the number signifies normal attitude for business. The scale being rated down or up, when there are events happen to prove on the attitude that being observed. Overall analysis showed zakat payer as having better attitudes in operating business as compared to the non-zakat payer.

For the first attitude on commitment to work, there is a different between ZP2 and NZP1. The others are observed as normal. For ZP1, the commitment of the owner can really be seen through his good attitudes. The restaurant is clean and the owner move over all the places to ensure the business operate smoothly. Compare to NZP1, the owner just wait at the counter and restaurant is not so clean. The worst is, there are many flies in the restaurant.

In terms of politeness, it can be observed that the ZP1 and ZP2 have better attitudes toward customer, employee and guest, especially for ZP2. He is very humble and easy to cooperate when been asked by the researcher to fill the questionnaire. ZP2 also helped clearing the table and take turn to cover the employee's task while they perform solat (prayer). ZP2 and his employees really have a good relationship. Unlike the NZP1, the customers are welcome the restaurant, but the communication between the owner and employees quite harsh. The owner also shows unhappy face when he was asked to fill the questionnaire.

On the reminding of each other about the responsibility, the study did not find any obvious event except for ZP2. ZP2 remind his employee about solat and asking them to take turn in order to perform the solat. During that time, ZP2 personally helped to cover the employee's task. The researcher managed to determine his attitude as the one that being encouraged by Allah, and exemplified by the Prophet Muhammad phub in protecting the ummah. From the overall observation, the restaurant owned by ZP2 is the most attractive restaurant and has more customers compare to others. Even for the researcher, he feels welcome and very comfortable

with the surrounding of the outlet. This might explain why many of customers are attracted to come to the restaurant.

Discussion and Conclusion

This study revealed that the good attitudes inherent through the obedient to zakat, as this can lead to a good business practices among business owner. From the four (4) restaurants that being observed, it is quite obvious that the attitudes shown by zakat payer can lead to a successful business operation. From the researcher's observation, ZP2 has the most customers coming in, while the NZP1 has the least customers. The good attitudes are obviously shown by ZP2 compare to NZP1. The others restaurants are observed and categorised as normal.

Since this study is a preliminary study with only four (4) respondents, generalisation cannot be drawn. However, the preliminary idea on how the act of obeying and performing to zakat can shape ones' attitudes and lead to business successful can be imagined. To generalise the result, more respondents are needed and more data must be collected, including interviews with business owner in order to listen on their perception about zakat payment. This will become a triangulation qualitative study that provides more reliable result.

This study, however did not take into consideration few factors that might affect the overall study result. First, the scale given is purely based on personal experience of the researchers. Although the scale is given based on the best judgement without personal bias, it might be different with other researchers. Second, this study did not take into consideration the quality of food. Quality of food is crucial to attract customers, but this element has been ignored in this study. These are limitations that need to be taken care for future research in searching on how obey to zakat can lead to a good attitude towards business success.

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