



CULTURAL ASPIRATIONS AND ZAKAT PRACTICES: AN ETHNOGRAPHIC COMPARISON OF MUHAMMADIYAH AND NAHDLATUL ULAMA IN INDONESIA

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ABSTRACT

Academics rarely investigate the cultural aspects of zakat payment behaviour in a living context. Indonesia, a populous Islamic country with numerous civil society organisations, presents a compelling case for examining social cohesion. Given this potential novelty, the study focuses on the distinct approaches of the two largest Islamic organisations, Muhammadiyah and Nahdlatul Ulama. The article aims to understand the zakat-payment behaviour styles of these two socially grounded organisations. To undertake such aims, the paper uses a specific ethnographic case study in East Java, Indonesia. The regional location is chosen because of the central movements of both organisational programs and their significance to the largest membership population. The finding has identified prominent facts about the cultural aspirations being admitted, including the characteristics of '*gotong royong*' (mutual assistance) and '*sungkan*', a local expression. Moreover, the study has also uncovered categories of *gotong royong*, which comprise institutionalised and flexible forms. These mannerisms are characterised by *Muzakki's* loyalty and initiative. In tangible, intensive terms, a particular *Muzakki* from Muhammadiyah is more motivated to contribute a zakat via a formal hierarchical command from the top leadership of the organisation. Meanwhile, the distinct *Muzakki* of Nahdlatul Ulama relies on the persuasive

approaches of influential individuals like the respected Islamic scholars, public officials, and reputable businessmen. Furthermore, the similarity between the two has demonstrated the existence of institutionalised practice in *gotong royong*, the *sungkan* culture, direct engagement, trust in official *Amil* institutions, the *fiqh* perspective, and family-based socialisation.

Keywords: cultural aspiration, ethnographic case study, East Java, hierarchical command, and influential individuals

INTRODUCTION

The obligatory zakat contribution has primarily been discussed within the framework of economic-incentivised theory and practice in Islamic economics. Furthermore, such studies are mostly conducted within Western philosophical and quantitative approaches. Such zakat worship is popularly regarded as a mechanistic business relation pursuing the operational strategy and *muzakki* literacy. To better understand and advance this knowledge agenda, growing interest in Western-developed theories, specifically the theory of planned behaviour (TPB) and the technology acceptance model (TAM), has significantly influenced the scientific landscape (Alshater et al., 2021; Annahl et al., 2021; Bin-Nashwan et al., 2023). Besides, the *muzakki*'s understanding of zakat is quantified using the degree of measurable scores of indexations. In its terminological definition, zakat must go beyond mere catalysation as a pillar of Islamic worship. In fact, zakat, as an obligatory commitment, relies on the individual's awareness and voluntary contribution to official zakat management, according to Law No. 23/2011 (Government of Republic Indonesia, 2011).

Currently, the Zakat Literacy Index, introduced by BAZNAS as a regulatory instrument to assess the awareness and perceptions of *muzakki*, indicates unexpectedly low outcomes. This pattern appears even in economically promising regions where Islamic aspirations are closely linked to social and religious life (Center of Strategic Study BAZNAS, 2018, 2020; Choirin et al., 2023; Saoqi et al., 2022, 2023; Zaenal et al., 2022, 2024). In addition, the eminent strength and initiative of such mandated agencies foster awareness and action through formal hierarchical policy that promotes literacy (Zaenal, Hartono, et al., 2024). However, this condition emerges in a densely populated region with strong Islamic aspirations, such as East Java, Indonesia.

Zakat is considered an Islamic pillar of worship that serves multiple purposes beyond being an economic mechanism, including social and cultural aspects. However, such strong cultural values are left behind in promising

studies in the academic atmosphere, as noted by Sila (2020) and Pribadi (2014). In fact, *muzakki* behaviour in zakat payment is culturally related to the society and its geographical location. Plenty of studies, like Kasri & Ramli (2019), Saoqi et al. (2022), and Zaenal et al. (2022), concluded that location and surrounding ecosystems, such as mosques, and communal identities, such as family, neighbourhood, and ideological mass organisations, influenced the cultural behaviour of zakat- payment. Hence, investigating a profound perspective of *muzakki* aspiration from personal relations with the community is to be comprehended as a worthy, fascinating effort. This endeavour is to revive the numerous existing collections of unfolded research in place. Such a study is expected to incorporate clear and realistic relational and cultural dynamics. Regarding the context, the study attempts to explain two qualified, large, influential organisations with long, mesmerising historical traditions, namely Nahdlatul Ulama (NU) and Muhammadiyah.

Both Islamic mass organisations have continuously influenced and sustained a vibrant Islamic life within Indonesian society. The number of formal members of the two organisations has been scattered across the Indonesian archipelago and is among the highest in the country. Such cultural diversity and behavioural styles consolidate a harmonious balance of modernity and tradition. In reality, these two important and well-known institutions have started and run many education and public service programs, including hospitals, universities, pesantren (Islamic boarding schools), orphanages, and offices for managing Islamic social finance like zakat and waqf (Qodir et al., 2021; Al-Ansi et al., 2023). Thus, the sociocultural connection between the associated *muzakki* and the community of members within organisations is apparently established through natural interactions rather than through external cultural practices. Furthermore, the cultural influences of these two organisations reveal complementary fashion styles. According to Niam (2017), the Nahdlatul Ulama might inculcate the traditional Islamic scholarship with a strong understanding of classical books (*turath*). On the other hand, its counterpart, Muhammadiyah, has been motivated by modern perspectives of innovative actions and dynamic approaches to disseminating Islamic values within Muslim society (Sila, 2020).

The study applies Salleh (1997a, 1997b, 2004) critical notion of a bottom-up, grassroots approach to Islamic development to identify a more appropriate path of examination within the context of the aforementioned social development. Thus, the study raises a research question: why and how are members of Muhammadiyah and Nahdlatul Ulama culturally connected to discharging, paying, and distributing zakat? Such aspirations are collectively

exposed with firm argumentation that the obligation of zakat performance is executed under voluntary and unpunishable encouragement of regulation and the judiciary ecosystem. Thus, communal senses and peripheral values drive the zakat-giving behavior. This condition demarcates the punishable intervention and the basis for incentivised awareness. Furthermore, this study intends to determine the real and imagined contexts by choosing a geographical area as a social anthropological setting in East Java. Therefore, this study aims to examine direct and prominent observations of both institutions, with a focus on members' zakat-giving behaviour.

LITERATURE REVIEW

Research Trends in Previous Studies

The emerging themes of Western ethnocentric-based theories have dominated the landscape of zakat-giving behaviour studies and accentuated irrefutable trends in the intended area. Such developmental topics and their impacts have immediately led social science researchers to adopt a similar paradigm and to corroborate a parallel theoretical basis. For instance, Baqutayan et al. (2018) constructed the psychology of giving in Islam by theorising and modifying the revised version of the theory of planned behaviour (TPB). These constructs were similarly developed to improve our awareness of the TPB in relation to Muslim society by integrating religious beliefs and cultural expectations of God's blessings. Other studies worth mentioning, such as those by Bin-Nashwan et al. (2021), Ur Rehman et al. (2021), AlShamali and AlMutairi (2023) and Chetioui et al. (2023), examined aspects of attitude, perceived behaviour, and religiosity levels derived from the TPB, using various locations and research approaches, including the quantitative paradigm. However, few of the innovations proposed by Kamal et al. (2024), despite their similar nature, harnessed qualitative inquiry to conceive a zakat-giving perspective on the reality of Islamic communities.

The relational interaction of zakat giving has been dynamically shaped by communal living and social settings. Kasri and Ramli (2019) found that the *muzakki* was inherently inclined to fulfil a zakat commitment through the management of the mosque organisation. This behavioral action was not restricted by geographical location. Similarly, Kasri (2013) previously highlighted that elements of comprehensible knowledge also influenced the decision to contribute to zakat. Furthermore, the same discovery also highlighted influential figures and community bonding relationships, motivating the *muzakki* to fulfil a zakat obligation (Ekawaty, 2017; Cokrohadisumarto et al., 2020). According to

Jamal et al. (2019), the habituation of generous behaviour occurred through community-localised relationships in Western Muslim society.

Zakat is significantly influenced by the sociocultural connection between the *muzakki* and their surroundings. The practices of zakat commitment are carried out flexibly through communal organisational interaction, guided by a strong principle of harmony, such as implementing the *Ta'awun* values in the operations of zakat management (Mhd. Sarif & Ismail, 2020). Such a discovery showed that zakat management through community organisations like Muhammadiyah can raise substantial amounts of zakat during the Covid-19 pandemic due to the presence of the *ta'awun* principle. Therefore, examining zakat-paying behaviour through sociocultural, human interactional, tangible, immersive initiatives can significantly enhance our understanding of the subject.

Conceptual Framework

According to Herzog (2020), the academic perspective on contemporary Western generosity suggests that individuals with kind-hearted characteristics are likely to engage in charitable actions due to influential factors in their surrounding environment. Nevertheless, Islam strictly regulates such behaviors. Salleh (2021) emphasized that, despite its stipulated universality and tangible impacts, the intention of generosity must be pursued for the rightful worldview and ultimate objective of instilling the *Tauhidic* paradigm. Thus, the identical generous behavior from self-personality shall attach to distinct points of view, including a religion and culture, as depicted in the graph herein, and in the context of Islamic tradition, as focused on by Herzog (2020), the religion, among other influences of generosity, prompted individuals to commit to a noble action. In fact, in Islamic teaching, generous action and its guided practices have been thoroughly explained, with detailed procedures outlined in Quranic verses and tradition.

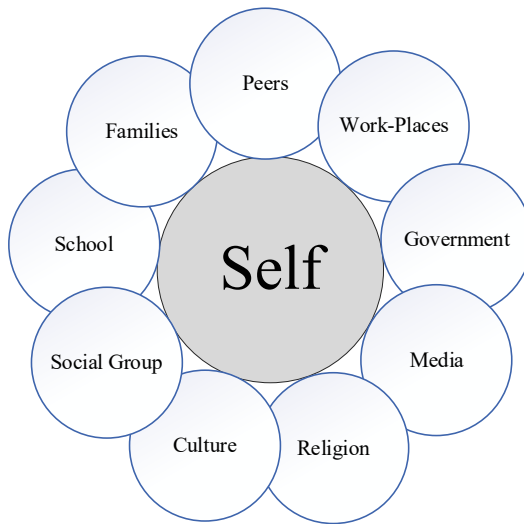


Figure 1: The Self Internal Agent of Generosity Socialization
Source: Herzog (2020)

We notably discuss Islamic manners, particularly in a communal-individual context, and the commitment to zakat, drawing inspiration from Quranic guidance for favorable, kindhearted behaviors. To clarify the direction of attitudes, the thematic guidance for committed action was described in a *turath*. It was authoritative work, composed by Abdussalam (2021) and entitled ***Syajaratul Ma'arif***. The work has been transcribed as Quranic guidance to accord decent thought, conversation and action based on Islamic values. The Muslim community has transcribed this classical manuscript into multiple spoken languages. This important text comprehensively elaborates on the chapters that explain how to engage in decent charitable actions, specifically regarding zakat within society, in accordance with Islamic principles. The valuable magnum opus is frequently cited and provides explanations of the Quranic verses. For instance, this consisted of (1) Al-Baqarah verse 237, emphasizing a family member's priority; (2) An-Nisa verse 36, recommending a good relationship with neighbors; (3) An-Nisa verse 1, illustrating a good relationship with every individual within the community; and (4) Al-Qashash verse 25, Hud verse 69, an An-Nisa verse 86.

The Role of Islamic Organizations in Zakat Practices

Muhammadiyah asserted *ta'awun* for the nation as the immutable pillar of the Islamic community, implementable across the Indonesian archipelago (Mu'ti,

2019). Furthermore, Nahdlatul Ulama, with a commendable vision for *mabadi khair ummah* (building the best ummah), laid down *ta'awun* as the foundation of organisational direction, thereby enabling sustainable communal existence and disseminating kindness in society (Ahmad, 2016).. Therefore, *ta'awun* principal values should not be removed or alienated from either Islamic organisation, particularly in understanding how each organisation is being managed and established in the Indonesian context.

Indeed, religious associations played a significant role in influencing generous actions that contributed to organisational sustainability as a social driver for national development (Mondesir, 2023). In its development, Muhammadiyah advanced the modern management of zakat institutions (Baidhawiy, 2015a, 2015b), while Nahdlatul Ulama emphasised traditional intellectualism and cultural approaches (Pribadi, 2014). Hence, the presence of two organisations is intertwined within Indonesia's context in conceiving Islamic-related behaviour (Brown, 2019). In addition, both complementary entities, along with responsible governmental agencies, regularly address the mounting problems demanding national attention through constructive recommendations, such as providing technical advice for COVID-19 programs (Mashuri et al., 2021).

Islamic Approaches to Development

As a Muslim-populated country, Indonesia has been constitutionally established to be a religiously inspired nation with Islam as the major religion. The constitution and its government regulations facilitate and guarantee the practices of Islam by accommodating the obligation of zakat payment through voluntary official mechanisms for zakat management (Government of Republic of Indonesia, 2011; Indonesia Parliament, 2016). Therefore, the zakat contribution, which is obligatorily stipulated by Islam, depends on personal consciousness, the hand of individual initiatives, and communal amplification, such as reminders and connections from Islamic mass organisations and relatives. Furthermore, unlike other densely populated Muslim countries, given Indonesia's special context and domestic cultural characteristics, and in line with Islamic development principles, Indonesia ought to adopt and reiterate the bottom-up, grassroots approaches originally conceived by Salleh (1994, 1997a, 1997b, 2006). In his fascinating articles entitled "Realisation of Islamic Development: Between Top-Down and Bottom-Up Approaches" and "Grassroots Approach to Islamic Development", such a concise and obvious definition is paraphrased as follows.

Table 1: Islamic Approaches to Development

Aspects	Definitions
Bottom-Up Approach	<i>“While the government works at the top, the people should be allowed to operate at the bottom to establish a comprehensive development model at the grassroots level”</i>
Grassroot Development	<i>“The individual domain dealt with spirituality realms being manifested inwardly in his/her relations with God by faith (iman) and piety (taqwa) and outwardly with his/her relationship with humanity by noble, positive attributes. Meanwhile, the societal level referred to the initiatives taken by individuals for the benefit of their community, ideally arising from a mobilised mass movement”.</i>

RESEARCH METHODOLOGY

The study applies the integrative and holistic research design of an ethnographic case study, submitting it to an Islamic worldview and implementing the strategy of inductive research. The primary goal of the worldview was to highlight the essential researcher's standpoint and core values, which focus on illuminating truthful perceptions and righteousness in accordance with the Islamic belief system (Salleh, 2021). However, by using the Islamic worldview, the study ensures its accuracy by checking the information through participant observation and ethnographic interviews among the qualitative data. The involvement of two different types of organisations and distinct geographical study locations, and additional informants ensures an objective analysis. Furthermore, the inductive reasoning of the research strategy was to explain, obviously, immediately, and critically, the meaning and understanding of the social phenomena being investigated (Merriam, 2009). Researchers have constructed an innovative extension from two methodological traditions, combining ethnography and case studies. According to Harwati (2019), both scientific methodologies were admitted as systematic bounded approaches resulting from the perspective of philosophical and methodological application. Ethnography is characterised by intuitive creative research that uncovers the relational elements of human society and cultural interaction, requiring significant and immersive time commitment (Campbell & Lassiter Pillars, 2015; Merriam & Tisdell, 2016). Meanwhile, the case study method was uniquely designed as an integrative system of investigation that utilises various sources of data and information, ensuring systematic validation within the data (Yin, 2014, 2018).

The following protocols for the subsequent technical aspects of the aforementioned research stages included data collection, data analysis, and the

measurement of validation and trustworthiness (Merriam & Tisdell, 2016). Data collection methods harness the approaches of nonprobability technique criteria under statistical methods via snowball sampling in the East Java region within the organisational membership of Muhammadiyah and Nahdlatul Ulama. Raifman et al. (2022) found that this technique could be selected for hard-to-reach informants with many undisclosed reasons. In the practical conduct of the study, the zakat payment is a private matter, and the muzakki shares their behavioural information with a trustworthy individual. Zakat is a private spiritual matter (*simi*), requiring trust to disclose. In the Indonesian regulatory context, zakat calculation on an individual basis is to be categorised as a self-declared, qualified database, as the *muzakki* is confidential and private for consent purposes. Chronologically, prospective informants are personally interviewed and meticulously inspected to produce a verbatim transcription aligned with the intended research questions. Moreover, to ensure the triangulation of qualitative data, the subsequent stage consolidates information from in-depth interviews and mini focus group discussions. These scenarios are to verify and clarify the prior accumulated information as prominent instruments of data collection for qualitative case studies.

In the ethnographic tradition, Foster (2006) noted that sufficient fieldwork during data collection, consisting of observation and interviews, was the main pillar of the social sciences. Practically, having dealt with the philosophical aspects, the study has accommodated 15 informants who are members of Nahdlatul Ulama and Muhammadiyah. The process stops due to the saturation level of data. In addition, 8 informants were recruited for a series of in-depth interviews and mini focus group discussions to enhance data validity across the information. The steps take a duration of 7 months for the fieldwork. Regardless of the variety of numerical definitions, saturated data attainment was identified by repetitive thematic responses or similar patterns across informants (Guest et al., 2020). Afterward, the identities of selected informants are disguised for personal privacy and coded to ensure their confidentiality, in accordance with the principles of credibility and trustworthiness. In the context of saturated data collection, similar information emerges in the thematic coding of the data; for example, '*gotong royong*' or '*ta'awun*' (social values) and '*sungkan culture*' (Javanese socio-emotional norms) are mentioned by at least two informants of the *muzakki*. The saturation of qualitative data refers to the many similarities of themes mentioned by various '*muzakki*' informants in the frequent verbal transcriptions resulting from fieldwork data.

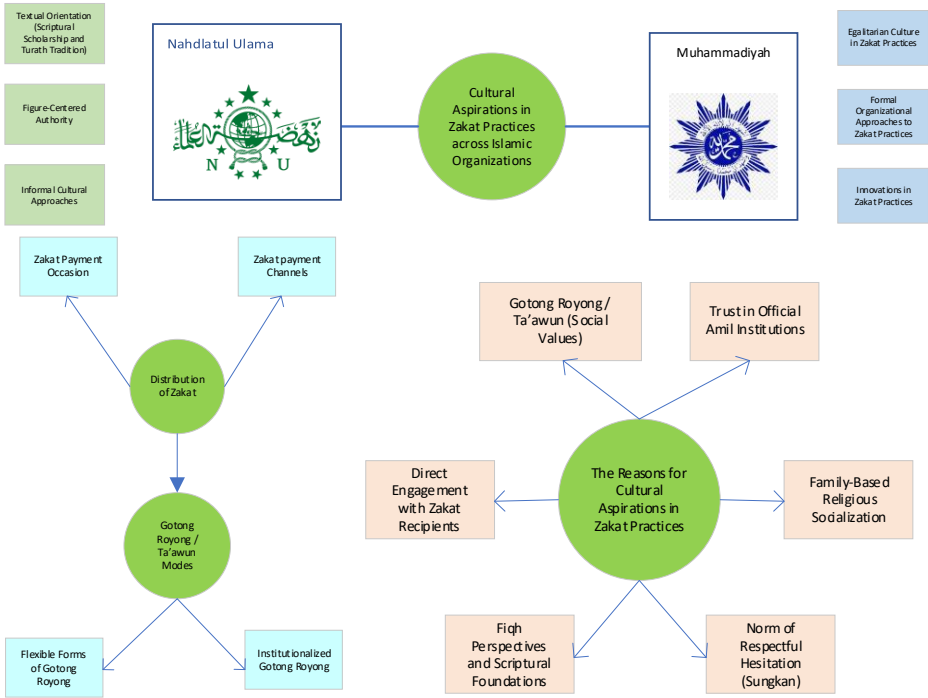
After data completeness, to establish sensible and scientific credibility, the analysis of data entangles thematic content analysis with the courtesy of NVivo qualitative software, performing calibration based on verbatim transcripts of ethnographic interviews, participant observation notes, and research journals. The procedures employed have been developed within the broader framework of qualitative content analysis. According to Kuckart & Radiker (2023), the phases emphasised the sequential order of stages, such as (1) sorting, (2) classifying, and (3) categorising the written informative data for answering the research question and producing crystallised keywords. Those consummate endeavours were to determine the alignment of qualitative thematic coding analyses (Auerbach & Silverstein, 2003). The purpose of the mentioned software is to decrease biased and unbalanced examinations as part of objectivity assurance. Moreover, the software can enhance the validity of data analysis, thereby enabling a more synchronous arrangement of findings and discussion. Ultimately, the most critical goal was to enhance the credibility and trustworthiness of the data through its validity procedures (Merriam & Tisdell, 2016). For this study, such operational enhancement of reliability is conducted through multiple sites of triangulation (among *muzakki* in different locations of Muhammadiyah and Nahdlatul Ulama branches) and cross-informant validation (*muzakki* informants triangulated by experts and officials). In general, the process of validation from the primary informant (observation and interview) is extended to groups of informants through in-depth interviews and focus group discussions.

FINDING AND DISCUSSION

Summary of the Fieldworks

The research has invested a significant amount of time in fieldwork, focusing primarily on *muzakki* informants. To ensure clarity, the investigation adds relevant supplementary resources consisting of zakat officials, intellectuals, and practitioners. The table below presents a summary of these findings. Based on the intensive data analysis, both *Muzakki* of Muhammadiyah and Nahdlatul Ulama intend to contribute zakat through an official *amil* institution and direct recipients (*mustabik*). Of the 15 *muzakki* primary profiles, the findings identify two clustered groups of informants. First, they are classified as institutional or loyal *muzakki*, contributing the zakat only to the official *amil*. Meanwhile, the second is a flexible mode group. The majority of *muzakki* in the studied identification in both organisations are committed to disbursing zakat to both the official *amil* and the direct recipients (*mustabik*). This important finding

corroborates and reaffirms the study being conducted by the Zakat Regulatory Agency, or BAZNAS, that *muzakki* individuals were inclined to disburse zakat via multiple channels instead of a single official *amil* only. According to many prominent studies, such as Center of Strategic Studies BAZNAS (2020), Center of Strategic Study BAZNAS (2018), Choirin et al. (2023), Saoqi et al. (2022, 2023), Zaenal et al. (2022) and Zaenal, Saoqi, et al. (2024), this situation occurred because of awareness literacy toward zakat discipline. The rationality for such circumstances is outlined by the NVivo thematic coding that classifies the information from the transcriptions and notes into clustered verified reasons (Graph 2 underneath). The results show the themes of similarities and differences among the two organisations being studied.



Graph 2: Thematic NVivo Coding Output
 Source: Author’s Fieldwork Summary, 2025

The interesting local values, spoken and understood as *gotong royong* (*ta'awun*), have been identified during fieldwork. The exploration has discovered the typical definition values of *gotong royong* based on the conceivable practices by *muzakki* informants, comprising of (1) flexible forms of *gotong royong* and (2) institutionalised *gotong royong* (Table 2 below). In a terminological definition, the meaning of such an institutionalised group is explained as the practice of *gotong royong*, consistently led and administered by an official *amil* institution. Meanwhile, the flexible form represents an initiative where *muzakki* contribute zakat to *amil* management, in addition to paying it directly to a recipient (*mustahik*), allowing individuals to make their own decisions. Researchers methodically derive these classifications from fieldwork. This argumentation on mutual interaction is supported by previous studies that justify the impact of community or location characteristics on personal zakat decisions, as demonstrated in the research by Kasri & Ramli (2019), Saoqi et al. (2022), and Zaenal et al. (2022). However, these prior studies do not address the local context of the *gotong royong* aspect, or the in-depth commentary reflected in the findings of this study. Responding to the communal circumstances, the notion of local circumstantiality in zakat administration was earlier mentioned by scholars like Salleh (2006) and Jamal et al. (2019).

Table 2: Primary *Muzakki* Informants

No	Muzakki Informants	Association		Payment through Official Amil	Direct Payment to Mustahiq	Both Modes	Types and Modes of Gotong Royong
		Muhammadiyah	Nahdlatul Ulama				
1	Muzakki 1	✓				✓	Flexible Forms
2	Muzakki 2	✓				✓	Flexible Forms
3	Muzakki 3		✓			✓	Flexible Forms
4	Muzakki 4	✓		✓			Institutionalized
5	Muzakki 5	✓		✓			Institutionalized
6	Muzakki 6	✓		✓			Institutionalized
7	Muzakki 7		✓			✓	Flexible Forms
8	Muzakki 8		✓	✓			Institutionalized
9	Muzakki 9		✓	✓			Institutionalized
10	Muzakki 10		✓			✓	Flexible Forms
11	Muzakki 11		✓			✓	Flexible Forms
12	Muzakki 12		✓			✓	Flexible Forms
13	Muzakki 13		✓			✓	Flexible Forms
14	Muzakki 14	✓		✓			Institutionalized
15	Muzakki 15	✓				✓	Flexible Forms
Total		7	8	6	0	9	
		15		15			

Source: Author's Fieldwork Summary, 2025

Additional thematic opinions from various informants, including zakat officials, Islamic scholars, and practitioners, further validate the explicit findings from *Muzakki* informants. The resource persons express various possible aspirations related to zakat-paying behaviour, taking into account cultural and

local contexts. The brief summaries of such themes are pointed out in Table 3 underneath. Most argumentative standpoints disregard strong influences of the zakat literacy index by BAZNAS, which is considered a very formal financial governance approach being adopted from Basel principles. The actual circumstances in the field show that the concept of the zakat literacy index is better understood by *da'wah* preachers. The Muhammadiyah informants emphasise the significance of good governance, the role it plays in law enforcement, and the innovative nature of its programmes. In contrast, the clusters of informants from Nahdlatul Ulama firmly outline the interference of influential figures, the prevailing cultural ambience, the similarities to good governance, and the feasibility of various programs. Both mass organisation representatives agree on zakat good governance with different approaches of tolerant and strong law enforcement. In addition, the Islamic scholars and intellectuals emphasise the importance of fatwa flexibility, the social culture of "*sungkan*" and "*gotong royong*," and the variety of shariah traditions in zakat management. These factual findings have been scientifically confirmed by other previous studies claiming the local motivational aspiration of zakat, like Kasri (2013), Ekawaty (2017), Kasri & Ramli (2019) and Cokrohadisumarto et al. (2020).

"Sungkan" literally originated from a Javanese word which means "*enggan*" or, in English, "reluctant" / "loath". However, in practical cultural terminology, the word is expressed to speak of the willingness and bravery of initiative in taking particular action. In this context, the cultural word is defined as respecting and recognising the presence of others on specific occasions and not giving an amount of zakat. Please refer to Geertz (1959) for a comprehensive explanation of the term "sungkan".

Table 3: Additional Informants

No	Informants	Positions	Outlined Points
1	Expert 1	LAZISNU	Religious Figures and Cultural Practices
2	Expert 2	MUI Jatim	Fatwa Flexibility in Zakat Management
3	Expert 3	LAZISNU	Programmatic Initiatives and Cultural Practices
4	Expert 4	LAZISMU	Innovative Programs
5	Expert 5	LAZISNU	Good Governance and Adaptive Legal Enforcement
6	Expert 6	iBantu Consulting Firm	Diversity of Shariah Traditions in Zakat Management
7	Expert 7	FORDEBI	<i>Sungkan</i> and <i>Gotong Royong</i> Culture
8	Expert 8	LAZISMU	Good Governance and Effective Legal Enforcement

Source: Author's Fieldwork Summary, 2025

Similarities in Zakat Payment Practices

Islamic jurisprudence clearly outlines the rules for who must pay zakat and who can receive it, providing detailed guidance on how zakat should be paid and the behaviours expected around it. These teachings aim to enhance the potential for local cultural discussions. The guidelines of zakat contributions have been clearly stated in Islamic jurisprudence, in which the regulatory agency of BAZNAS promotes centralistic governance and formalistic execution (Center of Strategic Study BAZNAS, 2018; 2020). However, the implementable cultural practice of zakat varied across social contexts, situations, and textual references due to numerous social influences (Salleh, 2006, 1997b; Herzog, 2020; Abdussalam, 2021). Indeed, for the Islamic scholarship tradition of Abdussalam (2021), charitable giving, like zakat, can be addressed to qualified families and relatives fulfilling the zakat recipients' criteria. Thus, the zakat-payment style within Islamic organisations may experience diversity of aspirations, either giving to official *amil* or direct recipients.

The situation occurs in reality due to many influential factors, including the fact that members of Muhammadiyah and Nahdlatul Ulama pay zakat to them. However, zakat policymakers through BAZNAS have focused solely on the zakat literacy index, which measures behaviour toward official *amil*s. Based on participant observation and ethnographic interview findings documented with the help of NVivo software, the results have classified and categorised several reasons for distribution, as shown in Graph 2 above. In addition, the study reveals a reasonable motive for zakat payments beyond the zakat literacy index. In fact, such measures have captured the flexible nature of reality, accounting for only a small fraction of the reasons why *muzakki* pays zakat through an official *amil* institution, either Muhammadiyah or Nahdlatul Ulama. In Muhammadiyah, the organisational decision on zakat payment has been firmly issued, stating that zakat responsibilities must be carried out through an official *amil* institution, with full alignment with the zakat literacy index as stated by *Muzakki* 6. It is said that “for the principal reasons of impactful and measurable benefit along with transparent effort, the zakat payment and its commitment must be contributed toward the official *amil* only; this was legally and ethically instructed by Qur’an Surah At-Taubah, verse 103, and not to be distributed directly to recipients (*mustabik*) by *muzakki* themselves.” This suggestion applies only to Muhammadiyah representatives who work and earn a salary within the organization's affiliated institutions. Based on the study's observations, the researcher noted that members were disbursing zakat directly to recipients, which contradicts both the zakat literacy index and the organization's resolution.

The challenging situational similarity occurred in Nahdlatul Ulama, which did not meet the expectation that the zakat literacy index would align solely with official institutions. Social and communal factors, from individual perspectives, have influenced the motives behind this payment behaviour. *Muzakki* 12 presents a rational justification. The statement indicates that "*despite professional management with an impactful transparent programme, I personally disbursed zakat to legitimate family members and relatives due to personal relationships and cultural practices.*" The researcher witnessed the practices and reasons for discharging direct zakat payments to recipients. These practices have been deeply rooted in the culture of East Java. The anthropological study of religious facts and phenomena has substantially contradicted and contested the zakat literacy index developed by BAZNAS, which promotes individual knowledge and awareness. Likewise, *Muzakki* 15 stated, "*I trust official amil (LAZISMU) without a single hesitation or crucial question; unfortunately, we (my family) still pay and contribute zakat to vulnerable poor families due to the rationale of silaturahmi and an empathy-bound relationship.*"

The communities of Muhammadiyah and Nahdlatul Ulama have demonstrated similar reasons and methods for distributing zakat payments, driven by identifiable factors. Despite trust in both official *amil* institutions, the *Muzakki* of Muhammadiyah and Nahdlatul Ulama are prompted to pay and entrust zakat to direct recipients (*mustahik*). This payment behavior is due to considerable values and dominant variables being eradicated by policymakers through the zakat literacy index. Such components range from *gotong royong* social values, family-based religious socialisation, direct engagement with zakat recipients, *fiqh* perspectives and scriptural foundations, and *sungkan* culture (norms of respectful hesitation). The inductive procedure based on the research findings demonstrates reality in the East Java context for members of Islamic organisations. The approaches are more logical and practicable for deliberating the zakat payment phenomenon in accordance with the Islamic scholarship tradition disseminated in the community, as reflected in *Kitab Syajaratul Ma'arif* by Abdussalam (2021). Furthermore, the results gravitate toward strengthening the argumentative contemporary theories about grassroots and bottom-up approaches by Salleh (1997a, 1997b, 2006) that explain the human relationship to participatory development. Furthermore, the finding also substantiates the realistic findings of typical social interactions by other scholars such as Cokrohadisumarto et al. (2020); Ekawaty (2017); Herzog (2020); and Jamal et al., (2019).

Gotong royong, as a social value, has been a significant motive for paying and discharging zakat in Muhammadiyah and Nahdlatul Ulama. The value of *gotong royong* was derived from the concept of *ta'awun* and was instituted as a foundational pillar of organization (Ahmad, 2016; Mu'ti, 2019). The values of *gotong royong* for zakat-payment behaviour have persisted over the generations, buttressing the continuity and service of both organisations (Baidhawiy, 2015b, 2015a; F. Ismail, 2011; Njoto-Feillard, 2014). Indeed, the values sparked unwavering generosity during critical periods of the Covid-19 pandemic (Mursal et al., 2021).. The informants strongly acknowledge the recognition of *gotong royong* as a distinct system that includes both institutionalised aspirations and flexible forms. An official *amil* institution typically orchestrates the institutionalised *gotong royong*, on which the *muzakki* unconditionally rely. For this inclination, *muzakki* does not hand over a zakat commitment to direct recipients. Such groups can be analysed and assessed using the Zakat Literacy Index. However, a flexible approach occurs when *muzakki* engages an official *amil* and adapts social relations initiatives to contribute zakat directly to recipients. Fieldwork participant observation reveals that these phases foster cultural cohesiveness in the zakat payment efforts in East Java, Indonesia.

A compelling record from the fieldwork has emerged: the local culture of "*sungkan*" is not a significant consideration for zakat payment behaviours or knowledge literacy. Such driving aspects are inspired by individual traits to respect and honour other qualified zakat recipients. Both Muhammadiyah and Nahdlatul Ulama followers exhibit intense trust in official *Amil* institutions. At the same time, they are aspiring to a personal social familiarity with zakat recipients, expressing the "*sungkan*" culture. The informants, closely associated with the rural community and relatives, clearly articulate these social facts. They are inclined to flexible forms of *gotong royong*. "*During difficult situations, neighbours and relatives are the most compassionate supporters who safeguard our family; they attend invocation congregations (yasinan and tablilan) at the time of our family's demise, and paying zakat to such legitimately entitled acquaintances is an attempt to preserve personal feelings and show respect*" (Muzakki 13). The similar expression is testified via a sentence: "*a commitment of zakat obligation is also concerned with the appreciation of neighbours, relatives, friends, and community as an emotional illustration of social piety*" (Expert 7).

The arrangement of zakat is influenced by family aspirations that are shaped through family-based religious socialisation. Paying zakat to the specified recipients is advised by authoritative family members, such as the husband, mother, and father. Those recommenders are regarded as having a good understanding of the zakat subject matter and its distribution. An informant

explained that “I pay and contribute a *zakat* because my father has advised and educated me to dispense it toward the direct, stipulated recipients” (*Muzakki* 1). Moreover, the motivation of immediate engagement (recognising the recipients) has also contributed to *zakat* payments, in which the *muzakki* is required to interact with and recognise the recipients. Based on observations of informants, the study concludes that the respected figures and prominent persons are psychologically motivated to display these traits. Participants' observations and eyewitness accounts illustrate the *Muzakki's* desire to help alleviate the burden of *zakat* recipients. Scientifically, Salleh (2004) considered the straightforward responsibility of the leader to relieve the dire situation in the community. Historically, the Prophet Muhammad (pbuh) and his companions frequently visited *Ablus Suffah*. It is the name of the Prophet's companion groups residing on the Masjid Nabawi terrace with a strong spirit of Islamic religious teaching and disseminating it. and looked after them. Furthermore, the *fiqh* perspectives and recommendations determine the *muzakki's* judgement on how to circulate *zakat* and distribute it through preferred channels. This statement concludes a similar finding to previous studies, such as Cokrohadisumarto et al. (2020). The statement supports such a description: “*Zakat administration as a fundamental obligatory worship in Islamic tradition has been comprehensively enlightened in various means and implementation with scholarly justification*” (Expert 6).

The Cultural Approach of Nahdlatul Ulama

Zakat contributions dedicated by members of the Nahdlatul Ulama community have distinct characteristics, including informal cultural approaches, figure-centred authority, and a textual orientation (scriptural scholarship and *turath* traditions). These three represent the reality of the *Zakat* ecosystem; however, in previous studies, only influential figures or figure-centered authority were found, for example, by Cokrohadisumarto et al. (2020). For the classical *turath*-based scholarship or textual orientation, the tradition has raised and flourished the institutional quality of *pesantren*. Such institutions are known as educators of influential “*Kia*” with an experienced intellectual tradition (F. Ismail, 2011; Pribadi, 2014). In practice, significant *zakat* payment behaviour within the Nahdlatul Ulama is often overseen by a crowd of shariah intellectuals. A supporting statement is expressed that “each *zakat* fundraising, collection, mobilisation campaign and its related endeavour are a substantial platform for the constructive judgement from Nahdlatul Ulama *Kia* (scholars)” (Expert 2). Besides, during the participant observation, it was observed that the Nahdlatul Ulama culture regarding the *zakat* payment model preserves the habits of informality conveyed through non-

written communication and the Javanese local language as a spoken lingua franca. The focus of Nahdlatul Ulama's education on zakat payments is to promote cultural awareness within the community through informal forums, such as the weekly traditions of “*sholawatan*” and “*kenduren*”. The cultural fact arises from the informant's statement, which says, “*With limitations in human resources and administrative systems, the Nahdlatul Ulama community strives to collect zakat in rural areas by using a common spoken language and cultural practices to raise awareness about this obligation*” (Muzakki 9).

Muhammadiyah as an Innovative Islamic Organization

As a large and well-known Islamic group, Muhammadiyah members' approach to payments is influenced by their core belief in zakat equality, structured zakat practices, and ongoing changes and enhancements in how they pay zakat. The Muhammadiyah is more recognisable for its “*berkemajuan*” (progressive) slogan. This motto resonates with the embedded programmes, including the practices of zakat-payment behaviour inside the organisation. These three characters being identified have marked a milestone of the relationship between the *Muzakki* and Muhammadiyah organisations. This finding supports the successful advancement of Muhammadiyah by publicising the teaching of Islamic values through the principles of good organisational governance. The studies conducted Njoto-Feillard (2014), Mursal et al. (2021), and Qodir et al. (2021, 2023) align with this statement. In Muhammadiyah culture, the interested *muzakki* can launch and participate in an initiative of zakat fundraising and collection programs. The influential informants herein state that, “*Despite my drawbacks and shortcomings, I may contribute to the potential Muhammadiyah fundraising and collection program for zakat by inviting, talking to, and persuading the targeted influential figures, like businessmen and public officials, to be connected with Muhammadiyah*” (Muzakki 14). The participant observations indicate that the Muhammadiyah is also renowned for its effective administrative system and innovative approach to governing the programs of Islamic *da'wah*. This fascinating effort includes the zakat payment relationship with its members. The testimony is asserted by informants that “*the administrative professionalism and innovative standards of its zakat programs being impactful to the community induce my trust in the Muhammadiyah official amil*” (Muzakki 5).

CONCLUSION AND RECOMMENDATION

The study concludes that *muzakki*, being affiliated with Muhammadiyah and Nahdlatul Ulama, is categorised into two groups: those loyal to the official *amil* institution and those loyal to other parties and social initiative aspirants. Both

payment behaviours are influenced by social and cultural factors that previous researchers often overlooked. Those causes encompass values, namely, the social culture of '*gotong royong*', family-based religious socialisation, direct engagement with zakat recipients, the norm of respectful hesitation ('*sungkan*'), and *fiqh* perspectives and scriptural foundations. Given the exclusive local culture of *gotong royong*, the study has classified it into institutional and flexible forms of *gotong royong*. *Muzakki*, who practise institutional *gotong royong* within both Islamic mass organisations, rely on strong confidence in official *amil* institutions. This aspiration cluster complies with the zakat literacy index. However, *muzakki* depicts flexible forms of *gotong royong* with consistent assurance from official *amil* institutions. They do, however, take into account additional factors outside of formal access, as the current study has shown. Such motivations prompt the *muzakki* to become involved in the *mustahik's* life and in the social and cultural aspects of human relations. Thus, departing from the findings and their discussion, recommending a policy and behavioural examination via the zakat literacy index is not comprehensive or clear enough to convey the aspiration of the *muzakki* toward the official *amil* institution. Consequently, these persuasions should be revised to align with the local and contextual realities mentioned.

The *muzakki* from Muhammadiyah and Nahdlatul Ulama respond to zakat payment attitudes based on cultural communal traditions, which are remembered and accepted as members' perceptions of members. *Muzakki* inside Muhammadiyah is more interested in paying zakat through official *Amils* and their respective affiliates and units, which uphold egalitarian culture, formal organisational procedures, and innovative programs in zakat practices. The members of Muhammadiyah are well aware of these characteristics and traditions. In contrast, the *muzakki* from Nahdlatul Ulama feel confident that their zakat will be given out through its official *amil* unit and related groups because of strong cultural ties and persuasive leaders. Moreover, the Nahdlatul Ulama's focus and expertise in well-authorized Islamic scholarship have strengthened the assurance of zakat payment or commitment in conformity with shariah principles. As influential Islamic organisations in East Java, Muhammadiyah and Nahdlatul Ulama have cultural traditions and customary zakat payment practices that can align unsystematic initiatives within the zakat ecosystem. In addition, it further decimates the unwavering weaknesses of policy orientation by using the zakat literacy index.

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