

Diterima: 6 Maret 2025

Direvisi: 8 Juni 2025

Disetujui: 9 Juni 2025

Dipublikasi: 9 Juni 2025

ANALYSIS OF TRADERS' UNDERSTANDING OF ZAKAT IN NORTH SANGATTA MAIN MARKET, EAST KUTAI REGENCY

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Abstract

This study aims to analyze the understanding of trade zakat of traders in the North Sangatta Main Market, East Kutai Regency. The population in this study were all traders in the Sangatta Main Market UPT, totaling 549 people. Key informants were taken using purposive sampling where each trade sector was only taken 1 informant plus the head of the North Sangatta Main Market UPT, so that 11 informants were selected. The analysis technique used was a qualitative method with a descriptive approach. The results of the study showed that out of 10 traders in the North Sangatta Main Market, there were 6 traders who did not have an understanding of trade zakat so they had never carried out trade zakat and 4 other traders had routinely carried out trade zakat because they had an understanding of trade zakat. The conclusion shows that most traders in the Sangatta Main Market UPT do not have an understanding of trade zakat. The conclusion shows that most traders in the North Sangatta Main Market, East Kutai Regency do not understand trade zakat.

Keywords: Understanding, Trade Zakat, Traders, Wholesale Market

INTRODUCTION

East Kutai Regency has 18 sub-districts and North Sangatta is one of the sub-districts in East Kutai Regency with a population of 434,459 in 2020. (Central Statistics Agency of East Kutai, 2020). North Sangatta has a traditional market managed by the government, namely the North Sangatta Main Market under the auspices of the Sangatta Main Market UPT. Based on article 1 paragraph 8 of Regional Regulation No. 4 of 2012, the North Sangatta Main Market is a permanent market in the North Sangatta District and was established and built in 2010, where buying and selling transactions between traders and buyers occur every day, there are traders who sell various commodities there, ranging from basic food traders, vegetables, fruits and even meat are also there, these activities have been going on since 2013 which means that traders have been selling there since the beginning of the main market operating and have a fixed income even though the income obtained is not always the same. Traders are people and/or business entities that carry out buying and selling activities of goods and services in the market. This is written in Article 1 paragraph 6 of the East Kutai Regency Regional Regulation No. 4 of 2012.

North Sangatta Main Market has Muslim traders, Allah SWT commands His servants to carry out worship, one of which is by paying zakat, so that these traders are required to pay trade zakat from their business assets if the provisions as mandatory requirements for the implementation of trade zakat have been met. Zakat is an asset that is issued or taken from a certain amount of assets that have reached the limit for mandatory zakat (nisab) as an obligation to Allah SWT to be given to certain parties with certain requirements) who are entitled to receive it (Rizkina et al., 2019). In the classification of zakat on wealth (mal), zakat

on trade is included in zakat on wealth (mal) because zakat on trade is a portion of wealth in a certain amount from wealth obtained from the results of trade or commerce (tijarah) either in the form of tools, food, basic materials, clothing or others and has been determined by Allah and then given to mustahik (people who are entitled to receive zakat) so that it can be used and utilized by the mustahik to meet the needs of life.

Trade zakat is zakat paid by the owner of assets that are allocated for economic activities, namely trade or buying and selling. Trade zakat is not only intended for individuals but also for entrepreneurs, companies and groups whose assets can be obtained from trading. Trade zakat is zakat imposed on business ventures that have reached the nisab and haul.(Sirandang, 2019). Someone who has trading wealth, the period has passed a year, and its value has reached the senab at the end of that year, then that person is obliged to pay zakat of 2.5%. Cleansing oneself from the wealth of traders, because the effort to seek sustenance through trading is believed to not be clean from various kinds of deviations and negligence except for people who are truly honest and pure.(Al-Qardawi, 2018).

Trade or commerce is a buying and selling activity carried out by sellers and buyers voluntarily without any coercion from either party and has the aim of gaining profit for each, namely the buyer gets the goods or necessities needed then the trader gets profit in the form of income generated from the goods sold. The profit or income of traders from the trade is included in the assets that are required to pay zakat. Based on observations, it is known that the income or profit obtained by traders at the North Sangatta Main Market UPT as can be seen in table 1.

Table 1
Annual Income or Profit from Traders at the North Sangatta Main Market

No	Informant	Total Income 1 year
1	Chicken Broiler Trader	Rp.144,000,000
2	Meat Trader	Rp.144,000,000
3	Fish Trader	Rp.360,000,000
4	Vegetable Trader	Rp.144,000,000
5	Grocery Trader	Rp.108,000,000
6	Egg Trader	Rp.180,000,000 - Rp.300,000,000
7	Food Trader	Rp.108,000,000
8	Banana Fruit Trader	Rp.144,000,000
9	Sandal Trader	Rp.180,000,000
10	Clothes Trader	Rp.180,000,000

Source: Field research data processed, 2024

Based on table 1, it is known that with the income earned in a year which is more than one hundred million rupiah, the income has exceeded the nisab limit (85 grams of gold at the prevailing price when the research was conducted) so that traders have the ability to carry out trade zakat, but the fact is that only a few carry out trade zakat. The problem is that trade zakat is still foreign to some Muslims and also these traders. Many people know about zakat but only zakat fitrah, the muzakki still does not know the types of zakat, one of which is trade zakat. Muzakki pays or carries out zakat because the muzakki understands that zakat is also a mandatory worship, this understanding is the basis for their actions and compliance in carrying out worship, one of which is by paying zakat.

Various studies related to understanding zakat include:Rahmat et al., (2023),Farhan & Lukman (2023),The Last Supper (2023),Mahmudah & Susilo (2023),The Last Supper

(2021),The Last Supper (2022),Lestari et al., (2019),Princess & Ulva (2023),Sukmawati et al. (2023)AndSusanti et al., (2020)The results of his research show that public understanding of zakat is still lacking.Benardi et al. (2025)The results of his research show that business actors have sufficient understanding regarding zakat payments. WhileMunawwar et al. (2018)The results of the research show that the community has an understanding of zakat but is not yet aware of the need to pay zakat.Badri & Afif (2021) the results of the study showed that farmers had not paid zakat because they did not know how to calculate their zakat. (Pitaloka & Suryaningsih, 2022) the results of the study show that farmers consider that alms and zakat are the same thing. The difference in this study lies in the object of the study, namely market traders, where research that takes market traders as objects is still very little so it still needs to be done.

The main problem that will be discussed in this study is how is the understanding of traders in the North Sangatta Main Market, East Kutai Regency regarding trade zakat and its implementation? Based on this, the objective to be achieved is to determine the understanding of trade zakat of traders in the North Sangatta Main Market, East Kutai Regency and its implementation.

METHODOLOGY

Research Focus

This study will focus on the understanding of traders in the North Sangatta Main Market, East Kutai Regency regarding the obligation to fulfill or implement trade zakat. Based on data provided by the market management, namely the Sangatta Main Market UPT, the number of traders in the North Sangatta Main Market, East Kutai Regency is 549 people.

Location and Time of Research

In this study, researchers conducted a study at the North Sangatta Main Market, East Kutai Regency, which focused on the understanding of traders in various trade sectors within the scope of the North Sangatta Main Market, East Kutai Regency. This study took samples from traders at the East Kutai Regency Main Market with the research time being conducted from December 2022 to March 2023.

Research Informants

An informant is someone who has information about the phenomenon to be studied. Information in this study was obtained from direct interviews with informants. This study used purposive sampling, namely in addition to the head of the North Sangatta Main Market UPT, key informants were taken for each trade sector by only taking 1 (one) informant with the informant criteria being:

1. Informants who are Muslim.
2. Having an age of more than 20 years.
3. Informant with more than 10 years of trading experience.
4. Has been trading at the North Sangatta Main Market, East Kutai Regency for more than 3 years.
5. The informant has a profit obtained from trading and has reached or exceeded the nisab (85 grams of gold at the current price) if adjusted for haul (1 year of trading period)
6. Informants willing to provide information.

Based on these criteria, key informants were obtained as can be seen in Table 2.

Table 2
Research Informants

Number	Information	Amount
1	Head of North Sangatta Main Market UPT	1
2	Vegetable Trader	1
3	Fruit (banana) trader	1
4	Fish Trader	1
5	Chicken Trader	1
6	Meat Trader	1
7	Sandal Trader	1
8	Grocery Trader	1
9	Food Trader	1
10	Clothes Trader	1
11	Egg Trader	1
Number of key informants		11

Source: Field research data processed (2024)

Data Types and Sources

The type of research in this study uses qualitative research with a descriptive approach (which produces data based on the speech and behavior of the observed person). Data sources come from primary data and secondary data (Sugiyono, 2020):

1. Primary data is data produced using observation, interviews and documentation with informants at the research location.
2. Secondary data is data that is not obtained directly from the informant but comes from third parties or library results such as books, laws and regulations, journals, the Qur'an, Hadith and other literature related to this research.

Method of collecting data

There are three methods used in collecting data in this study, namely (Sugiyono, 2020):

1. Observation is a data collection technique by observing the research subject directly in order to get to know the subject and the activities carried out by the subject. In this study, the researcher conducted direct observations of traders who were conducting trading activities at the North Sangatta Main Market, East Kutai Regency.
2. Interview is a meeting of two people to exchange information and ideas through questions and answers, so that meaning can be constructed in a particular topic. The interview activities conducted with the Head of UPT and Traders at the North Sangatta Main Market, East Kutai Regency in this study aimed to obtain in-depth information.
3. Documentation is a record of past events. Documents can be in the form of writing such as diaries and in the form of images such as photos. The documentation required by researchers is documents related to the research. The documents are in the form of data on traders such as type of business, number of traders and profile of the North Sangatta Main Market, East Kutai Regency under the auspices of the local government managed by the technical implementation unit (UPT).

Definition and Operational of Research Variables

This study analyzes the understanding of zakat in trade among market traders, based on this, the variable used is the understanding of zakat. According to Surya (2018)

understanding zakat is a level of thinking ability that is one level higher than memory or memorization, it is said to understand zakat if it can provide an explanation or provide a more detailed description using its own words regarding zakat. There are several indicators that can be used to see the level of understanding of zakat as explained in the operational table of the following research variables.

Table 3
Operational Variables of Zakat Understanding

No	Indicator	Interview Guide Items
1	Explaining	1. Knowledge and the ability to explain about zakat mal 2. Knowledge and ability to explain trade zakat
2	Interpreting	1. Wisdom about trade zakat 2. Views on trade zakat
3	Giving Examples or Exemplifying	Ability to illustrate the concept of trade zakat
4	Implementation/Carrying out	1. Implementation of trade zakat 2. Time for trade zakat to be implemented 3. Percentage amount of trade zakat paid

Data Analysis Techniques

The data analysis technique used in this study is qualitative data analysis and is inductive, namely an analysis based on the data obtained, then developed into a hypothesis. Data analysis is more focused during the process in the field along with data collection (Sugiyono, 2020).

1. Data collection was conducted through observation, in-depth interviews, and documentation or a combination of the three (triangulation). In the initial stage, the researcher conducted a general exploration of the social situation or object to be studied, for the second stage, the researcher prepared interview guidelines to obtain information on several matters related to trade zakat and the understanding of traders at the North Sangatta Main Market, East Kutai Regency about trade zakat, then all interview results that were seen and heard were recorded and recorded for documentation purposes.
2. Data Condensation is a form of analysis that sharpens, sorts, focuses, discards, and organizes data so that final conclusions can be drawn and verified. Data condensation refers to the process of selecting, focusing, simplifying, abstracting, and/or transforming data that appears in a full corpus of written field notes, transcripts of informant interviews on understanding zakat trade in North Sangatta Central Market, documents, and other empirical materials. Condensation makes the data that will be produced stronger. (researchers avoid data reduction as a term because it implies that the researcher weakens or loses something in the process).
3. The presentation of qualitative research data is most often with narrative text. In this study, the researcher will present data from the results of collecting information data on the understanding of trade zakat of traders at the North Sangatta Main Market, East Kutai Regency and whether or not the trade zakat is implemented, then compiled into one, explained in the form of a matrix and narrative.
4. Conclusion Drawing/Verification Conclusions in qualitative research are findings that have never existed before. Conclusions can be drawn at this stage because all data from the research results have been obtained, so that finding the meaning and essence of the data that has been presented can be done. Findings can be in the form of a description or

picture of an object that was previously unclear so that after being studied or verified it becomes clear and can be presented in words.

RESULTS AND DISCUSSION

Research result

This study was conducted to determine the understanding of traders in the North Sangatta Main Market about Trade Zakat, so the researcher conducted condensation on the research data obtained from the results of interviews during observations to determine the understanding of trade zakat owned by traders in the North Sangatta Main Market with several assessment indicators, namely knowing and explaining, interpreting, giving examples and implementing / implementing which are each described as follows:

Knowing and Explaining

Knowing and explaining here is having knowledge related to zakat and being able to convey it to others. In relation to the indicator of knowing and explaining, the following is an interview between the researcher and one of the traders selling cut chicken with the following results:

"..... it's called zakat, we Muslims have to give zakat, in our property they have rights (those who are entitled to receive zakat). Zakat is in the form of zakat mal, zakat fitrah and zakat on assets. For zakat mal it is zakat on assets where 2.5% is dizakatati like 100 grams of gold. As for trade zakat, I don't even know that yet."

The results of the interview above explain that zakat is obligatory for Muslims to be paid to other Muslims who are unable to receive zakat. To his knowledge, zakat consists of zakat mal, zakat fitrah and zakat on wealth, while zakat on trade is not yet known. For zakat mal itself, in his knowledge, it must be paid at 2.5% of the assets owned, such as gold.

Further interviews with meat sellers by researchers yielded the following results:

".....in my opinion, zakat is included in ongoing charity like zakat mal and zakat fitrah. For zakat mal it is given to the poor, while zakat fitrah is paid annually while zakat mal I forgot. For zakat trade I don't really understand."

The results of the interview above explain that traders consider zakat to be a continuous charity such as zakat mal and zakat fitrah, whereas they do not yet understand zakat for trade.

Then the researcher interviewed the grocery traders with the following results:

"...for zakat, yes we set aside our money depending on our income that is set aside. If zakat is required during Eid al-Fitr, then zakat mal is from our assets a certain percentage, where I usually give it in the form of money. For zakat on trade, I don't really know and have never paid zakat on trade, usually I consider it as charity for basic necessities every year such as rice, sugar, oil and coffee for some people outside of zakat fitrah, and mal every year"

The results of the interview above explain that traders assume that zakat depends on the income set aside which is issued once a year during the Eid al-Fitr holiday which is issued in the form of money. While for zakat, traders do not know it, it is only considered as basic food alms.

The researcher's interview with egg traders produced the following results:

".....I always pay zakat, this year I have paid 8 million zakat. There are many types of zakat, there are zakat on property, zakat on goods, zakat on trade which is included in zakat on goods, part of zakat on goods, the obligatory one is zakat on goods while the others are not obligatory such as alms. There are 8 recipients of zakat on goods such as the poor, orphans, and old widows. For zakat on trade, it is taken from goods that have been circulating for a year, the zakat paid is 2.5%".

The results of the interview above explain that traders know that zakat includes zakat on property, zakat on goods, and zakat on trade which is part of zakat on goods owned. However, to his knowledge, only zakat on property is obligatory to be paid, while the others are not obligatory, only in the form of alms given to the poor, orphans and old widows. For zakat on trade, to his knowledge, it is paid at 2.5% of the amount of goods that have been turned over during a year.

The researcher's interview with culinary traders produced the following results:

".....my knowledge about zakat is obligatory zakat (fitrah), zakat mal, zakat agriculture, and zakat gold. Zakat is related to assets such as land, houses, trade. For trade zakat if I'm not mistaken 2.5% but it is calculated if the capital is rotated for a year from the net profit but if the capital is still rotated it is not entitled to pay zakat as far as I know but if there are funds available and the money is sufficient in a year it is obligatory to pay zakat. That's my understanding but if I am flexible in the sense that I anticipate what is called zakat, what is it like if in religion we have to set aside dirt, we pay it out so I don't wait for a year, I think I immediately pay it out to anticipate things like that, what is it related to worship so I feel calmer there".

The results of the interview above the trader stated that zakat includes zakat fitrah, zakat mal, agriculture and gold which are issued at 2.5%. However, in the calculation, the capital has been rotated in a year and obtained a profit, from that profit that is subject to zakat, but if the capital is still rotated it is not obligatory to pay zakat.

Based on the description of the interview above, it can be explained that some traders at the North Sangatta Main Market do not know and some already know about zakat mal. Then the knowledge about zakat trading is very little, even some do not know at all about zakat trading, so many traders have limitations in explaining about zakat trading.

Interpret

Interpreting is the ability to change information presented from one form to another, where in the case of interpreting zakat, it means providing a view on zakat and explaining the wisdom contained in zakat itself.

Based on the researcher's interview with a chicken trader, the following results were obtained:

".....thank God, if we pay zakat, our wealth will not decrease but will increase because it is the right of those who are entitled to receive zakat. Therefore, it is very good if traders pay zakat, so that the results of their trade will be blessed."

The results of the interview above explain that the traders' views on zakat are that paying zakat will not reduce their wealth, so it is highly recommended that traders pay zakat so that what they earn from their trading efforts will be blessed.

The researcher's interview with clothing traders produced the following results:

".....the wisdom of paying zakat is that the sustenance will continue to flow as I feel, for trade zakat is like income zakat"

The results of the interview above explain that traders explain that there is wisdom contained behind paying zakat, namely that sustenance will continue to flow and trade zakat is like income zakat.

Researcher interviews with sandal traders who explained that:

".....the wisdom of paying zakat is that you will get peace of mind, heart and increase your faith. For trade zakat, it is good so it must be noted that it should not be disbursed because it will affect the business being run, it will also affect the family, children if it is not disbursed"

The results of the interview above explain that according to traders if we pay zakat it will bring peace of mind, mind and of course our faith will increase. However, if we ignore zakat especially trade zakat it will have a negative impact on business, family and children, therefore it must be paid.

Furthermore, the researcher conducted interviews with fruit traders with the following interview results:

".....for zakat I haven't done it yet, but I have been giving alms, for example during fasting I will give more alms so my income will increase. For zakat on trade I actually want to, sis, but I have to know because I asked the cleric "Sir, we don't know what our zakat income is like?" We are also confused like that, where is the zakat standardized? We don't know either, the cleric said "Madam should detail it, how much is the income in 1 month, how much is it in 1 day, so the mother should write how much is it in 1 day" but I tried back and forth but I couldn't, I couldn't really because the merchandise never runs out like that. I never have a target of how much I can run out in a day, basically the bananas come we buy them straight away, so they pile up again like that that's why we can't count (count)".

The results of the interview above explain that the trader has not yet paid zakat, only charity, especially in the month of Ramadan because it has an impact on his increasing income. For trade zakat, traders find it difficult to calculate and determine the amount of zakat to be paid so they do not pay it.

The researcher's interview with culinary traders produced the following results:

"...in relation to paying zakat which is clearly first in accordance with the guidance of Islamic law, we are calmer, our wealth is more blessed, what is meant by blessing is clearly calm, so we are not anxious, not thinking because we have issued our rights. Then in relation to trade zakat, I personally have no problem, in fact I am happy because that is what I said earlier, if we want to pay zakat it will bring peace for us, bring blessings for us, especially if we already have a family it will bring blessings to our family, what is clear is that if we want to follow the law, want to pay zakat it is calmer and more blessed."

The results of the interview above explain that traders think that the wisdom of paying zakat is a guidance of Islamic law, making us calmer, wealth becomes a blessing. For zakat trade, the trader feels happy because in addition to peace, he will get blessings both for ourselves and our families.

Further interviews with egg traders obtained the following results:

".....there is a lot of wisdom contained in paying zakat, especially for the afterlife, the world means that if you don't want to pay zakat, your business won't be a blessing, the old person won't be blessed, indeed he has money but doesn't want alms, doesn't want zakat, he loves

spending money, but he will experience the punishment later. For trade zakat, yes, it is clear that it is ordered by religion. If we don't pay it, we are sinning, because it is obligatory for who can afford it is the same as for Hajj for those who can afford it".

The results of the interview above explain that traders feel that there is wisdom contained in paying zakat, especially for the good in the afterlife and their business will be blessed. Then for trade zakat, it is in accordance with religious orders so that if they do not pay trade zakat, they will be sinful, just like going on the hajj for those who are able.

Based on the description above, it can be explained that traders in the North Sangatta Main Market know the positive impacts obtained from the implementation of trade zakat. Then, trade zakat in the view of traders is a good thing to do.

Giving Examples

Giving examples is the ability to give specific examples or examples of concepts in general, can identify the meaning of parts of a general concept. Giving examples in this study is related to the ability to illustrate the concept of trade zakat.

The researcher's interview with chicken traders produced the following results:

"...if it's zakat on wealth, as I said earlier, we have to pay zakat on 2.5% of our wealth, like gold, zakat must be paid, I don't know yet about zakat on trade, how much zakat should be paid."

The results of the interview above explain that traders give an example that for zakat on assets the amount of payment is 2.5% of the assets owned, but for zakat on trade they do not know the amount that must be paid. This is also in line with fish traders, meat traders, vegetable traders, basic food traders and banana traders who do not know how to calculate it.

Then the researcher's interview with egg traders obtained the following results:

".....an example of calculating trade zakat, yes, that's a yearly calculation, whether the results have arrived with 85 grams of gold, then we pay 2.5% of the zakat."

The results of the interview above explain that the zakat on trade is calculated from the turnover of trade in a year and then equated to the price of 85 grams of gold. If it is sufficient, then zakat of 2.5% is paid.

Furthermore, researchers conducted interviews with culinary traders with the following results:

"...from our profits for a year, if I'm not mistaken, it is reduced by debts and other needs, then it turns out that the amount is still more than 85 grams of gold, so it is mandatory to pay zakat of 2.5%."

The results of the interview above, the trader explained that based on the profit from sales for a year, first deducting debts and other needs, if the amount is equal to or more than the price of 85 grams of gold, then zakat of 2.5% must be paid.

The researcher's interview with the clothes trader produced the following results:

"...an example of trade zakat is that as far as I know, the results from a shop for 1 year have reached 100 million times 2.5% before the zakat is paid."

The results of the interview above explain that traders give an example of trade zakat if the income in 1 year reaches a value of 100 million, then zakat of 2.5% is paid.

Based on the description above, it can be explained that there are 4 traders who are able to provide examples of trade zakat, 2 traders provide examples of wealth zakat, 1 trader provides an example of livestock zakat and 3 other traders are unable to provide examples of any zakat. This shows that most traders in the North Sangatta Main Market do not yet have the ability to provide examples of the calculation of trade zakat payments.

Implementation / Implementation

The application or implementation in this study is related to the implementation of trade zakat, the time when trade zakat is implemented and the percentage of trade zakat issued.

Based on the researcher's interviews with broiler chicken traders, it was discovered that:

".....my estimated income per day is around Rp 400,000 and in a year it is Rp 144,000,000 but so far I have never paid zakat on trade. However, if I have money every month I send it to the village, because I prioritize my neighbors in my village (because the villagers are really struggling financially) divided into several envelopes, sometimes 3 million, sometimes 2 million per month."

The results of the interview above the trader explained that his income in a year reached 144 million but had never paid trade zakat. However, every month he always sends money to his village for underprivileged residents ranging from 2 to 3 million per month.

The researcher's interview with meat traders produced the following results:

".....my daily turnover is around 440 thousand if it is annualized it becomes 144 million, in relation to the trade zakat I give to people in need. Sometimes I just give as much as I can, if I meet someone I want to give it every day, there are days when I sometimes pass by here every day, giving to people in need is being grateful for what we get by giving to people in need. The nominal amount depends on sincerity, just give as much as you can."

The results of the interview above, the trader explained that the turnover received in a year was 144 million and the zakat paid was directly given to people in need with an amount that was as much as they could bear.

In contrast to meat traders, interview results show that:

".....my income from trading is 1 million per day and 360 million per year. For zakat, I often give it if I have children, I come once a week. But for zakat other than zakat fitrah, I never give zakat fitrah of almost 1 million"

The results of the interview above traders stated that their income in a year reached 360 million but had never paid any zakat other than zakat fitrah. This is in line with vegetable traders, grocery traders, and banana fruit traders who stated that they did not know about trade zakat so they had never paid the trade zakat.

The researcher's interview with egg traders produced the following results:

".....my net income per year is between 500 thousand to 833 thousand per day, if annualized it is around 180 million to 300 million. For trade zakat I have been doing it for several years, even though I have 20 million I still pay zakat, let alone hundreds of millions, if I want the money to be blessed to eat. Every year in the fasting month, I pay zakat fitrah and zakat on wealth every year, at the end of the fasting month, I pay 2 directly, give zakat fitrah whatever, we don't pay zakat for married children (already married), next year the fasting month will be

exactly one year, how much money is collected, 8 million is already 2.5%, meaning 300 or so is paid zakat. Trade zakat issued is 2.5% of income or profit, 8 million is already 2.5%, meaning 300 or so is paid zakat."

The results of the interview above, the trader explained that in a year his income reached 180 - 300 million and he had paid trade zakat so that his income would be blessed, where the amount of trade zakat paid was 2.5% of the profit.

Likewise with culinary traders, based on interviews the following results were obtained:

".....net income received per day is 300 thousand if annualized it becomes 108 million and yes, thank God I pay zakat on trade. Actually, the rule is that after a year we collect how much we have then we pay it out, but sometimes as I said earlier, we are not sure in a year there will be so much so to anticipate things like that I tend to if I feel there is quite a lot of fortune I immediately pay 2.5% every month, sometimes every week."

The results of the interview above, the trader explained that the net income received in a year was 108 million and that zakat on trade had been paid when there was sustenance of 2.5% and the payment of zakat on trade was sometimes every week and sometimes every month.

The researcher's interview with the sandal trader produced the following results:

".....estimated income in a month is 500 thousand if annualized around 180 million and every year pays trade zakat every July. For the percentage of trade zakat, I don't know if it's a matter of percentage. But yeah, if I collect the money, for example 1 million, how much is 40 million, well, for example 30 million, half of it. I total it up, for example how much money, for example, if I lend a debt, it doesn't come in, then how much is the existing goods reduced, then it's issued, it's not necessarily the nominal, sometimes it can be 1 million."

The results of the interview above, the trader stated that his income in a year reached 180 million and every year on July 1 he always paid trade zakat, but he did not know the percentage, it was only based on the analogy he made.

Further interviews with clothing traders by researchers yielded the following results:

".....my daily income from my trading business is around 500 thousand and in a year 180 million. For zakat on trade, I have been paying zakat on income from trading since the beginning but not routinely every year because I see the profit and loss. I pay it once a year but not routinely, not every year because I see the results of a year, sometimes it doesn't reach the nisab and only gets 50 million a year where the amount is up to 3 million depending on the income."

The results of the interview above, traders explained that the trading income obtained in a year reached 180 million and had paid trade zakat but it was not routinely seen from the profit or loss and when paying trade zakat it reached 3 million.

Based on the description above, it can be explained that there are 6 traders who do not carry out trade zakat and 4 other traders have routinely carried out trade zakat. In relation to the time of payment of zakat within a year, it is determined by each trader, some during the fasting month and some outside the fasting month. The amount of zakat issued is 2.5% of the amount of net income owned by the traders.

For further details regarding the understanding of trade zakat by traders at the North Sangatta Main Market, East Kutai Regency, please see Table 4.

Table 4
Matrix of Understanding Zakat on Trade of Traders in North Sangatta Main Market, East Kutai Regency

No.	Understanding Indicators	Purpose of Understanding Indicator	Conclusion of Interview Results with Informants
1.	Knowing and Explaining	Knowledge and the ability to explain about zakat mal	Some traders do not know yet and some already know about zakat mal
		Knowledge and ability to explain trade zakat	Knowledge about trade zakat is very little, some even don't know anything about trade zakat, so many traders have limitations in explaining trade zakat.
2.	Interpret	Wisdom about trade zakat.	Traders know the positive impacts obtained from implementing trade zakat.
		Views on trade zakat.	In the eyes of traders, zakat on trade is a good thing to do.
3.	Giving Examples	Ability to illustrate the concept of trade zakat.	There are 4 traders who are able to provide examples of trade zakat, 2 traders provide examples of wealth zakat, 1 trader provides an example of livestock zakat and 3 other traders are unable to provide examples of any zakat.
4.	Implementation / Carrying out	Implementation of trade zakat	There are 6 traders who do not pay trade zakat and 4 other traders have routinely paid trade zakat.
		Time for trade zakat to be implemented	Within a year, it is determined by each trader, some during the fasting month and some outside the fasting month.
		Percentage amount of trade zakat paid	2.5% of the total net income owned by traders

Based on the explanation in table 4 regarding the understanding of trade zakat of traders at the North Sangatta Main Market using the understanding indicator, there are many traders who understand about zakat mal and other zakat but not about trade zakat because they do not know about trade zakat, even so, traders feel that trade zakat is a good thing to do.

To find out what makes some traders not understand and implement trade zakat, researchers will create a matrix table of indicators of understanding of trade zakat for traders at the North Sangatta Main Market.

Table 5
Indicators of Understanding of Zakat Trade of Traders at the North Sangatta Main Market, East Kutai Regency

Informant	Indicators for Understanding Trading Zakat			
	Knowledge and Explanation	Interpretation	Giving Examples	Implementation/ Implementation
Chicken Broiler Trader	Knowing and being able to explain about zakat mal but	Knowing the positive impact of implementing	Provides examples of zakat on goods	Have never carried out trading zakat.

	not being able to explain zakat on trade because they do not know about zakat on trade.	trade zakat and viewing trade zakat as something that must be done.	but is unable to provide examples of zakat on trade.	
Meat Trader	Knowing about livestock zakat but not knowing and not being able to explain about trade zakat.	Have a view of the positive impact on oneself if carrying out trade zakat.	Provides examples of livestock zakat, but is unable to provide examples of trade zakat.	Have never carried out trading zakat.
Fish Trader	Do not have knowledge and cannot explain about trade zakat.	Have a positive view of the impact of implementing trade zakat.	Unable to provide examples of trade zakat.	Have never carried out trading zakat.
Vegetable Trader	Do not have knowledge and cannot explain matters related to trade zakat.	Not yet able to interpret trade zakat.	Unable to provide examples of trade zakat.	Have never carried out trading zakat.
Grocery Trader	Knowing and being able to explain zakat mal but not yet having knowledge about zakat on trade so not being able to explain it.	Have a positive view of trade zakat and the impact that will be felt when implementing trade zakat,	Provides examples of zakat on goods, but is unable to provide examples of zakat on trade.	Have never carried out trading zakat.
Egg Trader	Knowing and being able to explain matters related to trade zakat.	Have a positive view of trade zakat and have felt the positive impact of implementing trade zakat.	Able to give examples of trade zakat.	Have routinely carried out trade zakat of Rp. 8,000,000
Food Trader	Have knowledge and be able to explain everything related to trade zakat.	Have a positive outlook and be aware of the importance of implementing trade zakat.	Able to give examples of trade zakat.	Have carried out trade zakat every month because I am afraid of not being able to carry out trade zakat if I wait 1 year.
Banana Fruit Trader	Do not yet have knowledge and cannot explain about trade zakat.	Have a positive view regarding the implementation of trade zakat and the impacts that will be obtained.	Unable to provide examples of trade zakat.	Have never carried out trading zakat.
Sandal Trader	Have knowledge and be able to	Have a positive outlook and feel the positive	Able to provide an example of trade zakat.	Have routinely carried out trade

	explain about trade zakat.	impact after implementing trade zakat.		zakat amounting to Rp. 4,500,000
Clothes Trader	Know and be able to explain trade zakat.	Have a positive view of trade zakat.	Able to give examples of trade zakat.	Have routinely carried out trade zakat of Rp. 3,000,000

Discussion

Based on the results of the study using indicators of understanding for traders at the North Sangatta Main Market, namely knowing and explaining, interpreting, giving examples and implementing. If one of these indicators cannot be done by traders at the North Sangatta Main Market, East Kutai Regency, then the traders are not included in the category of understanding trade zakat. Of the 10 traders in the market that researchers have interviewed, observed and documented, researchers can conclude that there are only 4 traders who understand trade zakat and there are 6 traders who do not understand trade zakat.

The reason the researcher included 6 traders in the category of not understanding is that these traders do not know about trade zakat so that these traders cannot explain, give examples and do not carry out trade zakat. Of the 6 traders, there are 2 traders who understand and can give examples of zakat mal but do not know, cannot explain and cannot give examples of trade zakat. Both traders unknowingly give alms whose nominal amount when calculated is equivalent to carrying out zakat every year, this is very unfortunate because if they understand about trade zakat, they will definitely routinely carry out their obligations, namely carrying out trade zakat. It cannot be included in the zakat category because in carrying out trade zakat, there must be an intention first. Intention is a requirement before issuing zakat or when submitting zakat to the amil zakat or to mustahik (Al-Qardawi, 2018). So it can be included in the category of carrying out trade zakat if the conditions for carrying out trade zakat are met.

Then, from the 6 traders, there was 1 trader who really wanted to carry out trade zakat but did not have knowledge about trade zakat or the calculation of trade zakat, besides that, the trader also did not have financial records during trading because he did not understand how to record his trade expenses and income so he could not calculate how much he had to spend to carry out trade zakat.

Meanwhile, the 4 traders that the researcher included in the category of understanding trade zakat because the 4 traders are in accordance with the indicators that the researcher uses, namely knowing and explaining, interpreting, being able to provide examples and implementing. The 4 traders already know about trade zakat and can explain in detail to the researcher about the law, understanding, haul and nisab of trade zakat and have also often implemented trade zakat.

The majority of scholars agree that zakat must be paid for every trade if it has fulfilled the requirements for the obligation to pay zakat. In practice, zakat for trade is taken from every trade result or trade profit that has reached the nishab, which is equivalent to 85 grams of gold with a content of 2.5% of the trade result. (Abror, 2019). In collecting trade zakat, there are provisions regarding the amount of trade zakat that must be paid, these provisions must go through specific calculations until the results are obtained in the form of the amount of assets paid for trade zakat. The amount of trade zakat is calculated from the current assets of the business minus short-term debt, when the difference between current assets and short-

term debt has reached the nishab, then the business owner or trader is required to pay trade zakat after reaching the nishab zakat which is equivalent to 85 grams of gold according to the specified level.(Tho'in & Budiyono, 2020).

As Allah SWT says in QS. At-Taubah: 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Collect alms (Zakat—the Alms-due) from their wealth so that by these (alms) you may purify them (of their sins) and (by this purification of faith and riches) bestow upon them blessing and pray for them. Surely, your prayer is a (source of) delightful calm for them. And Allah is All-Hearing, All-Knowing." (QS. At-Taubah: 103)

This is supported by research conducted(Mahmudah & Susilo, 2023)where the results of the study show that there is still minimal knowledge of the community, especially traders, in paying zakat and its benefits in the economy. Education is a factor that greatly influences a person's understanding. A person who has a high level of education certainly has extensive knowledge and knowledge, as well as a strong religion, which will help and provide guidance in their lives. The people of Karangrandu Village do not understand zakat, especially how the calculation of trade zakat has not been implemented optimally in accordance with Islamic law, so broader religious knowledge is needed to have high faith

CONCLUSION

Based on the results of the discussion of the study on the analysis of the understanding of trade zakat of traders in the North Sangatta Main Market, East Kutai Regency, it can be concluded that 6 out of 10 traders who were informants in this study did not understand trade zakat so they had not carried out trade zakat. Then 4 other traders had routinely carried out trade zakat because they had knowledge and understood trade zakat, 2 out of 6 informants routinely carried out alms but were not aware that the funds spent were the same as people who carried out trade zakat outside of the zakat mal which was spent because they did not have an understanding and knowledge of trade zakat. This is because there has been no socialization from BAZNAS about trade zakat, it is very unfortunate if these traders had an understanding of trade zakat, then every year they would definitely carry out trade zakat.

This research is limited only to market traders in the North Sangatta Main Market, East Kutai Regency, so that further research is expected to expand the research object to include all markets in East Kalimantan Province.

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