

TRENDS IN MUZAKKI AND BUSINESS ZAKAT COLLECTION IN BRUNEI DARUSSALAM

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Abstract

One of the branches of zakat in Islam is Business Zakat. In Brunei Darussalam, the department responsible for zakat matters is the Department of Zakat, Waqaf, and Baitulmal, the Ministry of Religious Affairs (JUZWAB). Business zakat payers and collections are generally ranked third after zakat on savings and zakat on gold. The number of business zakat contributors are relatively small compared to the total number of registered companies in Brunei Darussalam. This will be elaborated and analyzed, particularly regarding the trends in muzakki (zakat payers) and business zakat collected from 2019 to 2023. The objectives of this study are to provide the number of muzakki and the amount of business zakat collected in Brunei Darussalam and analyzes the trends in the number of muzakki and the amount of business zakat collected in Brunei Darussalam. This study is a qualitative research and data used in this study is obtained from JUZWAB. The findings of this study indicate an increase in the number of business zakat contributors from the 50s to the 70s between 2019 and 2023 and the annual amount collected from business zakat does not follow a consistent pattern and may fluctuate year by year. This paper recommends that JUZWAB identify the factors causing some Muslim traders not to pay business zakat and provide appropriate recommendations to address these issues.

Key Words: Brunei Darussalam, Business Zakat Collection, Muzakki, Trends

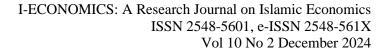
INTRODUCTION

Business involves activities such as buying and selling, promotion, profit and loss, and other related activities, including sales and offers. Indirectly, life itself can be considered a form of business because one's life and time are assets that, if utilized correctly, will yield rewards from Allah SWT. (Mujaini Tarmin, 2005) As Allah SWT says:

"Those who consume usury will not stand except as stand one whom the Devil has driven to madness [or] insanity by [his] touch. That is because they say, 'Trade is just like usury,' but Allah has permitted trade and forbidden usury. So, whoever has received an admonition from his Lord and desists, he may have what is past, and his affair is with Allah, but whoever returns [to dealing in usury] - those are the companions of the Fire; they will abide eternally therein. Allah destroys usury and gives an increase of charities and Allah does not like every sinning disbeliever". (QS. Al-Baqarah: 275-276)

In addition, there is a hadith that encourages trading, as the Prophet Muhammad (peace be upon him) said:

"A truthful and trustworthy trader will be in the company of the prophets, the righteous, and the martyrs". (At-Tirmidzi, 2016)





Zakat, the third pillar of Islam, is an obligatory act of worship ordained by Allah SWT for Muslims who meet specific conditions and criteria. It involves donating a portion of someone's wealth to those in need, serving both as a spiritual duty and a means of social support.

Business zakat is included in zakat on wealth that must be paid from business assets, whether individually or collectively, as indicated by the command of Allah SWT in Surah An-Nur:

"People who are not distracted by trade or sale from the remembrance of Allah, the establishment of prayer, and the giving of zakat. They fear a Day when hearts and eyes will tremble (the Day of Judgment)". (QS. An-Nur: 3)

The hadith of the Prophet Muhammad (peace be upon him) about the obligation of business zakat is:

"The Prophet Muhammad (peace be upon him) used to instruct us to give zakat from the wealth that we prepare for trading". (Al-Sijistani, 2015)

Based on the verses from the Quran and the hadith mentioned above, there is no doubt that the obligation of business zakat is compulsory for Muslim traders to fulfill.

The business zakat refers to the zakat that is paid on wealth specifically allocated for business purposes. This zakat is specifically imposed on business assets, whether held individually or collectively. However, fixed assets such as machinery are not subject to zakat and are not included in the wealth required to pay zakat. (Zulkifli, 2020)

Specifically, some scholars define business zakat as the zakat that must be paid from business assets or goods, whether purchased or sold, with the intention of trading them either as merchandise or as part of a business enterprise. (Majlis Ugama Islam, 2015)

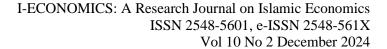
Business zakat is one type of zakat where the obligation to pay it is considered *fardhu 'ain*, (H.Sulaiman Rasjid, 2012) meaning it is an individual obligation for Muslims who meet the necessary conditions. Certainly, the obligation to pay business zakat is also *fardhu 'ain* (an individual obligation) and is mandatory for Muslims to fulfill when they meet the specific conditions.

The obligation to pay business zakat has been agreed upon by the majority of scholars and is based on the general principles of zakat on wealth, justice, social welfare, and the principle of wealth growth. (Mohd. Saleh Ahmad, 2006) As stated in the words of Allah SWT:

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth". (QS. Al-Baqarah: 267) This verse underscores the importance of giving from the best of one's earnings and resources as an act of charity and zakat.

The hadith of the Prophet Muhammad (peace be upon him) says:

"One should not combine separated livestock or separate gathered livestock out of fear of paying zakat. Regarding two people who share livestock, both should agree to pay zakat together in proportion to their respective number of animals". (Anas, 2016)





The scholars are unanimous on the obligation of paying business zakat. The Prophet Muhammad (peace be upon him) described business as a 99% source of livelihood in this world and also demonstrated that he himself was one of the most successful traders. (Majlis Ugama Islam, 2015)

The scholars are unanimous that anyone who refuses to pay zakat or denies its obligation is considered a disbeliever and apostate, as paying zakat is an individual obligation (*fardhu 'ain*) with clear and established evidence from Quran and Hadith. This matter is straightforward and well-known among Muslims and does not require further argument. (Al-Bakri, 2010)

Imam al-Nawawi stated in his book, *al-Khattabi*: "Whoever denies the obligation of zakat at this time is considered a disbeliever according to the consensus of scholars." He further added: "Knowledge of the obligation of zakat has become widely known among Muslims, including both the common people and the rulers, as well as scholars and the ignorant. Therefore, no one has the right to interpret this matter differently and deny it. The same ruling applies to anyone who denies a religious matter that has been agreed upon by scholars, such as the five daily prayers, fasting in Ramadan, performing ritual purification, the prohibition of adultery, marriage, and other such rulings". (Al-Bakri, 2010)

For those who refuse to pay zakat due to stinginess or greed, despite knowing its obligation, they become sinful, wicked, and will face punishment in the Hereafter. As Allah SWT says:

"O you who have believed, indeed many of the scholars and monks consume the wealth of people in falsehood and avert [them] from the way of Allah and those who hoard gold and silver and spend it not in the way of Allah, give them tidings of painful punishment. On the Day when that [wealth] will be heated in the fire of Hell, and with it will be branded their foreheads, their sides, and their backs, [it will be said], "This is what you hoarded for yourselves. So, taste what you used to hoard". (QS. At-Taubah: 34-35)

For those who refuse to pay zakat due to a lack of basic knowledge about zakat, they are excused because of their ignorance regarding the commands of Allah SWT, and they incur no sin. As Allah SWT says:

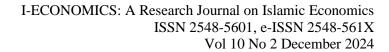
"There is no blame upon you for that in which you have erred, but [only for] what your hearts intended. And Allah is Forgiving and Merciful". (OS. Al-Ahzab: 5)

According to the Shafi'i school of thought, the conditions for business zakat are seven: being Muslim, being free, meeting the nisab threshold, possessing the nisab, completing the haul, ownership of the wealth, and having the intention to trade. (Al-Hashimi, 2015)

In contrast, the Hanafi school of thought outlines eight conditions for business zakat: being Muslim, being of legal age (mukallaf), being free, fully possessing the nisab, meeting the nisab requirement (such as the nisab for gold and silver), completing the haul, ensuring that the trading goods are permissible, having no outstanding debts, (Al-Hanafi, 2007) and having the intention to trade. (Al-Jaziri, 1986)

According to the Maliki school of thought, the conditions for business zakat are nine: being free, fully possessing the nisab, completing the haul, meeting the nisab requirement, having no outstanding debts, (Al-Rahman, 2006) not being associated with other types of zakat, ownership of wealth through a valid transaction, and having the intention to trade. (Al-Jaziri, 1986)

In contrast, the Hanbali school of thought outlines six conditions for business zakat: being Muslim, fully possessing the nisab, being free, completing the haul, (Jannati, 2007) ownership of wealth





through a valid transaction, and having the intention to trade. (Al-Jaziri, 1986) Some books also state that there are seven conditions for zakat, with the additional requirement of having no outstanding debts. (Jannati, 2007)

According to this study, in Brunei Darussalam, the researcher found that the annual statistics of the number of registered companies that issue business zakat is very little compared to the total number of registered businesses in Brunei Darussalam. This is probably due to the lack of dissemination about business zakat among Islamic traders in Brunei Darussalam. This study will analyze the trend of business zakat production in the country of Brunei Darussalam from 2019 to 2023.

LITERATURE REVIEW

A study conducted by Mohamad Zaki Razaly, Mohd Zainodin Mustaffa, Munirah binti Zakaria, Mahasin binti Saja@Mearaj, and Siti Aishah binti Sokhibul Fadil in 2014, titled "Isu dan Cabaran Zakat Perniagaan: Kajian di Negeri Johor", examined the issues and challenges of business zakat in Johor. The study found that the amount of business zakat collected from 2008 to 2012 increased from RM33,373,484.81 to RM59,649,654.22. According to the Johor State Islamic Religious Council, a total of 461,141 business entities in Johor in 2012, of which 19%, or 87,617 businesses were owned by Muslims. Out of this number, only 3,983 businesses paid business zakat, which is just 4.5%. This indicates a very small percentage of business zakat payments in Johor. However, this study focuses solely on the state of Johor. (Razaly, 2014)

If seen from this journal, this journal focuses on business zakat issues and challenges only. While business zakat trends and statistics in the state of Johor are only part of the research done.

This differs from the study in Brunei Darussalam, where the percentage of those paying business zakat does not exceed 2%, compared to 4.5% noted in this study. This represents a significant difference. Similarly, while Johor has shown an increase in business zakat collection, Brunei Darussalam has experienced a decrease in business zakat collection from 2019 to 2023.

If seen from this journal, this journal focuses on business zakat issues and challenges only. While business zakat trends and statistics in the state of Johor are only part of the research done. However, this study conducts a study on business zakat trends and statistics in Brunei Darussalam as the main focus. This study also includes the implementation of business zakat in Brunei Darussalam.

Next, a study conducted by Nor Alhana Abd Malik, Razizi Tarmuji, Saiful Nizam bin Amran, Yunus Ab. Samed, and Suwaid Tapa in 2016, titled "Trend Kutipan Zakat Perniagaan di Negeri Sabah", examined the collection of business zakat in Sabah. The statistics showed that the amount of business zakat collected from 2005 to 2014 increased every year, rising from RM11.31 million to RM52.80 million. Furthermore, large-scale companies made significant contributions to business zakat compared to small-scale companies each year. However, this study focuses solely on the state of Sabah. (Malik, 2016)

This differs from the study where the business zakat collection in Sabah has shown an increase year by year, whereas in Brunei Darussalam, the business zakat collection has decreased from 2019 to 2023. Additionally, the study conducted by the researchers mentioned that certain companies make the largest contributions to business zakat payments, but this study encompasses all companies without differentiating by company size. However, this study conducts a study focuses solely on business zakat statistics and does not include its implementation in Sabah. While the study in Brunei Darussalam includes the statistics on business zakat to see and analyse the trends between the years. It also includes the implementation of business zakat in Brunei Darussalam.

RESEARCH METHOD

In this study, the researcher used the main approach which is qualitative through the documentation method using secondary data obtained from the Department of Zakat, Waqf, and Baitulmal (JUZWAB). Therefore, the procedure in handling the qualitative approach is fully followed in determining the appropriateness of the research design with the research problem and collecting data from



sources directly involved with the phenomenon being studied in order to obtain accurate information and a more in-depth and detailed understanding of the issue being studied.

The study population is Muslim traders who are citizens of Brunei Darussalam who do not specialize in the types and forms of business. This study involves four districts namely Brunei and Muara District, Tutong District, Belait District and Temburong District. The research is systematically divided into two main components: first, an analysis of the number of muzakki who contribute to business zakat, and second, an assessment of the total amount of business zakat collected.

The instrument used in the qualitative approach of this study is in the form of trend analysis for all statistics obtained from the Department of Zakat, Waqf, and Baitulmal.

This study will also focus on the years in which covid-19 has not occurred, i.e. in 2019, the beginning of covid-19 in the country of Brunei Darussalam, i.e. in 2020 and beyond. here will be seen the difference for business zakat issuers in the country of Brunei Darussalam.

RESULT AND DISCUSSION

In Brunei Darussalam, the Department of Zakat, Waqf, and Baitulmal, which operates under the Ministry of Religious Affairs, is responsible for the comprehensive management of zakat. (Pg Dauddin, 2023) Among the various forms of zakat, zakat on wealth is the largest contributor to the overall zakat collection, although zakat fitrah, which is a distinct category, generates a higher total amount than zakat on wealth. Statistical data shows a consistent annual increase in the amount collected from zakat on wealth. (MOFE, 2024)

Within this category, business zakat holds the third position in terms of contribution, following zakat on savings and zakat on gold. (MOFE, 2024) Analyzing the data from 2019 to 2023, it is evident that there has been a general upward trend in the number of muzakki, except for a slight decrease in 2021. The total amount of zakat collected has been marked by significant inconsistency and variability throughout these years, reflecting fluctuations in the annual contributions, despite this positive trend in the number of contributors.

Table 1
Number of muzakki and business zakat collected

Districts	The total number of Muzakki	Total business zakat collected
2019	50	\$3,564,730.52
2020	63	\$3,714,695.73
2021	56	\$2,903,864.56
2022	71	\$3,741,301.97
2023	75	\$988,266.81

Source: Department of Zakat, Waqf, and Baitulmal, the Ministry of Religious Affairs

According to the statistics above, the number of muzakki in 2019 was 50, and the zakat collection amounted to \$3,564,730.52. In 2020, the number of muzakki increased to 63, with zakat collected amounting to \$3,714,695.73, showing an increase from the previous year. In 2021, there was a decrease in both the number of muzakki and zakat collected, with the number of muzakki at 56 and zakat collection amounting to \$2,903,864.56. The number of muzakki began to increase again in 2022, reaching 71 muzakki and a zakat collection of \$3,741,301.97. In 2023, the number of muzakki rose to 75, indicating an increase from the previous year, but zakat collection significantly decreased to \$988,266.81.



Brunei Darussalam has four districts: Brunei and Muara District, Tutong District, Belait District, and Temburong District. Brunei and Muara District records the highest amount of business zakat collection compared to the other districts because it is home to the capital city, Bandar Seri Begawan, which is a major center for the country and has a larger population compared to the other districts.

Table 2
Breakdown of the number of muzakki by districts

Districts	2019	2020	2021	2022	2023
Brunei and Muara	36	36	37	54	56
Tutong	0	0	1	0	1
Belait	13	27	18	16	16
Temburong	1	0	0	1	2

Source: Department of Zakat, Waqf, and Baitulmal, the Ministry of Religious Affairs

Statistics show that in 2019, Brunei and Muara District recorded 36 muzakki. For the Tutong District, no muzakki were recorded. Belait District had 13 muzakki, and Temburong District had only one muzakki.

In 2020, Brunei and Muara District still had 36 muzakki, the same as in 2019. Belait District had 27 muzakki, an increase from 2019. However, Tutong and Temburong Districts had no muzakki recorded, with a decrease noted in the Temburong District.

In 2021, Brunei and Muara Dist (The Scoop, 2021)rict recorded 37 muzakki, showing an increase from 2020. Tutong District had one muzakki paying business zakat, an increase from the previous year. Belait District had 18 muzakki, a decrease from 2020. Temburong District, however, had no muzakki recorded.

In 2022, Brunei and Muara District recorded 54 muzakki, an increase from the previous year. Belait District had 16 muzakki, a slight decrease from 2021. Temburong District recorded one muzakki, an increase from the previous year. However, Tutong District had no records.

Lastly, in 2023, Brunei and Muara District recorded 56 muzakki, a slight increase from 2022. Tutong District had 1 muzakki, a slight increase from the previous year. Belait District maintained the same number of muzakki as in 2022, with 16 muzakki. Temburong District recorded two muzakki, an increase of one muzakki from 2022.

In addition to the number of muzakki paying business zakat, the following is the amount of business zakat collected by the district in Brunei Darussalam from 2019 to 2023.

Table 3
Breakdown of the business zakat collection by districts

Year	Brunei and Muara	Tutong	Belait	Temburong
2019	\$3,476,746.55	0	\$87,683.97	\$300



2020	\$3,526,579.60	0	\$188,116.13	0	
2021	\$2,774,873.28	\$530.40	\$128,460.88	0	
2022	\$3,606,573.47	0	\$134,498.50	\$230	
2023	\$896,085.94	\$500	\$90,881.26	\$800	

Source: Department of Zakat, Waqf, and Baitulmal, the Ministry of Religious Affairs

Statistics show that in 2019, Brunei and Muara District recorded a collection of \$3,476,746.55. For the Tutong District, no zakat collection was recorded. In the Belait District, the zakat collected amounted to \$87,683.97, and Temburong District recorded only \$300.

In 2020, Brunei and Muara District received \$3,526,579.60 in business zakat, the same amount as in 2019. Belait District received \$188,116.13, showing an increase from 2019. However, no zakat collection was recorded for Tutong and Temburong Districts, with a decrease noted in Temburong.

In 2021, Brunei and Muara District recorded \$2,774,873.28 in the zakat collection, showing a decrease from 2020. Tutong District recorded \$530.40 in the zakat collection, an increase from the previous year. Belait District received \$128,460.88, a decrease from 2020. However, no zakat collection was recorded for Temburong District.

In 2022, Brunei and Muara District recorded \$3,606,573.47 in the zakat collection, an increase from the previous year. Belait District recorded \$134,498.50, showing an increase from 2021. Temburong District recorded \$230, indicating an increase from the previous year. However, no records were noted for the Tutong District.

Finally, in 2023, Brunei and Muara District recorded \$896,085.94 in the zakat collection, a decrease from 2022. Tutong District recorded \$500, showing a slight increase from the previous year. In the Belait District, the zakat collection was \$90,881.26, a decrease from 2022. Temburong District recorded \$800, an increase from the previous year.

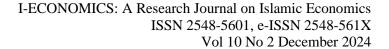
Here is the number of registered companies or businesses in Brunei Darussalam from 2019 to 2022:

Table 4
Number of registered companies in Brunei Darussalam

Year	Number of registered companies		
2019	6169		
2020	6019		
2021	6454		
2022	6570		

Source: The Department of Planning, Economy, and Statistics, the Ministry of Finance and Economy.

From the statistics above, the number of registered companies in Brunei Darussalam was 6,169 registered companies in 2019. In 2020, the number of registered companies decreased to 6,019 registered companies, a reduction of 150 registered companies. In 2021, the number of businesses increased to 6,454 registered companies, showing a rise of 435 registered companies from the previous year. In 2022, the number of registered companies further increased to 6,570, which is an increase of 116 registered





companies from the previous year. The number of registered businesses for 2023 has not yet been updated.

Referring to the statistics above, in 2019, only 0.81% of businesses paid business zakat. In 2020, the percentage of businesses paying zakat increased to 1.05%, showing a rise of 0.24% from the previous year. In 2021, the proportion of businesses paying zakat decreased to 0.87%, a drop of 0.18% from the previous year. In 2022, the percentage of businesses paying zakat was 1.08%, representing a significant increase of 0.21% compared to the previous year. The percentage for 2023 cannot be determined as the total number of registered businesses for that year has not yet been updated.

The increase in the number of muzakki could be due to the muzakki meeting the requirements for business zakat as stipulated by Shariah or JUZWAB itself, or the muzakki fulfilling overdue business zakat. Additionally, the decrease in business zakat in 2021 might be due to the impact of the second wave of COVID-19, (The Scoop, 2021) which caused many businesses to close. In 2022, the increase in the number of muzakki may be attributed to Brunei Darussalam starting to ease COVID-19 restrictions in November 2021. (The Scoop, 2021)

Implementation of business zakat in Brunei Darussalam

In Brunei Darussalam, the number of business zakat contributors is relatively small compared to the total number of registered companies. According to researchers, this issue is due to a lack of understanding among Muslim traders regarding business zakat. This study will provide the number of muzakki and the amount of business zakat collected in Brunei Darussalam and analyzes the trends in the number of muzakki and the amount of business zakat collected in Brunei Darussalam.

The department responsible for handling zakat, specifically in the collection and distribution of zakat in Brunei Darussalam, is the Department of Zakat, Waqf, and Baitulmal, the Ministry of Religious Affairs.

Brunei Darussalam adheres to the Shafi'i school of thought, as stated in the Brunei Constitution of 1959, which specifies that Islam is practiced according to the Shafi'i school within the Ahl al-Sunnah wal-Jama'ah tradition.

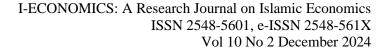
The conditions for business zakat in Brunei Darussalam are: being a Muslim, being free, having complete ownership whether through partnership or private ownership, meeting the nisab threshold, completing the haul, and having the intention to trade. (Majlis Ugama Islam, 2016) According to these conditions, they are in line with the requirements of the Shafi'i school.

Conditions and powers for conducting the collection of zakat and fitrah are governed by the Act of the Islamic Religious Council and Kadi Courts, Chapters 77 from sections 114 to 121 in Brunei Darussalam. Meanwhile, the penalties and fines related to zakat are stipulated in the Syariah Penal Code Order 2013, sections 235 to 239.

CONCLUSION

In conclusion, the trends reveal a generally positive development in the number of zakat payers, demonstrating a steady increase year after year. However, it is important to note that the annual collection of business zakat exhibits considerable variability and does not follow a consistent pattern, with fluctuations in the amounts collected from year to year. Despite this inconsistency in the total amounts collected, it is evident that the overall number of muzakki has shown a continual upward trajectory, reflecting a growing engagement with the practice of zakat. This increasing number of contributors is a favorable sign, yet the variability in the collected amounts underscores the need for enhanced efforts to stabilize and standardize zakat collection processes, ensuring a more predictable and consistent flow of zakat contributions.

Although the overall amount collected from business zakat displays, considerable inconsistency from year to year, it is noteworthy that the number of muzakki contributing to business zakat has been





steadily increasing each year. This positive trend in the number of contributors is commendable and reflects a growing awareness of the importance of fulfilling this obligation. Nevertheless, the percentage of muzakki who are actually paying business zakat remains disappointingly low, often reaching only around 1% or even less. This persistently low rate is a significant cause for concern and highlights a critical need for enhanced efforts in raising awareness, educating businesses about their zakat obligations, and improving compliance to ensure that a greater proportion of businesses fulfill their zakat duties.

According to the researcher, this issue may stem from the failure to meet the specific conditions outlined by Sharia for the obligation of business zakat. These conditions include being Muslim, being free, meeting the nisab threshold, possessing the nisab, completing the haul, ensuring ownership of the wealth through a valid transaction, and having the intention to engage in trade. If any one of these conditions is not fulfilled, it means that the obligation to pay business zakat does not apply to that company or business. Consequently, the lack of adherence to these essential requirements could explain the low percentage of zakat payment among businesses.

The Department of Zakat, Waqf, and Baitulmal, with particular emphasis on the Zakat Unit, plays a pivotal role in raising awareness among Muslim traders in Brunei Darussalam. This ensures they fulfill their business zakat obligations in accordance with both Sharia and Brunei Darussalam's legal framework, as outlined in the Islamic Religious Council and Kadis Courts Act Chapter 77 and the Syariah Penal Code Order 2013.

Not only that, the tightening of the law can also be implied to Islamic traders so that they do not forget to pay zakat, especially business zakat, and are afraid of receiving punishment if they do not pay it at the appointed time, which is when they reach the haul and nisab.

Apart from the role of the government department, the researcher also suggested to increase the awareness of the community, especially Islamic traders in the country of Brunei Darussalam, about business zakat through religious education, forums, lectures, seminars and so on so that the Islamic traders know about business zakat and practice in paying business zakat if the conditions set by syar'a are met.

Therefore, it is crucial to fulfill the obligation of paying zakat as prescribed by Islamic teachings, in order to earn the pleasure of Allah SWT. Every Muslim should diligently adhere to all of His commands and strive to avoid any form of disobedience. By faithfully observing these religious obligations, individuals ensure that their hearts remain calm, pure, and free from any forms of wrongdoing or moral transgressions. This commitment to fulfilling zakat not only upholds one's spiritual duties but also contributes to a sense of inner peace, righteousness, and moral integrity, thereby enhancing both personal and communal well-being.

RECOMMENDATIONS

This study is dedicated to an in-depth analysis of the trends in business zakat in Brunei Darussalam, with a focused examination of both the profile of zakat payers and the patterns of business zakat collection over time. To build upon the insights provided by this research, it is highly recommended that future studies investigate the community's understanding of business zakat, with a particular focus on Muslim traders. This recommendation stems from the observation of current statistics, which reveal a concerningly inconsistent and notably low amount of zakat collected. Such discrepancies in the data may be indicative of a broader issue, namely a limited or inadequate understanding of the obligations and principles surrounding business zakat among traders. Addressing this gap through targeted educational initiatives, awareness programs, and further research could help improve zakat compliance and enhance the overall effectiveness of zakat distribution within the community.

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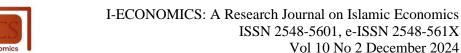
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