

Decision of the Jayapura City Muslim Community in Paying Zakat, Infaq and Alms

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Abstract

This study aims to investigate and analyze the optimization of zakat infaq and alms collection to reach its potential. Nationally, the city of Jayapura, zakat literacy and income is one of the determining factors in people's decisions in paying zakat, infaq and alms. This study uses quantitative methods with multiple linear regression analysis using SPSS.25. The research population is all Muslim communities in Jayapura City. Distribution of questionnaires to 150 respondents who have or have not paid zakat, infaq and alms to zakat institutions in Jayapura City. The results showed that zakat literacy and income variables can influence the decisions of the Jayapura City Muslim community in paying zakat, infaq and alms, thus zakat literacy and one's income are able to explain how to maximize the potential of zakat infaq and alms in Jayapura city. These findings recommend that institutions and local governments continue to improve understanding and provide public information regarding zakat by holding zakat literacy socialization to the Muslim community in Jayapura city through further use of digitalization, local governments are encouraged to continue to pay special attention to UMKM so that they can increase the income of local communities.

Keywords: Muslim Community, Zakat, Infaq, Alms

A. Introduction

The command to pay zakat is mentioned in the Al-Quran and Hadith several times. One of them is in the word of God in the Koran (QS. At-Taubah 9:103) "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Verily, your prayer is a peace of mind for them. And Allah is All-Hearing, All-Knowing" (Dwi, 2019). Zakat, Infaq, and Alms (ZIS) is something that is familiar to Muslims, because it has been implemented since the time of the Prophet Muhammad. ZIS is also one of the worships that must be carried out by Muslims, with the aim of being able to clean their assets, namely by giving some of the assets to groups who are entitled to receive them according to the provisions set by Allah SWT (Desiana et al., 2022).

The level of understanding of zakat in the Papua region is at a moderate/medium level with an ILZ (Zakat Literacy Index) score of 70.64. In line with the value of basic understanding and advanced understanding of zakat are in the middle position with a

score of 74.79 and 62.93 respectively. The data shows that the level of public knowledge is still relatively medium, both for zakat knowledge related to the basics of zakat and zakat institutions. BAZNAS advises zakat stakeholders in the Papua region, be it BAZNAS/LAZ at the Provincial, District and City levels, to provide socialization and education about zakat, especially with regard to official zakat institutions. It is hoped that the Muslim community in Jayapura can understand in general about zakat which will ultimately increase the collection of zakat through official zakat institutions in the Papua region (Azis, 2022).

The amount of income of the population in Jayapura can be used as a benchmark for decisions in paying zakat. Based on data from the Central Statistics Agency (BPS), Jayapura's economy has the largest contribution to the national economy (GDP), which is Rp. 59.4 million/year in 2022 (Statistics, 2022) . This makes the average per capita income of Jayapura residents the highest nationally and is an indicator to show the welfare of the population. Thus, the income level of the people of Jayapura has the potential to collect zakat on the income generated and is calculated using the income zakat nishab. Awareness in fulfilling the obligation of zakat is not proportional to the level of understanding that a Muslim whose income has reached the nishab (the minimum limit of ownership of the obligatory zakata for one year). The low literacy of zakat means that there are still many people who do not know the taxpayers for the income they get. If someone has knowledge about the taxpayer, it will have an impact on issuing zakat (Oktaviani & Fatah, 2022).

Jayapura City is the capital of Papua Province. Based on data from the Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs, Islam is the third largest religion in Papua with a Muslim population of 627.56 thousand people with a Muslim population of Jayapura city of 182,619 people, or 45.75% of the total religion in the city. the city of Jayapura (BPS Papua, 2020). According to the chairman of BAZNAS Jayapura Regency, Papua Muhammad Ansori said that the potential zakat from muzakki reaches IDR 6 billion per year. Based on data collected from the central BAZNAS, the potential for zakat in Jayapura Regency ranges from three to six billion per year (Muhsidin, 2023).

Table 1.1 Collection of ZIS in Papua Province

Year	Month	ZIS Fund (Zakat, Infaq and Alms)
2021	January - June	Rp. 2,412,114,405 billion
2021	July - December	Rp. 2. 659,085,418 billion
2022	January - June	Rp. 3,301,743,386 billion

Source: BAZNAS Papua Province

Based on the results of the data above, during January-June 2021 BAZNAS Papua Province has collected zakat funds in the amount of IDR 2,412,114,405 billion and infaq and alms funds in the amount of IDR 314,849,954 billion and has distributed IDR 2,527,748,089 billion to 5,766 recipients. In July-December 2021 BAZNAS Papua Province has raised ZIS funds in the amount of IDR 2,659,085,418 (two billion six hundred fifty-nine million eighty-five thousand four hundred and eighteen rupiah) and the distribution of ZIS funds has been given to mustahik in the amount of IDR 2. 055.651.275 (two billion fifty-five million six hundred fifty-one thousand two hundred seventy five rupiah). During this period, 3,032 people benefited from the ZIS funds, which were distributed through BAZNAS in Papua Province. In January-June 2022, Rp. 3,301,743,386 billion of ZIS funds have been collected and distributed to mustahik in the amount of Rp. 2,941,805,903 billion beneficiaries of ZIS funds, around 10,258 people (Papua, 2023).

From the data above, it can be concluded that zakat, infaq, and alms for the Muslim community in the city of Jayapura have increased every year. However, awareness in fulfilling taxpayers is not comparable to the level of understanding that a Muslim whose income has reached the nishab (the minimum limit of zakat obligatory possessions for one year). The low literacy of zakat results in many people who do not know the taxpayers for the income they get. Someone who has knowledge about the obligatory zakat will have an impact on someone's desire to issue zakat.

The results of the study (Yusfiarto et al., 2020) show that zakat literacy will have an impact on the high interest in paying zakat. (Khairunnisa et al., 2022) (Robi Prayoga, 2022) (Kartika, 2020) (Rosalinda et al., 2021) (Oktaviani & Fatah, 2022) (Masfufah, 2021) (Anggraini & Indrarini, 2022) found that zakat literacy and income have a positive and significant effect. Another study (Tiara et al., 2022) shows the result that zakat literacy has a positive effect on muzakki's preferences in choosing zakat distribution channels. From

the results of the study (Kusuma & Hardiningsih, 2022) it was found that zakat literacy and income do not affect interest in paying professional zakat. Based on the phenomena and research above, the researcher is interested in conducting another study with the title "Decisions of the Jayapura City Muslim Community in Paying zakat, infaq, and alms". In this study, zakat literacy and income are used to pay zakat, infaq, and alms because zakat literacy and income are considered to have a high influence on a person's intention to pay zakat. Through zakat literacy and income, it can be seen how high the level of understanding and income of the Muslim community is regarding zakat, infaq, and alms in the city of Jayapura.

B. Research Methods

This study uses a quantitative approach with primary data and secondary data. Primary data is data obtained directly from respondents, namely the Muslim community in Jayapura. Meanwhile, secondary data was obtained from journals and books related to this research. This research focuses on zakat literacy and income which will affect the interest of the Muslim community in the city of Japura to pay zakat, infaq, and alms. The collection method in this study was obtained by distributing questionnaires to 150 respondents in the city of Jayapura via the Google Form. Then after the data has been collected, it is tested with the SPSS 20 analysis tool.

The analytical method used in analyzing zakat literacy and income which will affect the interest of Muslim communities in the city of Japura to pay zakat, infaq, and alms is to use the formulation of a multiple regression equation, because there are two variables to be examined, namely zakat literacy and income. The variable relationship model will be analyzed according to the regression equation modified to the equation:

$$Y = \alpha + \beta_1 X_1 + \beta_n X_n + e$$

Meaning

Y = Dependent variable

a = Constant or fixed value

b = coefficient or variable multiplier value

X = Independent variable

e = the error that is tolerated in the researcher

C. Result and Discussion

Results

1. Reliability Test Results and Validity Tests

a. Reliability Test

Table 1.2

Reliability Statistics	
Cronbach's Alpha	N of Items
.926	18

Reliability Test Results

Source: Research Results Data, 2023

The table above explains the reliability test of the Zakat Literacy and Income Literacy Variables on Intention to Pay ZIS in Jayapura City using Crobach's alpha in a reliability test that has a limit dimension of more than 0.60. As the results of the recapitulation obtained cronbach's alpha > 0.6. Therefore, it can be concluded that the questionnaire is reliable or can be said to be good because $0.926 > 0.6$.

b. Validity test

Table 1.3 Validity test

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
V1	71,40	72,491	,451	,925
V2	71,55	70,100	,530	,923
V3	71,79	71,175	,463	,925
V4	71,62	70,747	,565	,923
V5	71,85	67,646	,715	,919
V6	71,82	68,166	,676	,920
V7	72,05	64,949	,773	,917
V9	72,14	65,554	,671	,920
V10	72,16	65,697	,675	,920
V11	72,42	66,660	,504	,927
V12	71,73	69,428	,566	,923
V13	72,00	67,131	,660	,920
V15	71,84	66,630	,782	,917
V16	71,92	66,600	,788	,917
V17	71,97	68,344	,631	,921
V18	71,58	71,529	,532	,923
V19	71,85	68,529	,716	,920
V20	71,70	71,122	,477	,924

Source: Research Results Data, 2023

A validity test is a test that is used to show the extent to which a measuring instrument is used in measuring what is being measured. States that the validity test is used to measure the legitimacy or validity of a questionnaire.

From the table above it can be explained that the value of $r_{count} > r_{table}$ is based on a significant test of 0.05, meaning that the results of the data above are valid.

2. Classic assumption test

Table 1.4 Classic assumption test results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,73157963
Most Extreme Differences	Absolute	,087
	Positive	,087
	Negative	-,064
Test Statistic		,087
Asymp. Sig. (2-tailed)		,007 ^c

Source: Research Results Data, 2023

a. Data Normality Test

Normality testing was carried out using the Kolmogorov Smirnov technique with the criteria for a significant value of 5%. If the p value > 0.05 the data is normally distributed, if < 0.05 the data is not normally distributed.

Based on the test results table above the normality test in this study obtained a significant value of 0.007. This value is greater than the significant level. So that the regression model in this study is normally distributed.

b. Multicollinearity

Table 1.5 Multicollinearity Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5,450	1,272		4,283	,000		
	Literasi Zakat	,414	,054	,472	7,676	,000	,596	1,679
	Pendapatan	,383	,055	,432	7,013	,000	,596	1,679

a. Dependent Variable: Kepatuhan Membayar ZIS

Source: Research Results Data, 2023

Based on the table of multicollinearity test results in this study, a VIF value of 1,679 was obtained for variable X1, and for variable X2, 1,679. These values are all less than 10.00. Thus, it can be interpreted that there is no multicollinearity or a strong relationship between the independent variables.

c. Heteroscedasticity Test

Table 1.6 Heteroscedasticity Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,450	1,272		,000
	Literasi Zakat	,414	,054	,472	,000
	Pendapatan	,383	,055	,432	,000

a. Dependent Variable: Kepatuhan Membayar ZIS

Source: Research Results Data, 2023

Based on the results of the heteroscedasticity test above, it can be concluded that the sig value of the zakat literacy variable is $0.000 < 0.05$, then the sig value of the income variable is $0.000 < 0.05$, it is said that heteroscedasticity occurs. So that the regression model in this study occurs heteroscedasticity.

3. Multiple Linear Regression Test

Table 1.7 Multiple Linear Regression Test R

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,450	1,272		,000
	Literasi Zakat	,414	,054	,472	,000
	Pendapatan	,383	,055	,432	,000

a. Dependent Variable: Kepatuhan Membayar ZIS

Source: Research Results Data, 2023

Based on the results of the multiple linear regression test in the table above, the regression equation can be made as follows:

$$Y = 5,450 + 0,441X_1 + 0,383X_2 + \varepsilon$$

The regression equation has a constant value of 5,450, stating that if the independent variables, namely zakat literacy and income, are considered constant, then the average interest of the Jayapura city Muslim community in paying zakat, infaq, and alms is 5,450. The zakat literacy regression coefficient is 0.414 with a significance value of $0.000 < 0.05$, then the income regression coefficient is 0.383 with a significance value of $0.000 < 0.05$. This means that the zakat literacy and income

variables have a positive effect on the interest of the Jayapura city Muslim community in paying zakat, infaq, and alms.

4. Hypothesis Test (Statistics Test)

a. t test (Partial)

Table 1.8 t Test Results (Partial)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	5,450	1,272		,000
	Literasi Zakat	,414	,054	,472	,000
	Pendapatan	,383	,055	,432	,000

a. Dependent Variable: Kepatuhan Membayar ZIS

Source: Research Results Data, 2023

Based on the calculation above, it can be concluded that the t (partial) test of variables X and Y, the zakat literacy variable has a significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms with a sig value of $0.000 < 0.05$. Furthermore, the income variable has a significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms with a sig value of $0.00 > 0.05$.

b. F Test (Simultaneous)

Table 1.9 F Test Results (Simultaneous)

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	Sig.
1	Regression	900,817	2	450,408	,000 ^b
	Residual	446,757	147	3,039	
	Total	1347,573	149		

a. Dependent Variable: Kepatuhan Membayar ZIS

b. Predictors: (Constant), Pendapatan, Literasi Zakat

Source: Research Results Data, 2023

Based on the results of the F (simultaneous) test above, it can be seen that the sig value is $0.000 < 0.05$. This indicates that the zakat literacy and income variables

simultaneously have a significant effect on the interest of the Jayapura city Muslim community in paying zakat, infaq, and alms.

5. Coefficient of Determination (R^2)

Table 1.10 Determination Coefficient Test Results (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,818 ^a	,668	,664	1,74332

a. Predictors: (Constant), Pendapatan, Literasi Zakat

b. Dependent Variable: Kepatuhan Membayar ZIS

Source: Research Results Data, 2023

Based on the calculation above, the R Square coefficient is 0.818 or 81.8%, which means that independent abilities, namely zakat literacy and income, simultaneously affect the interest of the Muslim community in the city of Jayapura in paying zakat, infaq, and alms.

Discussion

1. The Effect of Zakat Literacy on the Interest in Paying Zakat, Infaq, and Alms in Muslim Communities in Jayapura City

Based on the results of the analysis obtained that knowledge has a positive and significant effect on the intention to pay zakat, infaq, and alms of the Muslim community in the city of Jayapura. Zakat literacy affects the decision to pay zakat, infaq, and alms, it can be understood that the higher the zakat literacy of the Muslim community in the city of Jayapura, the greater the interest in paying zakat, infaq, and alms, and vice versa, the lower the zakat literacy, the smaller also the interest of the Muslim community in the city of Jayapura to pay zakat, infaq, and alms. So the results of this study are in accordance with the results of research including those carried out by (Yusfiarto et al., 2020) (Robi Prayoga, 2022) (Rosalinda et al., 2021) (Oktaviani & Fatah, 2022) (Masfufah, 2021) (Anggraini & Indrarini, 2022), with the results of the study stating that the variables of knowledge and trust together have an influence on interest in paying zakat. The findings recommend that institutions and local

governments continue to increase understanding and provide information to the public regarding zakat by holding zakat literacy socialization to the Muslim community in Jayapura city through the use of digitalization so as to encourage increased zakat literacy for muzakki in Jayapura city such as providing payment transaction services via cashless, actively promoting on social media so that zakat information can be reached by all parties wherever and whenever. Thus the interest of the Jayapura city Muslim community in paying zakat will increase and can maximize the potential of zakat in the land of Papua.

2. The Influence of Income on the Interest in Paying Zakat, Infaq, and Alms of Muslim Communities in Jayapura City

The results of the analysis show that the influence of income on the intention to pay zakat, infaq, and alms of the Muslim community in the city of Jayapura is positive and significant. So the results of this study are in accordance with several studies including (Rouf, 2011) (Khairunnisa et al., 2022) (Kartika, 2020) which states that there is a significant influence between income on people's interest in paying zakat at the Semarang branch of the zakat house. However, this research is contrary to research (Kusuma & Hardiningsih, 2022) with income results that do not affect the intention to pay zakat. These findings recommend that regional governments be encouraged to continue to pay special attention to MSMEs in order to increase the income of the surrounding community by utilizing digitalization as a marketing medium, therefore digitalization plays a role in the development of MSMEs. Thus the interest of the Jayapura city Muslim community in paying zakat will increase and can maximize the potential of zakat in the land of Papua.

D. Conclusion

Based on the results of the analysis carried out, it was found that zakat literacy had a positive and significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms. with the t (partial) test of the X and Y variables, the zakat literacy variable has a significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms with a sig value of $0.000 < 0.05$. The results of the analysis carried out obtained income results that had a positive and significant effect on

the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms. with the t (partial) test of the X and Y variables, the income variable has a significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms with a sig value of $0.000 > 0.05$. Furthermore, the income variable has a significant effect on the interest of the Jayapura city Muslim community to pay zakat, infaq, and alms with a sig value of $0.00 > 0.05$.

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