

Determinants of The Muslim Community's Interest in Paying Professional Zakat in DKI Jakarta

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ABSTRACT

In this research, not all Muslim communities in DKI Jakarta can be classified as *muzaki* (an individual who pays zakat, a mandatory charitable contribution in Islam, to those who are eligible to receive it), as they have not met the minimum asset threshold established. However, this does not diminish the interest of the Muslim community in DKI Jakarta in paying zakat. The research involved 160 respondents from the Muslim community in DKI Jakarta, utilizing purposive sampling for data collection. The results indicate that only the digital payment variable does not significantly affect the interest of the Muslim community in paying professional zakat. In contrast, the variables of income, altruism, environment, attitude, norms, and behavior all have a significant positive impact on the interest of the Muslim community in paying professional zakat.

1. Introduction

Zakat plays a crucial role in maintaining balance within society. The distribution of zakat is carried out to ensure that inequality does not become excessive, thereby allowing zakat to function as a means of circulating wealth more optimally and equitably (Atabik, 2015). Professional zakat constitutes the second largest potential source of zakat after corporate zakat, reaching hundreds of trillions of rupiah. Recognizing its vast potential, the Indonesian Council of Ulama (Majelis Ulama Indonesia, MUI) issued Fatwa No. 3 of 2003 on income zakat, which stipulates that regular or irregular income that has reached the *niṣāb* (minimum threshold) within one year equivalent to 85 grams of gold must be subject to zakat. Zakat may be deducted immediately upon receiving wages if the amount has met the threshold, or accumulated for one year and paid once it reaches the *niṣāb*, at a rate of 2.5% of net income (MUI, 2003), this is consistent with the decree of the National Zakat Agency (BAZNAS) No. 22 of 2022 on income and service zakat thresholds, which specifies that the *niṣāb* is equivalent to 85 grams of gold, with a zakat rate of 2.5% (BAZNAS, 2022b).

Professional zakat is not explicitly discussed in classical fiqh texts, and thus its management is not directly explained in the Qur'an or Sunnah. It is also considered a form of zakat over which scholarly opinions diverge (Bakri, 2021). Professional zakat is the result of *ijtihad* (juridical reasoning) by contemporary scholars, as it was not originally known in early Islamic history.

According to Qardawi (2007), with the expansion of economic activity and the widening scope of income-generating ventures, professional zakat emerged as a response to modern developments. The potential of professional zakat in Indonesia is estimated at Rp 139.07 trillion, ranking second only to corporate zakat, which amounts to Rp 144.5 trillion (BAZNAS, 2020). BAZNAS (2024) reported that the actual collection of wealth-based zakat only reached IDR 167 billion representing a mere 0.1% of its potential.

Jakarta has the highest regional minimum wage in Indonesia, amounting to Rp. 4.276.350 (BPS, 2020). Hasbi Zaenal et al. (2022) note that Jakarta ranks third, after West Java and East Java, in terms of the zakat potential from non-teacher civil servants (ASN), estimated at IDR 101,9 billion. Furthermore, Jakarta holds the largest professional zakat potential from industrial employees at the provincial level, amounting to IDR 63.1 billion (Hasbi Zaenal et al., 2022). His data confirms that Jakarta has significant potential for professional zakat collection. Additionally, zakat distribution in Jakarta reached IDR 2 trillion in 2020–2021, making it the largest zakat distributor among all Indonesian provinces (Baznas, 2022). With 98% of its population identifying as Muslim (10,677,975 people), Jakarta stands out as one of the provinces with the greatest potential for zakat collection (BPS, 2025).

According to Jakarta's Central Bureau of Statistics (BPS DKI Jakarta 2025) occupations in Jakarta are categorized into six general groups: self-employed (23% or 1,173,975 people), casual laborers (5% or 267,776 people), permanent laborers (4% or 193,649 people), employees (60% or 3,059,737 people), freelancers (3% or 128,724 people), and family workers (6% or 283,914 people). With a total workforce of 5,445,767 people, 93% of Jakarta's labor force is employed, earning an average monthly wage of IDR 5,806,940 (BPS, 2020).

Social environment strongly influences the Muslim community's interest in paying zakat (Astuti & Prijanto, 2021). The Theory of Planned Behavior explains how individuals' actions are guided by systematic information processing (Ajzen, 1991). Several factors shape individual behavioral intentions: attitude (one's evaluation of behavior), subjective norms (others' expectations regarding the behavior), and perceived behavioral control (self-assessed ability to perform the behavior) (Ajzen & Fishbein, 2005). These three factors influence zakat-related behavior and may predict Muslims' interest in paying zakat. Prior studies have shown that income is another key determinant. For example, Pristi & Setiawan (2019) found that income has a significant impact on zakat payment. As Suroto (2000) noted, income accumulated annually from work is essential for one's livelihood, and in the context of professional zakat, it determines the timing and obligation of payment.

Altruism also shapes individuals' willingness to pay zakat. Arifin (2015) defined altruism as an attitude of helping others without expecting reciprocal benefit, prioritizing others over oneself. This explains its role in motivating Muslims to fulfill their zakat obligations (Alfira, 2022). Consistently, Is'ad & Ach. Yasin (2023) found that altruism positively influences zakat payment interest. According to Myers, altruistic behavior may manifest in empathy, belief in a just world, and social responsibility (Arifin, 2015). Environmental factors are also significant. Fuad & Anggelista (2022) demonstrated that social surroundings positively affect zakat payment.

BAZNAS (2023) has partnered with digital zakat payment platforms. *smereu research institute*, revealed that 69.1% of high-income individuals in Indonesia have greater internet access, supporting the use of digital payment to optimize zakat potential (BAZNAS, 2022a). This study therefore aims to analyze and test the influence of digital payment, income, altruism, environment, attitude, norms, and behavior on the interest of the Muslim community in paying professional zakat. In this framework, the independent variables include digital payment,

income, altruism, environment, attitude, norms, and behavior, while the dependent variable is the Muslim community's interest in paying professional zakat

2. Research Method

This study employed a quantitative approach, utilizing statistical analysis to measure observable phenomena and generate quantifiable data (Noor, 2015). According to Sugiyono (2010) quantitative research is characterized by the use of numerical data collected through questionnaires, which are then processed and analyzed to examine the relationship between independent and dependent variables

The population of this study comprised the Muslim community residing in DKI Jakarta. The sample was defined as a subset of this population, determined using purposive sampling. Purposive sampling is a technique used to select respondents based on specific criteria (Sugiyono, 2010). The criteria applied in this study were as follows:

- a. Muslim residents of DKI Jakarta,
- b. Muslims who are employed
- c. Muslims who earn income either monthly or annually
- d. Muslims who express willingness to pay professional zakat.

According to Roscoe's rule of thumb, when correlation analysis is employed, the minimum sample size should be at least 20 times the number of variables studied (Sugiyono, 2010). This study involved eight variables: one dependent variable and seven independent variables. Accordingly, the minimum number of respondents was determined as $8 \times 20 = 160$

To measure responses from the questionnaire, this study applied a Likert scale. The Likert scale is commonly used to capture attitudes, opinions, and social phenomena in research (Suliyanto, 2006). Each item in the questionnaire was rated on a four-point scale, ranging from 1 (strongly disagree), 2 (disagree), 3 (agree), to 4 (strongly agree). The option of "neutral/undecided" was excluded in this study to avoid ambiguity or inconsistent responses (Kerlinger, 1992). Thus, only four alternative responses were provided

For data analysis, this study employed the Partial Least Squares (PLS) method, which is a variance-based multiple linear regression technique (Ghozali, 2011). his model was chosen due to the presence of multicollinearity among independent variables. The procedure involves three iterative stages: (1) weight estimation, (2) constructing the inner and outer models, and (3) calculating mean estimates. Hypothesis testing was then conducted to examine the direction and strength of relationships between dependent and independent variables. The structural equation applied in this study is as follows

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \varepsilon$$

Where:

Y_i = Endogenous variable for sample i

α = Constant

β = Regression coefficient representing the influence of each independent variable on the dependent variable

X_1 = Digital payment

X_2 = Income level

X_3 = altruism
 X_4 = Environment
 X_5 = Attitude
 X_6 = Norms
 X_7 = Behavior
 ε = Error term

3. Results and Discussion

The hypothesis testing results indicate that the effect of digital payment on the interest of Muslims in paying professional zakat shows a beta coefficient of 0.065, a t-statistic of $1.102 < 1.95$ (5%), and a p-value of $0.271 > 0.05$. This suggests that digital payment has no significant influence on Muslims' interest in paying professional zakat. Technological advancement has indeed facilitated many aspects of life, making people enthusiastic about its adoption due to the promise of improved efficiency (Afandi, 2022). It has also accelerated information dissemination, enabling individuals to engage actively in interpersonal communication. Consequently, shifts in payment methods have been observed, moving from cash-based transactions to electronic money. Digital payment provides alternative options amidst the various tools offered by smartphones (Wahrudin et al., 2024). While digital payment platforms facilitate Muslims in fulfilling obligations such as *zakat*, *infaq*, and *ṣadaqah*, concerns remain regarding fund distribution and transparency (Faiz, 2023).

The income variable exerts a significant influence on interest, with a beta coefficient of 0.261, a t-statistic of $2.988 > 1.95$ (5%), and a p-value of $0.003 < 0.05$. This demonstrates that income positively and significantly affects Muslims' interest in paying professional zakat. Income represents the result of labor compensation, enhancing financial capacity through identifiable sources of work (Qardawi, 2007). According to Sukirno (2019) income is the amount received by an individual for work performed within a specific period. Ajzen & Fishbein (2005) explained that when individuals meet their needs with sufficient income, they become more inclined to perform additional obligations, such as zakat. Hence, the higher the income, the greater the likelihood of paying professional zakat.

Income thus has a positive and significant impact on Muslims' interest in professional zakat.. Budaya & Nasution (2021), referring to Abu 'Ubayd, argue that expenditures from income influence the surrounding social environment. The Qur'an also highlights this principle in Surah Al-Hasyr (59:7): "...so that wealth does not circulate only among the rich among you." These findings are consistent with previous research by Kartika (2020), Pristi & Setiawan (2019), Sumadi & Priliastuti (2021), and Diana (2022) all of which confirm the positive impact of income on zakat interest.

The altruism variable shows a significant effect, with a beta coefficient of 0.235, a t-statistic of $1.958 > 1.95$ (5%), and a p-value of $0.05 \leq 0.05$. This indicates that altruism significantly and positively affects Muslims' willingness to pay professional zakat. Altruism is defined as the behavior of helping others without expecting reciprocation (It encourages individuals to fulfill their zakat obligations (Alfira, 2022), Ajzen (1991) emphasized that attitudes are closely linked to surrounding circumstances, shaping interactions among individuals. The Qur'an also reinforces this, as in Surah Al-Hasyr (59:9): "...whoever is protected from the stinginess of his soul—it is they who will be successful." These findings align with research by Is'ad & Yasin (2023), Rahma & Sodiq (2024), and Febrianti & Yasin (2023) which similarly demonstrate the positive influence of altruism.

The environment variable also shows a significant effect, with a beta coefficient of 0.287, a t-statistic of $2.126 > 1.95$ (5%), and a p-value of $0.034 < 0.05$. This indicates that environment positively and significantly affects Muslims' interest in paying professional zakat. Environment, in this context, encompasses all conditions that shape behavior, personal growth, and development. Azwar (2013) argued that individuals are influenced by their environment, which guides behavioral patterns in relationships with neighbors, friends, relatives, and others. This study demonstrates that environment significantly influences zakat interest, in line with the hadith reported by Abū Dāwud and Tirmizī in *Silsilah Aṣ-Ṣaḥīḥah*, in which the Prophet Muhammad (peace be upon him) stated: "A person's religion is in accordance with that of his close friends. Let each of you look at whom he takes as close friends." These results are consistent with Bin-Nashwan et al. (2019), Safitri & Suryaningsih (2021), Fuad & Anggelista (2022), Quthbi & Rafsanjani (2022), and (Karim et al., 2024) who similarly found environmental factors to be influential.

The attitude variable has a significant effect, with a beta coefficient of 0.198, a t-statistic of $2.05 > 1.95$ (5%), and a p-value of $0.04 < 0.05$. This suggests that attitudes significantly and positively affect Muslims' interest in paying professional zakat. Attitude refers to one's evaluation or perception of behavior when making decisions (Nugraheni & Muthohar, 2021). In this study, attitude is understood as an individual's opinion about the behavior itself. A strong conviction about the correctness of an action strengthens one's internal motivation to act (Ajzen & Fishbein, 2005). The findings confirm that attitude plays a significant role, consistent with studies by Wa'adarramah & Haris (2024), Arrosyid & Priyojadmiko (2022), Mahardika (2020), and Ardianto et al. (2018).

The norms variable also has a significant effect, with a beta coefficient of 0.194, a t-statistic of $3.255 > 1.95$ (5%), and a p-value of $0.001 < 0.05$. This indicates that norms significantly and positively affect Muslims' interest in paying professional zakat. Norms are reflections of beliefs shaped by others' expectations or societal influence Ajzen & Fishbein (2005). Intention is seen as a function of social influence (Wa'adarramah & Haris, 2024). This study thus confirms that norms have a positive effect, in agreement with Wa'adarramah & Haris (2024), Arrosyid & Priyojadmiko (2022), Fasa (2020), Mahardika (2020), and Ardianto et al. (2018).

The behavior variable is also significant, with a beta coefficient of 0.235, a t-statistic of $1.961 > 1.95$ (5%), and a p-value of $0.05 \leq 0.05$. This indicates that behavior significantly and positively affects Muslims' interest in paying professional zakat. Behavior refers to interactions, responses, and experiences of individuals in reaction to external and internal stimuli (Notoatmojo, 2010). Perceived self-control is an important determinant of behavior, observable in intentional or unintentional actions As emphasized in Surah Al-Isra' (17:7): "If you do good, you do good for yourselves; and if you do evil, it is for yourselves." These results affirm that behavior has a positive effect, consistent with Aisyah & Wardana (2022), Mahardika (2020), dan Baharuddin (2021).

4. Conclusion

Based on the results of data analysis, hypothesis testing, and the subsequent discussion regarding the influence of digital payment, income, altruism, environment, attitude, norms, and behavior on the interest of Muslims in paying professional zakat, the following conclusions can be drawn:

- a. The digital payment variable does not have a significant effect on Muslims' interest in paying professional zakat. In other words, the higher the influence of digital payment, the

lower the interest in paying professional zakat. Therefore, hypothesis H₁ is **“rejected”**.

- b. The income variable has a positive and significant effect on Muslims' interest in paying professional zakat. This implies that the higher an individual's income, the greater their interest in paying professional zakat. Thus, hypothesis H₂ is **“accepted”**.
- c. The altruism variable has a positive and significant effect on Muslims' interest in paying professional zakat. This suggests that stronger altruistic tendencies in individuals lead to greater interest in paying professional zakat. Hence, hypothesis H₃ is **“accepted”**.
- d. The environment variable has a positive and significant effect on Muslims' interest in paying professional zakat. This indicates that the stronger the influence of one's environment, the greater the interest in paying professional zakat. Therefore, hypothesis H₄ is **“accepted”**.
- e. The attitude variable has a positive and significant effect on Muslims' interest in paying professional zakat. This shows that clearer and stronger attitudes toward zakat obligations are associated with greater interest in paying professional zakat. Consequently, hypothesis H₅ is **“accepted”**.
- f. The norms variable has a positive and significant effect on Muslims' interest in paying professional zakat. This demonstrates that the stronger the influence of social and religious norms, the greater the interest in paying professional zakat. Thus, hypothesis H₆ is **“accepted”**.
- g. The behavior variable has a positive and significant effect on Muslims' interest in paying professional zakat. This means that the clearer and stronger behavioral tendencies within individuals, the higher their interest in paying professional zakat. Therefore, hypothesis H₇ is **“accepted”**.
- h. Overall, the findings indicate that not all of the 160 respondents are obligated to pay professional zakat, as many do not meet the required *niṣāb* threshold. Nevertheless, considering the influence of the seven independent variables on the dependent variable, only one variable (digital payment) showed no significant effect. Therefore, it can be concluded that Muslims in DKI Jakarta generally demonstrate a willingness to pay professional zakat, even if they have not yet met the conditions to qualify as zakat payers

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