INFLUENCE OF FAITH, KNOWLEDGE, AND INCOME ON THE AMOUNT OF ZAKAT PAID BY MUZAKKI IN DISTRICT / CITY, JAMBI PROVINCE

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ABSTRACT

In human activities and behaviors, including economic activities and behaviors, Islam is guided by three main principles: faith (aqidah), Islamic law (syariah), and ethics (akhlak). This study aims to analyze the behavior of *muzakki* in fulfilling their obligation to pay zakat, both zakat fitrah and zakat maal. The research sample consists of *muzakki* who have fulfilled their obligation to pay zakat. Of

the 150 *muzakki* studied, 100% have paid zakat fitrah, but only 62 individuals (41.33%) have paid zakat maal. The primary place for paying zakat (78%) is at Amil Zakat in mosques or musholah, while 14% pay at BAZNAS, and only 8% at Zakat Collection Units or Zakat Management Institutions. The average income of the *muzakki* is IDR 6,279,600.45 per month. The zakat fitrah paid in cash in 2019 averaged IDR 36,411.25 per person, and in 2020 averaged IDR 40,931.50. Zakat fitrah paid in the form of rice in 2019 averaged 2.25 kg per person, and in 2020 averaged 2.56 kg per person. The amount of zakat *maal* paid by *muzakki* in 2019 averaged IDR 2,768,405.19, and in 2020 averaged IDR 2,310,547.43, representing a decrease of 16.54% compared to the zakat *maal* in 2019. Based on χ2 testing, the amount of zakat *maal* paid by *muzakki* is significantly related to their level of faith and income but is not significantly related to their knowledge about zakat.

Keywords: *Muzzaqi*, Zakat Fitrah, Zakat *Maal.*

INTRODUCTION

The development and implementation of economics from an Islamic perspective are based on the Qur'an and Hadith. In Islam, there are permitted (halal) and things that are forbidden (haram). Economic activities and behaviors are grounded in three main pillars (Al-Diwany 2005): *Aqidah*, syariah, and akhlak. Aqidah refers to all human activities related to faith and belief. Syariah is a term that refers to Islamic law or the rules derived from Islamic teachings. It covers various aspects of life, including worship practices such as prayer, fasting, zakat, and pilgrimage. Akhlak, or moral conduct, encompasses principles of morality, including in economic behavior.

The application of syariah can vary across different countries and Muslim communities, depending on local interpretations and traditions. Some Muslim-majority countries incorporate Islamic law into their legal systems, while others adopt a mixed approach between civil and Islamic law. One of the fundamental obligations of Muslims is to pay zakat, which is intended to support those in the Muslim community who are less fortunate. To ensure that zakat contributions are more effective in helping the community, a comprehensive action plan is needed to make sure that no muslim group is neglected or marginalized.

Zakat consists of zakat fitrah (a mandatory charitable contribution for every Muslim as a means of personal purification) and zakat *maal* (a mandatory charity on wealth for those (*Muzakki*) who meet the required threshold of wealth and time known as *nisab* and *haul*). Zakat collected by amil (zakat collectors) is distributed to eight categories of recipients (*mustahik*): the poor, the needy, those in the path of Allah, travelers in need, zakat administrators, slaves seeking freedom, debtors, and new converts to Islam. (*fakir*, *miskin*, *fisabilillah*, *ibnussabil*, *amil*, *hamba sahaya*, *gharim* and *muallaf*). The primary goal of zakat collection is to regulate the wealth within the community so that it flows into productive investments, rather than merely serving as a means of social welfare (Gusfahmi 2007; Munika 2021).

In addition to zakat on wealth (zakat *maal*), there are several other forms of assets that are subject to zakat, including: Zakat on livestock, which covers all types and sizes of livestock (e.g., cattle, buffalo, goats, sheep, chickens, and others).Zakat on agricultural produce, which includes economically valuable plants such as grains, tubers, vegetables, fruits, ornamental plants, grasses, and leaves.Zakat on gold and silver. Zakat on commercial goods, which applies to all types of trade assets intended for sale, including goods such as tools, clothing, food, jewelry, and more. This includes trade activities conducted by individuals, groups, or corporations. Zakat on mining products. Zakat on discovered treasures (*rikaz*), which refers to found property whose owner is unknown (treasure trove). Zakat on professional income, which is zakat derived from professional earnings once they have reached the nisab (minimum threshold). Professions subject to this include government or private employees, consultants, doctors, notaries, accountants, artists, and entrepreneurs.

Zakat encompasses three key dimensions in the life of a muslim: spiritual, social, and economic (Beik, 2010). Spiritually, zakat serves as a means of worship and purification of the soul through zakat fitrah and purification of wealth through zakat *maal*. Socially, zakat can enhance productivity as it encourages a strong work ethic. Economically, zakat has two main concepts: it can promote equitable economic growth and fair distribution of wealth within the economy. Research by Pramanik (1993) shows that zakat has a positive correlation with economic growth. In addition to these three dimensions, zakat also has a positive relationship with the Human Development Index (HDI).

In 2023, Indonesia's Muslim population reached 240.62 million (86.7% of the total population). This large Muslim population implies a significant potential for zakat collection. The Indonesian Ministry of Religious Affairs (Kemenag RI) revealed that the potential for zakat in Indonesia could reach IDR 327 trillion per year. This potential is nearly equivalent to the government's 2022 social protection budget of IDR 431.5 trillion.

The population of Jambi Province in 2022 was approximately 3.5 million, with 95.08% being Muslim. With around 3,327,800 Muslims, the Zakat, *Infaq*, and *sadaqah (*ZIS) receipts in Jambi Province in 2023 reached IDR 636,073,401. This means that each Muslim in Jambi Province paid only about IDR 191,140 per year in zakat, which is very low.

Given the large zakat potential that remains uncollected, both nationally and regionally, particularly in Jambi Province, it is intriguing to understand why zakat collection, especially in Jambi Province, has not been maximized. Therefore, this study is conducted to address the following issues:

1) What are the characteristics of *muzakki* in Jambi Province?
2) What types of zakat are paid by *muzakki* in Jambi Province?
3) Is there an influence of the level of faith, knowledge about zakat, and income on the zakat payments by *muzakki*?
4) What is the actual potential for zakat collection from the Muslim community in Jambi Province?

LITERATURE REVIEW

Zakat carries several meanings, including purification, growth, and blessings. In Islamic law (*shar'i*), zakat refers to a specific form of charity that is obligatory in Islamic jurisprudence, imposed on the wealth of the affluent and distributed to those entitled to receive it (Huda, 2018). In the context of Islamic *fiqh*, zakat means giving a portion of specific wealth that has reached its nisab (minimum threshold).

The obligation for Muslims to pay zakat on wealth is explicitly stated in the Qur'an. One of the verses is found in Surah At-Taubah, verse 103: "*Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing*" (QS. At-Taubah, 103). The zakat collected from the *muzakki* is distributed to those eligible to receive it (8 category *asnaf*) ,

as outlined in the Qur'an, specifically in Surah At-Taubah, verse 60: *"Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler—an obligation [imposed] by Allah. And Allah is Knowing and Wise"* (QS. At-Taubah, 60).

Based on *aqidah* (creed), faith, and piety, a Muslim's economic behavior and motivation will vary according to their level of belief and piety (Yogyakarta, 2008). For Muslims with a high level of *aqidah*, faith, and piety, their economic behavior and motivation will be directed towards maximizing *maslahah* (benefit in this world and blessings in the hereafter), fulfilling their life needs adequately, and carrying out their obligations as servants of Allah, such as paying zakat, giving charity, endowing property (*waqf*), donating (*infaq*), and performing the pilgrimage (*hajj*). Conversely, those with lower levels of faith may be less motivated to fulfill these obligations.

In Islam, whatever one aims to achieve in life, including in economic and other aspects, must align with the objectives of *maqasid al-shariah* (the goals of Islamic law). According to Al-Ghazali (Mufid, 2020), the goals of *maqasid al-shariah* are to promote the well-being of all people, which is centered on five key principles: 1) the protection of religion (*deen*), 2) the protection of life (*nafs*), 3) the protection of intellect (*aql*), 4) the protection of lineage (*nasl*), and 5) the protection of wealth (*maal*). Zakat is one of the many obligations for every Muslim in achieving these *maqasid al-shariah* goals, particularly in enhancing the welfare of the poor (*dhuafa*). Therefore, the higher a Muslim's *aqidah*, faith, and piety, the more conscious they become of fulfilling their obligations as servants of Allah, including performing prayer, fasting, and paying zakat, along with other religious duties.

The Role of Zakat in the Economy

In Islamic economics, there are four key macroeconomic policies that must be implemented to influence Islamic economic activities. These four macroeconomic policies in Islamic economics are (Amri 2017): the institutionalization of zakat, the prohibition of riba (*usury*), the prohibition of haram (forbidden) activities, and the prohibition of *gharar* (uncertainty or excessive risk). Among these four policies, the "institutionalization of zakat" is the one that pertains to state revenue and expenditure according to Islamic law.

In conventional economics, the primary source of state revenue is taxes. The "institutionalization of zakat" aims to develop a just and balanced society through wealth distribution by placing material and spiritual values on an equal footing.

The collected zakat cannot serve as a substitute for government expenditure on welfare and disaster management (M 2000). Zakat is crucial for improving societal welfare, as it is linked to poverty alleviation and the economy. (Qardhawi 2001) emphasizes that one of the objectives of zakat is to address various social issues such as poverty and income inequality. The mention of the poor and needy as the first two groups eligible to receive zakat in the Quran indicates that the practice of zakat aims to reduce poverty and income disparities between the wealthy and the poor (Hafidhuddin 2002). Zakat clearly has a connection with aggregate demand (AD) and aggregate supply (AS), or *muzakki* (those who pay zakat). The relationship between zakat, AD, AS, and the economy (Y) is illustrated in Figure 1.
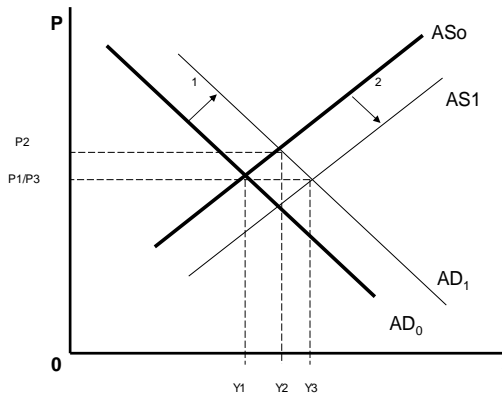

Figure 1: The Relationship of Zakat, AD, US and the Economy (Y)
Source: (Amri 2017)

The implication of zakat payments from *muzakki* to *mustahik* in economic activities is an increase in production. Assuming that *muzakki* are producers, the benefits of zakat for producers are realized through sustained levels of consumption. The zakat paid by *muzakki* is spent by *mustahik* to consume goods and services provided by the *muzakki,* who are also producers. Therefore, the higher the amount of zakat paid by *muzakki,* the greater the income received by *mustahik*, leading to increased consumption by *mustahik*, which in turn can stimulate the economy.
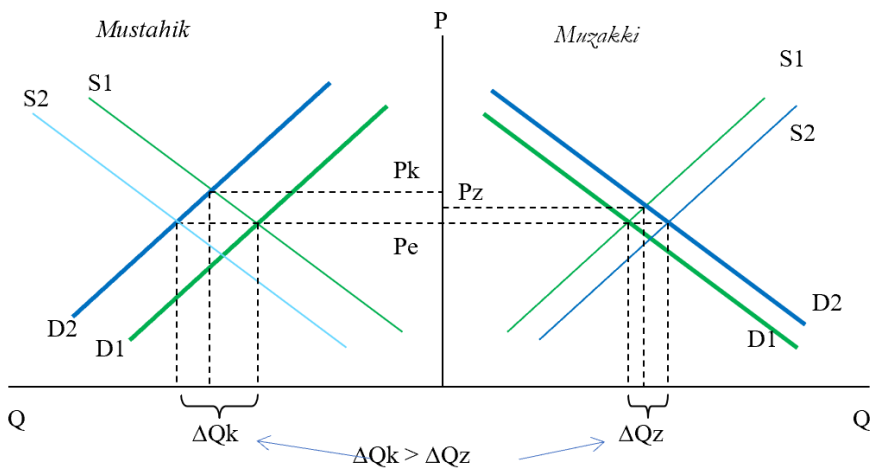

Figure 2 : The Influence of Zakat for *Muzzaqi* and *Mustahik*

Thus, the receipt of zakat by *mustahiq* (those eligible to receive zakat) can meet their needs, thereby narrowing the economic gap between *muzakki* (those who pay zakat) and *mustahik*. Furthermore, the zakat received by mustahiq (the poor) can help alleviate social issues such as crime, homelessness, begging, and other related problems. Zakat helps maintain the purchasing power of the community, allowing businesses to continue operating and growing. In other words, zakat sustains consumer spending at a minimum level, ensuring that the economy continues to function.

METHODOLOGY

The research area for this study is Jambi Province, detailed according to the districts and cities within the province. Although the Muslim population is spread across all districts, sub-districts, and cities, the study will focus on a sample of 7 selected districts/cities. The number of respondents from each district or city within Jambi Province is chosen randomly. The primary consideration for selecting these districts or cities is based on an analysis of secondary data, particularly concerning religious aspects such as zakat collection.

The types of data used in this study include both primary and secondary data. Primary data is collected through questionnaires distributed to selected *muzakki,* specifically those registered as zakat payers. Secondary data is obtained from annual reports from BAZNAS, selected districts/cities in Jambi Province, the Central Statistics Agency, journals, articles, and other relevant sources.

The sample selection was carried out using purposive sampling, which is a procedure for choosing samples based on specific characteristics relevant to the research objectives (Juanda 2009). The criteria for sample selection were based on individuals who have fulfilled their obligation to pay zakat (*muzakki)* in the previous year. The sample for this study consisted of 150 respondents, drawn from districts/cities with the highest Muslim populations and a high level of religiosity.

The distribution of the 150 *muzakki* respondents across the districts and cities within Jambi Province is detailed in Table 1.

Table 1: Number of *muzakki* samples per regency/city in Jambi Province.

Regency/City	Number of Respondents (people)	Percentage
1. Muara Tebo	22	14,7
2. Muara Bungo	20	13,3
3. Muara Jambi	23	15,3
4. Tanjung Jabung Barat	16	10,7
5. Merangin	18	12,0
6. Kota Jambi	27	18,0
7. Batang Hari	24	16,0
Total	**150**	**100,0**

The zakat institutions selected as samples for this study include the National Board of Zakat (BAZNAS) and zakat institutions formed by the community in mosques or local zakat institutions. These are detailed as shown in Table 2.

Table 2: Number of LAZ Samples based on Regencies/Cities in Jambi Province.

Regency/City	Sum	Percentage
1. Muara Tebo	3	11,54
2. Muara Bungo	3	11,54
3. Muara Jambi	4	15,38
4. Tanjung Jabung Barat	4	15,38
5. Merangin	5	19,23
6. Kota Jambi	5	19,23
7. Batang Hari	2	7,69
Total	**26**	**100,00**

FINDINGS AND ANALYSIS

The types of occupations of respondents in this study are categorized into seven types: private employees, civil servants (PNS), traders, entrepreneurs, farmers, retirees, and housewives (IRT). The most common occupation among respondents is private employees, with 53 individuals (35.3%). The second most common occupation is civil servants (PNS), with 50 individuals (33.3%). The third most common occupation is entrepreneurs, with 14 individuals (9.3%). A detailed breakdown of respondents' occupations can be seen in Figure 3.
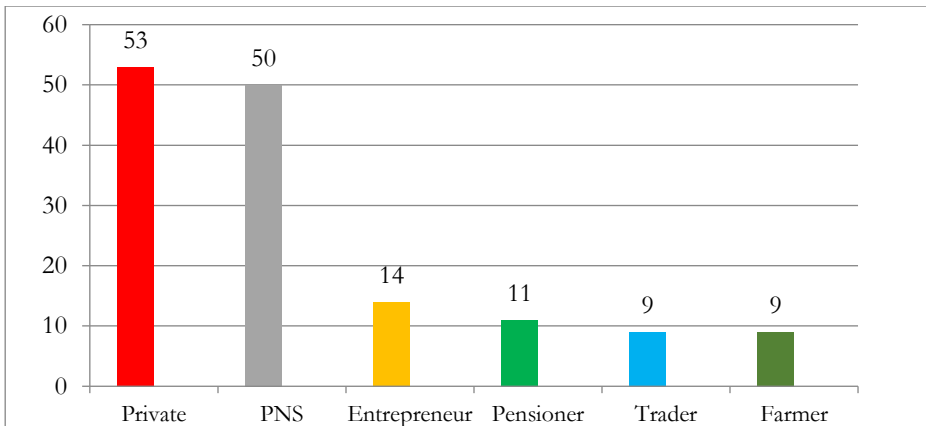
Figure 3: Diagram of Respondents' Type Occupations

Respondents in this study, in this case, *muzakki*, have monthly incomes ranging from IDR 2.5 million to approximately IDR 7.5 million. The lowest monthly income among *muzakki* is IDR 1 million, while the highest income is IDR 70 million (reported by just one individual). The average monthly income for *muzakki* is IDR 6,279,600.45. The largest income group is between IDR 2.5 million and IDR 4.9 million per month, comprising 68 individuals (45.3%). The second largest group has incomes between IDR 7.5 million and above IDR 7.5 million per month, totaling 37 individuals (24.7%). Lastly, 15 individuals (10%) fall into the income bracket of less than or equal to IDR 2.5 million.

Regarding expenditures, the minimum monthly expenditure among *muzakki* is IDR 800,000, and the maximum is IDR 20,000,000, with an average expenditure of IDR 3,613,244.09 per month. With an average income of IDR 6,279,600.45 per month and average expenditures of IDR 3,613,244.09, each *muzakki* can save an average of IDR 2,666,356.36 per month. The average savings for future needs and education is IDR 19,166,666.67. Thus, 50% of muzakki have adequately prepared savings for their future and their children's education. This is understandable given that the majority (78%) of *muzakki* are employed as private employees (35.3%), civil servants (33.3%), and entrepreneurs (9.3%). Details of income, expenditure, and savings groups for *muzakki* are shown in Table 3.

Table 3: Classification *Muzakki* Income, Expenses and Savings

Income Groups (Rp)	Number (People)	(%)	Value (Rp)
< 2.500.000	15	10,0	-
2.500.000 - 4.999.999	68	45,3	-
5.000.000 - 7.499.999	30	20,0	-
>= 7.500.000	37	24,7	-
Average Income /month (Rp)			6.279.600,45
Average Expenses/month (Rp)			3.613.244,09
Average savings (Rp)	75	50	19.166.666,67

As previously explained, all 150 respondents (100%) in the study have paid zakat fitrah. However, only 62 individuals (41.33%) have paid zakat *maal*. Among all respondents who have paid zakat, whether zakat fitrah, zakat *maal*, or agricultural zakat, the majority (117 individuals or 78%) fulfill their zakat obligations by paying at local zakat institutions, such as mosques or *musallas* (Langgar) in their residence area. In addition to mosques or *musallas*, 21 individuals (14%) make their zakat payments to the National Zakat Agency (BAZNAS). Among the respondents, 50 individuals (33.3%) are civil servants (PNS), but only 21 of them (14%) pay zakat to BAZNAS. This indicates that not all civil servants make their zakat payments to BAZNAS. Additionally, 12 individuals (8%) pay their zakat-to-Zakat Management Institutions (LAZ) or Zakat Collection Units (UPZ). The details of zakat payment locations are illustrated in Figure 4.
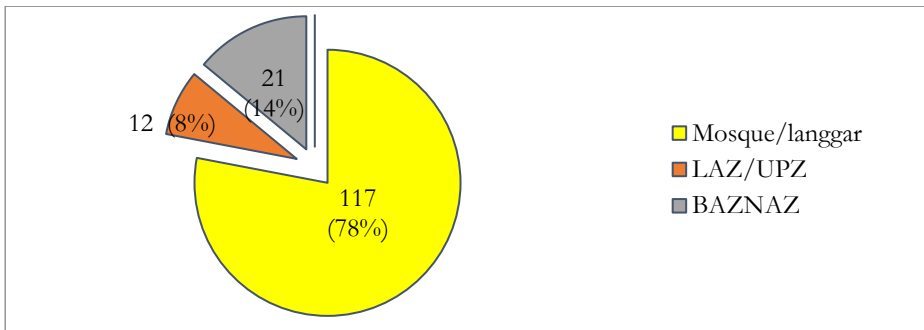

Figure 4: Places of *Muzakki* Paid Zakat

Based on the data in Figure 4, it is evident that the majority (78%) of *muzakki* pay their zakat, whether zakat fitrah or zakat *maal*, to zakat administrators at local mosques or musallas. Only 14% pay their zakat to BAZNAS, and just 8% to LAZ or UPZ. The low percentage of *muzakki* paying zakat to BAZNAS and LAZ/UPZ is due to the presence of these institutions being mostly limited to urban areas. Additionally, those who pay zakat to BAZNAS are primarily civil servants (PNS).

In addition to zakat, the respondents also give *infaq, sadaqah,* and *waqf.* Out of the 150 respondents surveyed, 136 (90.7%) have made contributions in the form of *infaq, sadaqah*, and *waqf.* Only 14 respondents (9.3%) have not made any such contributions. The details of those who have and have not given *infaq, sadaqah*, and *waqf* are presented in Table 4.

Table 4 : *Sadaqoh, Infaq* and *Waqf* Expenditure

Issue/No	Sum (person)	Percentage (%)	Average/year (Rp)		
			Infaq	Sadaqoh	Waqf
Yes	136	90,7	589.675,11	604.262,30	704.814,81
No	14	9,3	0	0	0

In this study, 26 LAZ were surveyed. Among these, there is one LAZ that was established in 1945. Six of the LAZs were founded between 1945 and 1999. The remaining 20 LAZs were established between 2000 and 2020. Specifically, five LAZs were founded in 1916, while three each were established in 2000 and 2019.

Regarding the number of amil (zakat administrators), the smallest LAZ has 2 amil, and the largest has 105 amil, with an average number of 12 amil per institution (Table 5).

Table 5 : Number of Amil LAZ Committees

Number of Committees	LAZ Number	%
2 - 5	3	11,54
6 - 10	10	38,46
11 - 15	5	19,23
16 - 20	4	15,38

| 21 - 25 | 1 | 3,85 |
| = > 26 | 3 | 11,54 |

In 2020, 17 Zakat Management Institutions (LAZ) received zakat fitrah in the form of rice. The amount of rice received by these LAZs ranged from 5 kilograms to 2,260 kilograms. In total, these 17 LAZs collected 7,475.50 kilograms of rice, with each LAZ receiving an average of 439.74 kilograms. Additionally, 20 LAZs received zakat fitrah in the form of money, with amounts ranging from as low as Rp. 80,000 to as high as Rp. 238,710,000. The total zakat fitrah collected in monetary form amounted to Rp. 551,188,300, averaging Rp. 27,559,415 per LAZ.

Furthermore, in 2020, 17 LAZs received zakat *maal*. The amounts received ranged from Rp. 250,000 to Rp. 3,246,699,314. On average, each of these LAZs collected Rp. 233,339,134.94 in zakat maal. In addition to zakat *maal,* two LAZs received zakat from agriculture, with contributions ranging from Rp. 2,100,000 to Rp. 5,700,000. The total zakat from agriculture amounted to Rp. 7,800,000, averaging Rp. 3,900,000 per LAZ.

The data on zakat fitrah, zakat *maal*, and agricultural zakat paid by *muzakki* indicate that the potential for zakat collection in Jambi Province is substantial. The average zakat fitrah received by LAZs is Rp. 27,559,415 per year, while the average zakat *maal* collected is Rp. 233,339,134.94, and the average agricultural zakat is Rp. 3,900,000. Among these three types of zakat, the potential for agricultural zakat in Jambi Province appears to be the most significant, as only two people and two LAZs reported receiving it.

The zakat collected by LAZs is distributed to various categories of beneficiaries (*mustahik*), including the poor and needy, those in the cause of Allah (*fisabilillah*), travelers (ibnu sabil), debtors (*gharimin*), and zakat administrators (amil). Among the 26 LAZs surveyed, all distributed zakat to the poor and needy, with an average amount of Rp. 101,191,032.54 per LAZ. For fisabilillah, the average distribution per LAZ was Rp. 34,757,001.65, while the average for *ibnu sabil* was Rp. 4,513,583.10, and for *gharimin*, it was Rp. 3,063,146.88. The zakat allocated for zakat administrators (amil) averaged Rp. 25,287,307.45 per LAZ. Additionally, based on LAZs report study, the average amount of zakat received by *mustahik* in cash was Rp. 287,052.05, while the average amount of rice received was 9.13 kilograms per *mustahik*.

Zakat Fitrah

Out of the 150 *muzakki* respondents, all of them (100%) had paid zakat fitrah. Specifically, in 2019, 129 respondents (86%) paid zakat fitrah in cash (in rupiah), while 21 respondents (14%) paid it in the form of rice (in kilograms). In 2020, 127 respondents (84.67%) paid zakat fitrah in cash, whereas 23 respondents (15.33%) paid it in rice.

The amount of zakat fitrah paid by *muzakki* in 2019 ranged from Rp. 30,000 to Rp. 1,200,000, with an average payment of Rp. 145,645 for an average household size of 3.68 or 4 people, which equals approximately Rp. 36,411.25 per person. In 2020, the amount of zakat fitrah paid ranged from Rp. 30,000 to Rp. 700,000, with an average payment of Rp. 163,726 for an average household size of 3.68 or 4 people, or approximately Rp. 40,931.50 per person. The amounts of zakat fitrah paid by each *muzakki* were closely aligned with the amounts determined by the Provincial Government, the Regional Office of Religious Affairs, and the Indonesian Ulema Council (MUI) of Jambi Province (see Table 6).

Table 6: Amount of Zakat *Fitrah* Regency/City in Jambi Province in 2020*

City/Regency	Highest	Intermediate	Lowest	Rice (kg)
Kota Jambi Kab. Muaro Jambi Kab.Batang Hari Kab ………………	Rp. 51.300,00 Rp. 53.000,00 Rp. 57.000,00	Rp. 47.500,00 Rp. 46.000,00 Rp. 43.700,00	Rp. 37.620,00 Rp. 38.000,00 Rp. 36.100,00	2,8 2,5 2,5
Average	Rp. 53.766,67	Rp. 45.733,33	Rp. 37.240,00	2,6

Source:* Announcement of the Jambi Provincial Government, Jambi Provincial Religious Office and Jambi Provincial MUI No: B-1757/Kw.05.6/BA.00/IV/2020 and Number: B.006/DP. P/MUI-JBI/IV/2020

Based on the amounts of zakat fitrah paid in 2019 and 2020, there was an increase in the zakat fitrah paid by *muzakki* in 2020, with an average rise of Rp. 4,520.25, representing a 12.41% increase. For zakat fitrah paid in the form of rice, the amount ranged from 3 kg to 25 kg in both 2019 and 2020, with an

average of 10 kg in each year. The details of the number of *muzakki* and the value of zakat fitrah paid by them in 2019 and 2020 are presented in Table 7.

Table 7: Amount of Zakat *Fitrah* Paid *by Muzakki* in 2019 and 2020

Form of payment / Description	Money (RP)		Rice (kg)	
	Year 2019	Year 2020	Year 2019	Year 2020
Number of *Muzakki*	129	127	21	23
Amount (Rp)	30.000 – 1.200.000	30.000 – 700.000	3 – 25	3 – 25
Average	145.655	163.726	8,99	10,03

Zakat *Maal*

In addition to zakat fitrah, *muzakki* also paid zakat *maal*. In 2019, out of 150 respondents, 62 individuals (41.33%) fulfilled their obligation to pay zakat *maal*, while in 2020, 61 individuals (40.67%) did so. Another form of zakat paid by *muzakki* was agricultural zakat, but only one person paid this type of zakat in both 2019 and 2020. Thus, out of the 150 respondents, only 63 individuals (42%) paid zakat *maal*, while the remaining 87 individuals (58%) did not or did not pay zakat *maal*. This indicates that while all respondents (100%) fulfilled their obligation to pay zakat fitrah, only 42% fulfilled their obligation to pay zakat *maal*. The average amount of zakat *maal* paid by *muzakki* in 2019 was Rp. 2,768,405.19, which decreased to an average of Rp. 2,310,547.43 in 2020, representing a decline of 16.54% compared to 2019.

Regarding the income levels of *muzakki,* it was found that 67 individuals (44.67%) had a monthly income exceeding Rp. 5 million, while the remaining 83 individuals (55.33%) had an income below Rp. 5 million per month. According to Islamic law, the obligation to pay zakat *maal* arises when one's wealth or income reaches the nisab, equivalent to 85 grams of gold per year, or approximately 85 x Rp.1,022,000 (the price of gold in October 2020) per gram, which equals Rp. 86,870,000. Therefore, Muslims earning Rp. 86,870,000 annually or Rp. 7,239,166.67 per month, or those who have savings in the form of gold or cash totaling Rp. 86,870,000 or more for a full year, are required to

pay zakat *maal* amounting to 2.5% of their wealth. Based on the respondents' income data, only 37 individuals (24.7%) earned more than Rp. 7,500,000 per month, making them eligible to pay zakat *maal* (Table 8).

Table 8: Types of *Maal* Zakat Paid by *Muzakki*

Types of zakat paid	Muzakki Year 2019 (person/%)	Muzakki Year 2020 (person/%)
1. Zakat *fitrah*	150 (100,0)	150 (100,0)
2. Zakat *Maal*	62 (41,33%)	61 (40,67%)
3. Agricultural Zakat	1 (0,67%)	1 (0,67%)
4. Livestock Zakat	0	0
5. Other Zakat	0	0
Total	**63 (42%)**	**62 (41,33%)**

Based on observations of 150 respondents as *muzakki*, it was found that 62 individuals (41.33%) paid zakat *maal* in 2019 and 2020, with 61 paying zakat *maal* and only one person paying agricultural zakat. This indicates that the number of *muzakki* paying zakat *maal* is still low, and the number paying agricultural zakat is even lower, with no respondents paying other types of zakat. When compared to the income group of respondents earning more than Rp. 7,500,000 per month—who, based on their nisab, are categorized as "obligated" to pay zakat *maal* there are 37 individuals (24.7%) in this group. However, 62 individuals (41.33%) paid zakat *maal* in 2019 and 2020. This fact shows that the percentage of those who have paid zakat *maal* is higher than those who are categorized as "obligated" to pay it. Details of the zakat *maal* amounts paid by *muzakki* are shown in Table 9.

Table 9: Amount of Zakat *Maal* Paid by *Muzakki* in 2019 and 2020

Subject	Year 2019		Year 2020	
Types of Zakat	*Maal*	Agriculture	*Maal*	Agriculture
Number of *Muzakki*	61	1	62	1
Amount (Rupiah)	150.000-30.000.000	100.000	150.000 - 15.000.000	125.000
Average (Rupiah)	2.310.547,43	100.000	2.272.677,61	125.000

Based on the facts outlined above, it can be explained that the average zakat fitrah paid in cash in 2019 was Rp. 36,411.25 per person, while in 2020, it increased to an average of Rp. 40,931.50 per person. The average zakat fitrah paid in rice was 2.25 kg per person in 2019 and 2.56 kg per person in 2020. Furthermore, the average zakat maal paid by *muzakki* in 2019 was Rp. 2,768,405.19, while in 2020, it decreased to Rp. 2,272,677.61, representing a decline of 16.54% compared to zakat maal in 2019. This decrease may be related to the COVID-19 pandemic.

In 2020, the average expenditure for zakat fitrah per person (*muzakki*) was Rp. 40,931.50, while the average zakat maal payment per household was Rp. 2,310,547.43. Therefore, the average total zakat expenditure (fitrah and maal) for *muzakki* in Jambi Province in 2020 was Rp. 2,351,478.93 per household. This expenditure shows a significant increase compared to the total zakat expenditure (fitrah and maal) of the Muslim community in Jambi Province in 2016, which averaged Rp. 168,084 or 4.36% of total expenditures (Amir, 2016).

Muzakki's Faith, Knowledge and Income

The majority of the *muzakki* respondents have gained insight into the obligation of paying zakat, both zakat fitrah and zakat *maal*, through frequent participation in religious study groups and other religious activities. Among the respondents, 66% regularly attend religious gatherings, while 28.7% attend very frequently. Furthermore, 52% of the *muzakki* indicated that religious values are more important to them than material wealth. However, 47.3% of the respondents strongly agreed with the statement, "This country will improve if its people prioritize religious life," while 50% agreed and 2.7% disagreed. These findings

align with the research of Shofiyatul Muthi'ah and Irfan Syauqi Beik (2021), which suggests that the level of religious understanding, personal satisfaction, and organizational influence significantly impact the compliance with zakat obligations.

Daily life is closely intertwined with religious values. However, only 46% of respondents strongly agreed with the statement that "religion greatly influences daily life choices." Meanwhile, 51.3% agreed, and 2.7% disagreed with the notion that "religion greatly influences daily life choices." The 2.7% of *muzakki* respondents who disagreed that "religion greatly influences daily life choices" present an interesting subject for further study. This dissent could imply a lower level of religious faith, though additional research would be necessary to substantiate this claim.

Among the *muzakki* respondents, 42 individuals (28%) have a thorough understanding of zakat and its benefits to the community. A larger group of 101 respondents (67.3%) have a sufficient understanding of zakat and its societal benefits. Only 7 respondents (4.7%) have a limited understanding of the importance and benefits of zakat for society. This understanding of zakat serves as a motivator for *muzakki* to fulfill their zakat obligations (Majid, 2017).

Regarding awareness of governmental regulations on zakat management, including those by official institutions such as BAZNAS and other LAZs, 98% of *muzakki* respondents are well-informed. Furthermore, 98% of these respondents agree that professional management of zakat received from *muzakki* can be a significant tool in poverty alleviation. Additionally, 99% of *muzakki* understand that LAZs operate in accordance with Islamic principles and applicable legal regulations. Only 1 respondent (0.7%) is less aware of whether LAZs operate according to these principles and regulations.

Knowledge about zakat among *muzakki* is often gained through explanations provided by Islamic scholars. Of the respondents, 61 (40.7%) strongly agree that the role of scholars is crucial in explaining and understanding zakat, while 88 (58.7%) simply agree that scholars play a role in their understanding of zakat. Scholars not only provide understanding and insight into the importance of zakat but also motivate *muzakki* to pay it. Among the respondents, 44 (29.3%) strongly agree that scholars motivate them to pay zakat, and 98 (65.3%) agree. Only 8 respondents (5.3%) disagree that the role of scholars in motivating zakat payment is significant.

Of the 150 *muzakki* surveyed, only 28% strongly agree that their income is sufficient to be subject to zakat. Additionally, 65.3% agree that their income is sufficient for zakat. Conversely, 6.7% disagree, stating that their income is not adequate for zakat. This indicates that 93.3% of muzakki recognize that their income meets the *nisab* threshold and thus is subject to zakat (Kartika, 2020).

Regarding zakat *maal*, *muzakki* generally allocate a portion of their income beforehand. Among them, 38.7% strongly agree that it is necessary to set aside part of their income before paying zakat, while 59.3% simply agree. Only 2% disagree. *Muzakki* set aside a portion of their income for zakat *maal first*, because the zakat *maal* they pay does not reduce their income for their daily needs. Specifically, 38.7% strongly agree that paying zakat *maal* does not reduce their daily expenses, and 59.3% agree with this view. Only 2% disagree.

Furthermore, 38.7% of *muzakki* strongly believe that paying zakat maal, in essence, increases their income, while 59.3% agree with this notion. In addition to increasing income, zakat maal is also intended to purify one's wealth. Among the respondents, 57.3% strongly agree and 41.3% agree that paying zakat *maal* purifies their income and wealth, with only 1.3% expressing disagreement.

The Relationship between Zakat *Maal* Paid and Faith

From the data of 150 respondents, it was found that only 61 *muzakki* (41%) paid zakat maal. After analyzing the data and conducting a Pearson chi-square test, it was revealed that there is a significant relationship between the level of faith and the amount of zakat *maal* paid by *muzakki*. The Chi-Square Value was 13.107 with a significance level of 0.011. The relationship between the level of faith and the amount of zakat *maal* paid is illustrated in the data presented in Table 10.

Tabel 10: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13,107[a]	4	,011
Likelihood Ratio	17,951	4	,001
Linear-by-Linear Association	,079	1	,778
N of Valid Cases	**61**		

a. 5 cells (55,6%) have expected count less than 5.
b. The minimum expected count is 2,07.

Based on the research data, it was found that *muzakki* with low levels of faith tend to have moderate levels of zakat *maal* expenditure. Among these, 30.0% have moderate zakat *maal* expenditure. In contrast, only 14.3% of *muzakki* with low faith levels have high zakat *maal* expenditure. Among *muzakki* with moderate levels of faith, 50.0% also have moderate zakat *maal* expenditure. Additionally, 64.3% of *muzakki* with high levels of faith have moderate zakat *maal* expenditure. *Muzakki* who pay high zakat *maal* with moderate levels of faith constitute 20.0%, while 21.4% of *muzakki* with both high zakat *maal* expenditure and high levels of faith are observed (Table 11).

Table 11: The Relationship between the Amount of *Maal* Zakat Paid and the Level of Faith

Kelompok Besaran Zakat Maal			Faith			Total
			Low	Intermediate	High	
Zakat *maal*	Low	Count	0	9	2	11
		% within Z. *Maal*	0,0%	30,0%	14,3%	18,0%
	Intermediate	Count	17	15	9	41
		% within Z. *Maal*	100,0%	50,0%	64,3%	67,2%
	High	Count	0	6	3	9
		% within Z. *Maal*	0,0%	20,09%	21,4%	14,8%
Total		Count	17	30	14	61
		% within Z. **Maal**	100,0%	100,0%	100,0%	100,0%

The Relationship of Zakat Maal Paid and Knowledge

The results of the data analysis show a Chi-Square Value of 5.886 with a significance level of 0.208. These results indicate that the relationship between

the amount of zakat *maal* paid by *muzakki* and their level of knowledge about zakat is not significant (Table 12).

Table 12: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5,886[a]	4	,208
Likelihood Ratio	6,461	4	,167
Linear-by-Linear Association	,011	1	,916
N of Valid Cases	61		

a. 5 cells (44,4%) are expected to count less than 5.
b. The minimum expected count is 1,18.

The relationship between the amount of zakat *maal* paid by *muzakki* and their level of knowledge about zakat is shown in Table 13. *Muzakki* with low levels of knowledge tend to pay lower amounts of zakat *maal*. Specifically, only 12.5% of *muzakki* with low knowledge pay high amounts of zakat *maal*. Conversely, 12.5% of *muzakki* with high knowledge also pay high amounts of zakat *maal*.

Table 13: The Relationship between the Amount of *Maal* Zakat Paid and Knowledge

Kelompok Besaran Zakat Maal			Knowledge			Total
			Low	Intermediate	High	
Zakat *maal*	Low	Count	1	9	1	11
		% within Knowledge	5,9%	25,0%	12,5%	18,0%
	Intermediate	Count	15	20	6	41
		% within Knowledge	88,2%	55,6%	75,0%	67,2%
	High	Count	1	7	1	9

		% within Knowledge	5,9%	19,4%	12,5%	14,8%
Total		**Count**	**17**	**36**	**8**	**61**
		% within Knowledge	**100,0%**	**100,0%**	**100,0%**	**100,0%**

The Relationship between Zakat Maal Paid and Income

Based on the Pearson Chi-Square test results, the χ^2 value is 13.097 with a significance level of 0.011. This indicates a significant relationship between the amount of zakat *maal* paid by *muzakki* and their income level. The relationship between *muzakki's* income level and the amount of zakat *maal* they pay is illustrated in the data presented in Table 14.

Table 14: Chi Square Tests

	Value	Df	Asymp. Sig. (2-Sided)
Pearson Chi Square	13,097 [a]	4	0,011
Likelihood Ratio	13,711	4	0,008
Linear-by-Linear Association	3,191	1	0,074
N of Valid Cases	61		

a. 5 cells (55,6%) have expected count less than 5.
b. The minimum expected count is 2,21.

Based on the results of the testing and analysis, it was found that *muzakki* with low incomes tend to pay a lower amount of zakat *maal*. Among muzakki with low incomes, only 13.3% pay a high amount of zakat *maal*. Meanwhile, 64.3% of *muzakki* with moderate incomes also pay a moderate amount of zakat. Additionally, 40.0% of *muzakki* with high incomes pay a high amount of zakat *maal* (Table 15) From these findings, it can be concluded that *muzakki* with higher incomes tend to pay a higher amount of zakat *maal*. This result is consistent with previous research (Kartika, 2020).

Table 15: The Relationship between the Amount of Zakat *Maal* Paid and Income

Group of Zakat Maal Amount			Income			Total
			Low	Intermediate	High	
Zakat *maal*	Low	Count	2	7	2	11
		% within Income	11,1%	25,0%	13,3%	18,0%
	Intermediate	Count	16	18	7	41
		% within Income	88,9%	64,3%	46,7%	67,2%
	High	Count	0	3	6	9
		% within Income	0,0%	10,7%	40,0%	14,8%
Total		Count	18	28	15	61
		% within Income	100,0%	100,0%	100,0%	100,0%

CONCLUSION

Characteristics of *Muzakki*: Age: The majority of *muzakki* are between 30 and 59 years old, comprising 78.7% of the sample. Education: 51.33% of *muzakki* have higher education, including D3, S1, S2, and S3 degrees. Occupation: 35.0% of *muzakki* are private sector employees, while 33.3% are civil servants (PNS) Income and Expenditure: The average monthly income of *muzakki* is IDR 6,279,600.45, with an average monthly expenditure of IDR 3,613,244.09. On average, *muzakki* have savings amounting to IDR 19,166,666.67. Zakat Payment Locations: 78% of *muzakki* pay their zakat at mosques or mushollahs, 14% pay to BAZNAS, and the remaining 8% pay to other Zakat Service Units (UPZ).

Zakat Management Institutions (LAZ): The study included 26 LAZs, which receive zakat fitrah, zakat maal, and zakat from agriculture. The amount of zakat fitrah received ranges from IDR 80,000 to IDR 238,710,000, with a total of IDR 551,188,300 and an average of IDR 27,559,415 per LAZ. Zakat maal received ranges from IDR 250,000 to IDR 3,246,699,314, with an average of IDR 233,339,134.94 per LAZ among 17 LAZs. Zakat from agriculture ranges from IDR 2,100,000 to IDR 5,700,000, with a total of IDR 7,800,000 and an

average of IDR 3,900,000. These findings indicate significant potential for increasing zakat, especially agricultural zakat, which remains underutilized.

Distribution of Zakat: Zakat received by LAZs is distributed as follows: Fakir Miskin: Average distribution of IDR 101,191,032.54 per LAZ. *Fisabilillah*: Average of IDR 34,757,001.65 per LAZ, *Ibnu Sabil*: Average of IDR 4,513,583.10 per LAZ.*Ghorim:* Average of IDR 3,063,146.88 per LAZ.Amil (Administrators): Average of IDR 25,287,307.45 per LAZ. *Mustahik*: Average receipt of IDR 287,052.05 and 9.13 kilograms of rice per *mustahik*.

Correlation Between Faith and Income: The study reveals a significant relationship between faith and income with the amount of zakat paid by *muzakki*. Based on the conclusions drawn, it is recommended that despite the impact of faith and income on the amount of zakat paid by *muzakki* in the districts/cities of Jambi Province, efforts should continue to increase the amount of zakat, particularly zakat *maal* and zakat from agriculture, as well as the number of *muzakki*. For policymakers, it is advised to continuously monitor and provide motivation to *muzakki* to enhance the amount of zakat *maal* and agricultural zakat. For future researchers, it would be beneficial to explore additional factors beyond faith, knowledge, and income, such as cultural and social capital in the community, to further investigate issues related to zakat.

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