

# Determinants of Private Zakat Payment: A Study in Johor Bahru District, Johor

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## ABSTRACT

In general, the collection and distribution of zakat fall under the responsibility and authority of the government. Efficient and effective zakat management contributes to improving the nation's socioeconomic status, ensuring the well-being of the Muslim community, and reducing poverty. In the state of Johor, although the Johor State Islamic Religious Council (MAINJ) is the authorized body responsible for zakat collection and distribution, there remain zakat payers that make zakat payments privately, viz., directly to the asnaf rather than through officially recognized zakat institutions. This study aims to analyse the factors that influence the private payment of zakat. The research was conducted in the Johor Bahru district, covering the mukim of Jelutong, Plentong, Pulai, Sungai Tiram, Tebrau, and the Johor Bahru urban area. The findings indicate that, in addition to paying zakat through MAINJ, some zakat payers also make direct individual payments to the asnaf, with one of the contributing factors being their level of knowledge concerning state zakat fatwas.

**Keywords:** Zakat, Private Zakat Payment

## INTRODUCTION

Zakat is one of the five pillars of Islam and plays a crucial role in shaping the foundations of economic and social justice in Muslim societies. It is not merely a religious obligation, but also a systematically designed mechanism to reduce socio-economic disparities among Muslims.

In general, zakat refers to the obligation to give a portion of one's wealth in accordance with specific conditions. Linguistically, the term zakat carries the meanings of purity, growth, blessing, and praiseworthiness. From the perspective of Islamic law (*sharī'ah*), zakat refers to a specified portion of wealth that Allah SWT has made obligatory to be distributed to eligible and rightful recipients, as stipulated in the Qur'an. The words of Allah SWT in Surah At-Taubah, verse 103, which mean:

*"Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth."*

According to Maryam et al. (2018), the practice of zakat can educate the Muslim community to cooperate and to cultivate a sense of responsibility towards the less fortunate, as well as eliminate individualistic attitudes and feelings of miserliness among the wealthy.

Zakat is not only an obligation upon individuals but also constitutes one of the social financial systems in Muslim society, the implementation of which is supervised and systematically managed by the relevant authorities, both in terms of collection and distribution. However, in practice, there are many individuals and corporate entities that pay and disburse part of their zakat directly and privately to *asnaf* (eligible zakat recipients) whom they themselves consider to be entitled (Naimah 2023). Accordingly, the objectives of this study are to (1) analyse the behaviour of individuals who pay zakat privately; (2) examine the level of understanding of zakat-related fatwas; and (3) analyse the factors that influence the private payment of zakat.

## LITERATURE REVIEW

The 76th Muzakarah (Conference) of the National Fatwa Committee for Islamic Religious Affairs Malaysia (MKI), convened from 21 to 23 November 2006 in Terengganu, deliberated on the rulings concerning the private distribution of zakat. The Muzakarah resolved that:

1. From the perspective of governance and public interest (*maṣlahah*), zakat serves as a catalyst for the economic development of the Muslim community. The rules and regulations established by the governing authority (*ulū al-amr*) are intended to safeguard the rights and interests associated with zakat.
2. Although, from the perspective of Islamic law, it is valid to distribute zakat privately without going through the authorities, provided that it is given to the eligible *asnaf*, violating the rules and regulations set by the government in matters of good is sinful, because in Islam, obedience and loyalty to those in authority in matters of righteousness is obligatory.

Similarly, the 87th Muzakarah of the Fatwa Committee of the National Council for Islamic Religious Affairs Malaysia (JFMKBHEUIM), which convened from 23 to 25 June 2009, discussed the “Review of the Ruling on the Private Redistribution of Zakat.” The Muzakarah resolved that the decision agreed upon at the 76th Muzakarah, held from 21 to 23 November 2006, is in accordance with the principles of Islamic law and does not require any amendment. This decision is also consistent with the Shāfi‘ī school of thought, which holds that it is preferable to pay zakat to a just ruler (government).

In general, the collection and distribution of zakat fall under the responsibility of the governing authorities. Nevertheless, there is an ongoing discussion among scholars of Islamic jurisprudence as to whether zakat may be distributed privately, that is, directly from the owner of the wealth to the eligible *asnaf* (Mohd Rusydi & Luqman 2016). In Malaysia, matters relating to the practical aspects of zakat collection and distribution are administered by the respective State Islamic Religious Councils (Majlis Agama Islam Negeri, MAIN), and coordinated by the Department of Waqf, Zakat and Hajj (JAWHAR), with the aim of ensuring that the administration of waqf, zakat and hajj assets throughout the country is more organised, systematic and efficiently managed. Accordingly, the administration, collection and distribution of zakat do not fall within the purview of the federal government, but lie under the jurisdiction of the states (Nur Hafizah & Selamah 2013).

The provisions of the state enactments clearly stipulate that the authority to collect zakat and *zakat al-fitr*<sup>1</sup> lies under the jurisdiction of the State Islamic Religious Council. Among them, Clause 86, Part 6 of the Administration of Islamic Religious Affairs (State of Johor) Enactment 2003 provides that:

*“The Majlis shall have the power to collect zakat and fitrah from every Muslim liable to pay them in the State of Johor in accordance with Islamic law (Hukum Syarak) on behalf of His Royal Highness the Sultan<sup>2</sup>.”*

In addition, the state of Johor has also stipulated under Section 33 of the Syariah Criminal Offences Enactment 1997 the following provision regarding the unauthorised collection of zakat or fitrah:

*“Any person who collects zakat or fitrah, or causes zakat or fitrah to be collected, without having been appointed as an amil or otherwise authorised by the Majlis, commits an offence and, upon conviction, may be liable to a fine not exceeding three thousand ringgit or to imprisonment for a term not exceeding two years or to both, and the Court shall order that the collection be confiscated and paid into the Fund established under section 39 of the Administration Enactment.”*

<sup>1</sup> Zakat that every Muslim is obligated to pay once a year during the month of Ramadan, before the Eid al-Fitr prayer.

<sup>2</sup> Sultan is a noun referring to the title of the monarch who governs the states in Malaysia.

This indicates that, in the state of Johor, it is an offence if zakat payments are not made through the zakat centre or through duly accredited *amil*<sup>3</sup> (the zakat administrators) appointed by the religious authorities.

The study by Mohd Rusydi and Luqman (2016) analyses the views of Islamic legal scholars using inductive, deductive and comparative methods. The findings indicate that there are three channels permitted in Islam for the distribution of zakat: first, to submit zakat to the governing authority, which will then distribute it; second, to distribute zakat directly to the *asnaf* without the intermediary role of the *amil*; and third, to appoint a representative to distribute zakat to the *asnaf*. From a fiqh perspective, the direct distribution of zakat to the *asnaf* is permissible, taking into account the effects of the distribution of wealth both outwardly and spiritually, the just or unjust nature of the ruler, as well as kinship ties between the payer and the *asnaf*.

Subsequently, the study by Norita and Zanariah (2023) aimed to explain, from the perspectives of maqāṣid and law, the issue of zakat payments made to individuals who are not officially appointed *amil*. The research methodology employed involved the collection of data through the analysis of documents that are relevant and valid to the scope of the study. The findings indicate that paying zakat to duly accredited *amil* is in line with the objectives of Islamic law (*maqāṣid al-sharī'ah*), as it adheres to the guidelines prescribed by the Sharī'ah. Another key finding of the study is that, from the standpoint of Islamic law, the private distribution of zakat without going through *amil* who are formally appointed by the state government is legally valid; however, violating the rules and regulations set by the authorities in matters of good is considered sinful.

The study by Aidit (1998) found that there are still Malaysians who distribute zakat privately. This is due to factors such as reluctance to pay at zakat counters, the perception that private distribution is more satisfying, as well as various criticisms directed at zakat institutions, including alleged inefficiency in collection, lack of confidence in the manner of distribution, and political factors. The study by Hairunnizam and Sanep (2004) found that the efficiency of institutions in collecting and distributing zakat is a significant factor in enhancing confidence to pay zakat through formal channels. In addition, a study by Hairunnizam et al. (2007), which employed logistic regression analysis, examined the significant factors influencing public awareness to pay zakat. The main factors identified in the study were age, marital status, income level and the mechanisms of zakat payment.

In addition, the element of trust that zakat payers have in zakat institutions also plays an important role in ensuring the annual increase in zakat collection. The study by Hairunnizam, Sanep and Radiah (2009) found that the majority of respondents who did not pay zakat were likely influenced by dissatisfaction with the distribution of zakat carried out by the zakat institutions. There is evidence that satisfaction with the management of zakat centres is positively associated with the payment of zakat through formal institutions. This means that the more satisfied the public is with the management of zakat centres, the higher their level of compliance in paying zakat to these institutions (Sanep & Hairunnizam, 2005).

Subsequently, the study by Sanep et al. (2006) also demonstrated that 10.5% of zakat payers tend to pay their zakat directly to the *asnaf* even though zakat institutions have been privatised. The study further shows that 57.1% of zakat payers are dissatisfied with the distribution of zakat by these institutions. The states of Selangor, the Federal Territory of Kuala Lumpur and Pulau Pinang record the highest levels of dissatisfaction, with more than 60% of zakat payers expressing discontent. The study also found that dissatisfaction with zakat distribution by zakat institutions significantly influences the decision to pay zakat through formal zakat institutions. This indicates that zakat institutions have yet to achieve the level of management efficiency expected by zakat payers. Consequently, this may adversely affect zakat collection, as zakat payers may be more inclined to pay zakat directly to the *asnaf*, particularly the destitute and the poor.

Muhsin (2016), in his study, explains that the law in Malaysia does not prohibit or restrict any Muslim from paying zakat wherever they wish. This has implications for zakat collection, as evidenced in the Federal Territory, where arrears in zakat payments reached RM76 million in 2015 compared to 2014. This situation arose

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<sup>3</sup> An individual or group appointed by the local religious authority to manage all matters related to zakat, including collecting, calculating, safeguarding, administering, and distributing zakat to the eligible recipients (*asnaf*). They are also entitled to receive a portion of the zakat as remuneration for their service. For clarity in this study, the term *amil* refers to zakat administrators.

due to the loss of 24,000 zakat payers in the Federal Territory (Muhsin, 2016). The study found that 11% of zakat payers fulfilled their zakat obligations directly to the *asnaf* without going through the officially appointed *amil*.

Muhammad Ikhlas et al. (2019) emphasise that when zakat payers fulfil their obligations directly to the *asnaf*, it can result in unequal distribution. This is because zakat payments made without going through the zakat centre or duly appointed *amil* are, as a matter of norm, concentrated on only two categories of *asnaf*, namely the destitute and the poor, while the other categories tend to be overlooked. Muhammad Ikhlas et al. (2019) further explain that zakat centres and the State Islamic Religious Councils in each state continuously remind zakat payers to discharge their zakat responsibilities by paying directly to accredited *amil*. Nevertheless, there remains a segment of payers who fulfil their zakat obligations without channelling them through the zakat centres or authorised *amil* appointed by the authorities. Among the commonly cited reasons are a lack of trust in zakat institutions (Azri, 2016) and the sense of satisfaction derived from paying directly to the *asnaf* (Muhammad Ikhlas et al., 2019).

## METHODOLOGY

### Sampling

This study employed a convenience sampling method using a questionnaire designed to address the research questions. Data were collected through a questionnaire distributed via Google Forms from 15 November 2023 to 31 December 2023, targeting Muslim individuals residing in the district of Johor Bahru, specifically in the *mukim*<sup>4</sup> of Jelutong, Plentong, Tebrau, Sungai Tiram, Pulai, as well as Johor Bahru city. A total of 125 respondents completed the questionnaire; however, only 101 responses were deemed valid and suitable for analysis in this study.

### Questionnaire Design

The questionnaire comprised four sections. Section A contained questions related to respondents' demographics, including gender, age, marital status, monthly income, educational level, and *mukim* within the district of Johor Bahru. Section B focused on respondents' religious knowledge. Section C gathered information on zakat payment practices. Section D pertained to knowledge of fatwas on the private payment of zakat. The respondents' data were measured using a Likert scale (ranging from "1" = strongly disagree to "5" = strongly agree), as well as frequency scales (frequent and infrequent) and several binary (yes/no) questions.

### Data Analysis Methods

The data were analysed using descriptive statistics, including frequency, percentage, mean and standard deviation. The mean score represents the average value of a range of responses and serves as a measure of central tendency. The mean was used to indicate the level of respondents' agreement and was interpreted together with the standard deviation to determine the degree of consensus on the issues raised in the questions. For the five-point scale, the levels of agreement were categorised as follows: less than 2.33 = "Low"; 2.34–3.67 = "Moderate"; and greater than 3.68 = "High", as suggested by Landell (1977) in Table 5.

In addition, the data were also analysed using a logistic regression model to examine the probability associated with several variables in achieving the research objectives. Regression analysis was employed in this study to analyse data related to probabilities. The model estimated in the logistic regression is as follows:

$$P_i = E(Y = 1/X) = 1 / (1 + e^{-z}) \quad (1)$$

<sup>4</sup> It is a term used in Malaysia to refer to an area within the jurisdiction of a mosque, or it may also denote a locality (residential area) under the administration of a *penghulu* (village head).

Where  $P_i$  denotes the probability that a respondent pays zakat privately, that is  $Y=1$ , and  $Y=0$  for respondents who do not pay zakat privately. Based on equation (1), the specific model to be estimated in this study is as follows:

$$L = \ln (P_i / (1 - P_i)) = \beta + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 \quad (2)$$

Where;

**L** The log of the odds of paying zakat privately

**X<sub>1</sub>** Age dummy (1)

**X<sub>2</sub>** Income dummy (1)

**X<sub>3</sub>** Education dummy (1)

**X<sub>4</sub>** Frequency of attending mosque/surau<sup>5</sup> dummy (1)

**X<sub>5</sub>** Mean score for knowledge of zakat fatwas

Most of the variables are measured in the form of dummy variables coded as (1), with only factor  $X_5$  measured on a Likert scale. The dependent variable is the behavior of paying zakat privately, taking the value 1 if the respondent reports paying zakat privately and 0 if the respondent does not. Although most of the variables are dummy in nature, this is permissible as the model also includes a variable measured on a scale. All the variables in equation (2) are tested to determine which factors significantly influence the behavior of paying zakat privately.

## RESULTS

Based on Table 1, the majority of respondents are male, comprising 66 individuals (65.3%), while female respondents total 35 individuals (34.7%). Of the six age categories, the highest proportion falls within the group aged above 51 years, with 36 respondents (35.6%). The lowest proportion is in the 26 to 30 years age group, with only 2 respondents (2.0%). In terms of marital status, the majority of respondents are married, accounting for 90 individuals (89.1%) of the total sample.

Table 1: Profile of Respondents

Items	Frequency	Percentage (%)
Gender:		
Male	66	65.3
Female	35	34.7
Age:		
26 - 30 years	2	2.0
31 - 35 years	7	6.9
36 - 40 years	15	14.9
41 - 45 years	14	13.9

<sup>5</sup> A surau refers to a place of worship for Muslims, typically a building that is smaller in size than a mosque.



46 - 50 years	27	26.7
Above 51 years	36	35.6
Marital Status:		
Single	8	7.9
Married	90	89.1
Widowed/Divorced	3	3.0
Monthly Income:		
RM1,000 and below	8	7.9
RM1,001 - RM3,859	22	21.8
RM3,860 - RM8,318	54	53.5
RM8,319 and above	17	16.8
Education level:		
SPM <sup>6</sup> and below	17	16.8
STPM <sup>7</sup> /Diploma	30	29.7
Bachelor's degree	22	21.8
Master's degree	23	22.8
PhD <sup>8</sup>	7	6.9
Others	2	2.0
<i>Mukim:</i>		
Jelutong	10	9.9
Plentong	38	37.6
Pulai	15	14.9
Sg. Tiram	2	2.0
Tebrau	7	6.9
Bandar Johor Bahru	29	28.7

<sup>6</sup> SPM stands for Sijil Pelajaran Malaysia (Malaysian Certificate of Education). It is a national examination within Malaysia's formal education system for students at the upper secondary level. SPM serves as the final assessment of secondary education, typically taken by students aged 17.

<sup>7</sup> STPM is the abbreviation for the Malaysian Higher School Certificate. It is a pre-university qualification. Students typically pursue STPM after completing SPM, usually at around 19 years of age, as a pathway to further their studies at public or private universities.

<sup>8</sup> Doctor of Philosophy.

Source: Primary Data Obtained from the Survey Conducted in This Study

Table 1 also shows that the majority of respondents have a monthly income ranging from RM3,860 to RM8,318, comprising 54 respondents (53.5%). In terms of educational attainment, most respondents reported their highest academic qualification as STPM/Diploma, accounting for 30 respondents (29.7%), followed by 23 respondents (22.8%) who hold a Master's degree. In this study, the majority of respondents reside in the *mukim* of Plentong, totaling 38 respondents (37.6%), followed by those from the *mukim* of Johor Bahru urban with 29 respondents (28.7%).

Table 2: The Background of Respondents' Religious and Individual Zakat Payments

Items	Frequency	Percentage (%)
Frequency of attendance at the mosque/surau:		
Yes	59	58.4
No	42	41.6
Frequency of listening to religious lectures at the mosque/surau:		
Yes	53	52.5
No	48	47.5
Channels for obtaining religious knowledge:		
Religious lectures at the mosque/surau	38	37.6
Religious books	2	2.0
Electronic media	61	60.4
Ever paid zakat:		
Yes	101	100.0
No	0	0
Amount of zakat paid to MAINJ:		
RM500 and below	16	25.8
RM501 - RM1,000	8	12.9
RM1,001 - RM1,500	13	21.0
RM1,501 - RM2,000	7	11.3
RM2,001 - RM2,500	5	8.1
RM2,501 - RM3,000	5	8.1
RM3,001 and above	8	12.9
Total	62	100.0

Ever paid zakat privately (directly to recipients):		
Yes	39	38.6
No	62	61.4
Amount of zakat paid privately:		
Sincerely (amount not specified)	6	15.8
RM500 and below	17	44.7
RM501 - RM1,000	6	15.8
RM1,001 - RM1,500	1	2.6
RM1,501 - RM2,000	1	2.6
RM2,001 and above	7	18.4
Total	38	100.0

Source: Primary Data Obtained from the Survey Conducted in This Study

Referring to Table 2, which presents the respondents' religious background and their personal zakat payments, the findings indicate that the majority of respondents frequently attend mosques or suraus, totaling 59 individuals (58.4%). The study also found that most respondents—53 individuals (52.5%)—regularly listen to religious lectures at mosques or suraus. In terms of sources of religious knowledge, the majority of respondents (61 individuals, 60.4%) reported obtaining religious information through electronic media. The findings further show that all 101 respondents (100%) have previously paid zakat. With regard to the amount of zakat paid to the Johor State Islamic Religious Council (MAINJ), the largest proportion of respondents (16 individuals, 25.8%) reported paying RM500 and below, followed by 13 respondents (21.0%) who paid between RM1,001 and RM1,500. The study also found a relatively high number of respondents—39 individuals (38.6%)—who paid zakat privately. Among these independent payers, the majority (17 individuals, 44.7%) paid RM500 and below, followed by 7 respondents (18.4%) who paid RM2,001 and above.

Table 3: Categories of *Asnaf* for Privately Paid Zakat

Item	Frequency	Percentage (%)
The Destitute ( <i>Fakir</i> ):		
Yes	31	30.7
No	70	69.3
The Poor ( <i>Masaakiin</i> ):		
Yes	33	32.7
No	68	67.3
The Zakat Administrators ( <i>Amil</i> ):		
Yes	13	12.9



No	88	87.1
The New Muslim Converts ( <i>Muallaf</i> ):		
Yes	10	9.9
No	91	90.1
Those in Bondage ( <i>Al-Riqab</i> ):		
Yes	3	3.0
No	98	97.0
The Debtors ( <i>Al-Gharimin</i> ):		
Yes	3	3
No	98	97
Those Striving in the Path of Allah ( <i>Fisabilillah</i> ):		
Yes	5	5.0
No	96	95.0
The Wayfarers ( <i>Ibn Sabil</i> ):		
Yes	5	5.0
No	96	95.0

Source: Primary Data Obtained from the Survey Conducted in This Study

Table 3 presents the *asnaf* categories for individual zakat payments. Among the eight (8) *asnaf* categories, the majority of individual payments were channelled to the poor (*masaakiin*) category, involving 33 respondents (32.7%). This is followed by the fakir category with 31 respondents (30.7%), the *amil* category with 13 respondents (12.9%), and the muallaf category with 10 respondents (9.9%).

Table 4 presents the reasons for paying zakat privately. For the item ‘feeling lazy to pay at the zakat counter,’ the findings show that 10 respondents (25.6%) agreed, while 1 respondent (2.6%) strongly agreed with the statement. For the item ‘zakat institutions are inefficient in distributing zakat,’ the results indicate that 8 respondents (20.5%) agreed and perceived zakat institutions as inefficient in zakat distribution. Meanwhile, for the item ‘lack of confidence in the management of zakat institutions,’ the study found that 3 respondents (7.7%) expressed a lack of confidence in zakat management. Furthermore, regarding the item ‘feeling more satisfied paying zakat privately without going through zakat institutions,’ 18 respondents agreed. These reasons warrant attention from MAINJ to enhance the confidence and trust of Muslim individuals—particularly zakat payers—so that they are encouraged to channel their zakat payments to MAINJ.

Table 4: Reasons for Paying Zakat Privately

Items	Frequency	Percentage (%)
Feel too lazy to pay at the zakat counter:		

Strongly Disagree	7	17.9
Disagree	12	30.8
Neutral	9	23.1
Agree	10	25.6
Strongly Agree	1	2.6
The zakat institution is inefficient in distributing zakat:		
Strongly Disagree	8	20.5
Disagree	17	43.6
Neutral	6	15.4
Agree	8	20.5
Feeling have no confidence in the management of the zakat institution:		
Strongly Disagree	9	23.1
Disagree	18	46.2
Neutral	9	23.1
Agree	3	7.7
Feel more satisfied paying zakat privately without going through a zakat institution:		
Strongly Disagree	7	17.9
Disagree	5	12.8
Neutral	8	20.5
Agree	18	46.2

Source: Primary Data Obtained from the Survey Conducted in This Study

Table 5 presents the respondents' level of understanding of zakat fatwas. The mean score for each item was assessed to determine the level of respondents' agreement, where a mean of 3.68 and above indicates a high level of agreement, a mean of 2.34–3.67 indicates a moderate level of agreement, and a mean of 2.33 and below indicates a low level of agreement (Landell, 1977). The findings of this study reveal that the highest level of agreement was for the item 'I understand that a fatwa is a clarification of Islamic legal rulings issued by the mufti on religious matters based on authoritative evidence,' which recorded a mean score of 4.14. This was followed by the item 'After understanding this fatwa, I will pay zakat to the religious authority through *amil* appointed by MAINJ,' with a mean score of 4.12. The next item with a high level of agreement was 'I am concerned about zakat-related fatwas issued by the National Fatwa Council and the Johor State Fatwa Committee,' which recorded a mean score of 4.02.

Next, the item 'knowing about the fatwa on the Ruling of Paying Zakat to Non-*Amil* and the Ruling on Transferring Zakat in Johor—that paying zakat to the religious authority through *amil* appointed by MAINJ is an obligation that must be observed by Muslims' recorded a mean score of 3.85. Meanwhile, the item with a moderate level of agreement was 'knowing that the 76th Muzakarah of the National Fatwa Committee held in

2006 determined that distributing zakat privately without going through Baitulmal is valid if it is given to eligible *asnaf*,’ which obtained a mean score of 3.03.

Table 5: Level of Understanding of Zakat Fatwas

Numbers.	Items	Mean	Level <sup>1</sup>	Standard Deviation
(1)	Knowing that the 76th National Fatwa Committee Muzakarah held in 2006 determined that distributing zakat privately without going through the Baitulmal is valid, provided that it is channelled to eligible <i>asnaf</i> .	3.03	Moderate	1.014
(2)	Knowing of the fatwa on the Ruling on Paying Zakat to Non- <i>Amil</i> and the Ruling on Transferring Zakat in the State of Johor, which stipulates that paying zakat to the religious authority through <i>amil</i> appointed by MAINJ is an obligation that must be adhered to by Muslims.	3.85	High	0.921
(3)	Knowing that a fatwa is an explanation of Islamic legal rulings issued by a mufti on religious matters, grounded in authoritative scriptural evidence.	4.14	High	0.693
(4)	Concern for zakat-related fatwas issued by the National Fatwa Committee Muzakarah and the Johor State Fatwa Committee.	4.02	High	0.693
(5)	After knowing of these fatwas, I will pay zakat to the religious authority through <i>amil</i> appointed by MAINJ.	4.12	High	0.711
	Average	3.83	High	0.603

Note: <sup>1</sup>Agreement Level Scale; < 2.33 = Low; 2.34–3.67 = Moderate; > 3.68 = High (Landell, 1977).

Source: Primary Data Obtained from the Survey Conducted in This Study.

Table 6 presents the regression results for factors influencing individual zakat payment. The study found that two variables were significant at the 5 percent significance level, namely age, with a coefficient value of 1.647, and knowledge of zakat fatwas, with a coefficient value of –1.020. This indicates a negative relationship between knowledge of zakat fatwas and the dependent variable. In other words, the lower the level of knowledge and understanding of zakat fatwas, the higher the likelihood of paying zakat privately. Meanwhile, the variables of income, education, and frequency of attending mosques or suraus were not significant. Referring to Table 6, the results also show that the independent variables explained 15.9 percent of the variance in the dependent variable as indicated by Cox & Snell ( $R^2 = 0.159$ ), and 21.6 percent as indicated by Nagelkerke ( $R^2 = 0.216$ ). Furthermore, the model fit test conducted using the Hosmer and Lemeshow chi-square test yielded a value of 8.406 (df = 5), which was found to be not significant. This indicates that the model has a good fit and is appropriate for further analysis.

Table 6: Regression Analysis of Factors Influencing the Payment of Zakat privately

Variables	Coefficient Value ( $\beta$ )	Wald Statistic	Exp( $\beta$ )
Constant	2.658	2.923	14.263

	(1.555)		
Age (1)	1.647* (.553)	8.876	5.192
Income (1)	.507 (.540)	.880	1.659
Education (1)	-.406 (.510)	.635	.666
Frequency of Attending Mosque/Surau (1)	.629 (.489)	1.656	1.876
Knowledge of Zakat Fatwas	-1.020* (.403)	6.411	.361
Hosmer and Lemeshow ( $\chi^2$ )	8.406 <sup>ns</sup>		
Cox and Snell R <sup>2</sup>	0.159		
Nagelkerke R <sup>2</sup>	0.216		

Nota: \* Significant at the 5% level

Classification Table: Correct Classification Percentage = 69.3%

<sup>ns</sup> Insignificant.

(1) Dummy variable.

( ) Standard error.

Regression model: Binary logistic regression. Dependent variable: paying zakat privately.

## DISCUSSION

The findings of this study indicate that there are still Muslim individuals who pay zakat privately, that is, without going through authorised *amil*. The study found that 38.6 percent of respondents continue to pay zakat directly to the *asnaf*, and this finding is consistent with the studies of Aidit (1998) and Muhammad Ikhlas et al. (2019).

Table 7 presents the cross-tabulation analysis between *mukim* and zakat payment methods. The findings show that, in addition to paying zakat to the Johor State Islamic Religious Council (MAINJ), there is also a tendency among Muslims in the Johor Bahru District to pay zakat privately. Out of the total 101 respondents, 39 respondents (38.6%) were found to have made zakat payments privately. The majority of respondents who paid zakat privately were from the Johor Bahru urban *mukim*, comprising 13 respondents (44.8%), followed by *mukim* of Plentong with 9 respondents (23.7%) and Jelutong with 6 respondents (60.0%). These results indicate that the number of respondents who make zakat payments privately is relatively high.

Therefore, the districts with a high percentage of individuals who pay zakat privately should be given due attention by MAINJ, particularly in efforts to enhance the dissemination of knowledge regarding zakat payment

fatwas. It is recommended that MAINJ intensify public communication and sharing of zakat-related fatwas in mosques and suraus to improve the knowledge and understanding of the Muslim community, especially zakat payers. Among the platforms that may be utilised are religious lectures and briefing sessions on zakat payment fatwas. Beyond the usual religious lectures, it is timely for mosque and surau sermons to incorporate discussions on zakat payment fatwas. Such measures are expected to enhance public awareness and understanding of the obligation to channel zakat through MAINJ, which in turn may improve the efficiency of zakat distribution to eligible and needy *asnaf*.

Table 7: Cross-Tabulation Analysis of *Mukim* and Zakat Payment Method

	Payment Method		
Items	Paying to MAINJ	Paying privately	Total Respondents
<i>Mukim:</i>			
Jelutong	4 (40.0)	6 (60.0)	10 (100.0)
Plentong	29 (76.3)	9 (23.7)	38 (100.0)
Pulai	8 (53.3)	7 (46.7)	15 (100.0)
Sg. Tiram	1 (50.0)	1 (50.0)	2 (100.0)
Tebrau	4 (57.1)	3 (42.9)	7 (100.0)
Bandar Johor Bahru	16 (55.2)	13 (44.8)	29 (100.0)
Total	62 (61.4)	39 (38.6)	101 (100.0)

Source: Primary Data Obtained from the Survey Conducted in This Study.

Positive feedback from respondents regarding ways to enhance the confidence of zakat payers is presented in Table 8. The majority of respondents provided similar remarks; therefore, only selected responses have been highlighted to represent the commonly expressed views. Respondent 5 suggested that MAINJ should consistently update information and videos on social media related to the *asnaf* who receive assistance, the types of zakat aid provided, and the total amount of assistance disbursed. With regard to promotion, Respondent 9 recommended that MAINJ increase its promotional efforts, improve the methods of promotion, and offer recognition for contributions made by zakat payers.

In addition, Respondent 18 stated that MAINJ should reduce bureaucratic procedures and act more proactively in providing assistance to *asnaf* in need from the zakat funds collected. It was suggested that MAINJ should not

merely wait for applications to be submitted and approved, as most *asnaf* requiring assistance come from highly disadvantaged backgrounds. Regarding feedback on information about amil and the appointment of committee members, Respondents 35 and 40 proposed that the names and telephone numbers of appointed amil at all state mosques in Johor be made available, and recommended the appointment of qualified committee members to oversee zakat payments. This aims to facilitate easier access for the Muslim community—particularly zakat payers—in managing their zakat obligations. Subsequently, feedback was obtained regarding the distribution of zakat funds. Respondent 85 stated that there had been no disclosure concerning how zakat funds were distributed. For example, in 2023 questions were raised about the total amount of zakat collected and how these funds were allocated, and the respondent called for greater transparency in this matter.

Table 8: Respondent Feedback to Improve Zakat Payer Confidence

Informant	Feedback
Respondent 5	<i>“...frequent updates of information and videos on social media related to the duties of zakat officers, profiles of asnaf who receive assistance, the amount of monthly and annual aid, the types of assistance available, as well as other zakat-related matters. Organise appreciation or celebratory events for asnaf who receive assistance every six months in each district...”</i>
Respondent 9	<i>“...increase promotional activities and improve the methods of promotion; provide appreciation tokens or souvenirs in recognition of contributors’ support...”</i>
Respondent 18	<i>“...the Johor State Islamic Religious Council needs to be more proactive in distributing zakat funds to those in need, not merely waiting for applications to be submitted for approval. Most of those requiring assistance are from disadvantaged backgrounds. Reduce bureaucratic processes.”</i>
Respondent 35	<i>“...display the names and mobile phone numbers of appointed amil at every mosque in Johor, with a minimum number of amil based on locality...”</i>
Respondent 40	<i>“...appoint qualified committee members in every mosque to handle zakat payments... making it easier for the community to conduct transactions day and night... and encouraging greater awareness of zakat...”</i>
Respondent 85	<i>“...there is no disclosure on how zakat funds are being allocated... for example, the amount of zakat collected in 2023 and how it was distributed... this needs to be transparent...”</i>

Source: Primary Data Obtained from the Survey Conducted in This Study.

Overall, the policy implications of this study’s findings indicate that there are three immediate measures that MAINJ can implement to address the issue of private zakat payments among zakat payers and, at the same time, enhance zakat collection through MAINJ’s official channels. The first measure is for MAINJ to intensify the dissemination of zakat-related fatwas through mosques, suraus, and digital platforms, particularly in mukim identified as having high rates of private payments. In addition, MAINJ should strengthen transparency and public communication by regularly publishing information on zakat distribution, profiles of asnaf, and reports on the assistance provided, in order to restore public confidence. Finally, MAINJ should simplify access to official zakat channels by reducing bureaucratic procedures, appointing qualified amil in every mukim, and ensuring that information and contact details of amil are easily accessible to the community.

## CONCLUSION

Based on the findings of this study, it can be concluded that there are Muslim individuals in the Johor Bahru district who make zakat payments privately to the *asnaf*, and the proportion is notably high. Although MAINJ has been distributing zakat in accordance with established fiqh principles, public perceptions—particularly those of zakat payers—must be given due attention and consideration. Zakat payers wish to see zakat funds distributed



in a fair and efficient manner. If MAINJ is able to further disseminate knowledge and understanding of zakat fatwas among the Muslim community, especially zakat payers in Johor, and improve its promotional strategies, such efforts are likely to strengthen public trust and confidence in the zakat institution. Consequently, zakat payers would be more inclined to channel their zakat contributions through the official institution, namely MAINJ, rather than making payments privately. Ultimately, this will contribute to a zakat system that is more efficient, just, and effective. This study, however, focuses solely on the Johor Bahru district. It is therefore recommended that similar studies be expanded to cover all districts in the state of Johor to obtain more comprehensive findings and to propose more meaningful and well-informed recommendations for the improvement of zakat management to MAINJ.

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