

# Purchasing Behavior, Knowledge Level, and Fatwa Regarding Zakat on Gold Jewelry

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## ABSTRACT

The purpose of this study is to analyze the purchasing behavior and zakat payment on gold jewellery, to assess the level of knowledge regarding zakat on gold jewellery and related fatwas issued by the State Islamic Religious Councils (MAIN), and to compare the mean values of knowledge levels on zakat and fatwas in relation to zakat payment on gold jewellery. The study employs a convenient sampling method, using an online survey distributed in the state of Johor. Data analysis was conducted using descriptive statistics, including frequency, percentage, mean, and standard deviation, as well as inferential statistics through the Analysis of Variance (ANOVA) test. The findings reveal that Muslim individuals purchase gold for two main purposes—adornment and investment. The study shows that the majority of respondents purchase gold jewellery primarily for future investment purposes rather than solely for adornment. However, there is a possibility that those who do not pay zakat on gold jewellery lack sufficient understanding of the zakat obligations. The potential to increase zakat payment on gold jewellery will be higher when the contents of the fatwa are effectively disseminated, and when the role of the zakat institutions in Johor is strengthened in spreading information and awareness to the public.

**Keywords:** Zakat on gold jewelry, ornamental gold.

## INTRODUCTION

Paying zakat is obligatory for Muslims who meet the necessary conditions, and among the commonly known types of zakat are zakat al-fitr, income zakat, and zakat on wealth. However, zakat on gold—whether owned as personal adornment or for investment—is rarely discussed. Allah SWT command regarding the payment of zakat on valuable assets is clearly stated in Surah At-Taubah, verses 34 and 35, which, among other things, warn of the punishment of Hellfire for those who do not spend their gold in the way of Allah through the payment of zakat.

The words of Allah SWT, which mean:

“And as for those who hoard gold and silver and spend it not in the way of Allah, give them, then, the tidings of a painful torment. On a Day when these things will be heated in the fire of hell and their foreheads and their sides and their backs will be branded therewith: (It will be said): “This is what you hoarded for yourselves, taste then what you did hoard”” (Sura at-Taubah verse 34-35)

From a trade perspective, gold is considered a safe asset preferred by investors due to its stable value. It serves as a favored investment instrument during times of economic uncertainty, as it is regarded as both a safe haven and a hedge against inflation. Evidently, gold prices have shown a steady increase since 2018 and surged significantly around 2020 following the outbreak of the Covid-19 pandemic. Consequently, an increasing number of Muslims in the country have turned to gold investment, whether in the form of physical gold such as bars and coins, jewelry, or gold savings accounts in banks.

Gold is among the earliest items categorized under zakat on wealth and is explicitly mentioned in both the Qur'an and Hadith. Moreover, its existence takes various forms—whether as currency (dinar), raw storage (bullion), decorative elements in buildings (such as statues or vessels), or, most popularly, as personal adornments worn by humans (Hamizul, 2020).

From Ibn Umar and Aishah (may Allah be pleased with them both), it is reported that the Prophet Muhammad (peace and blessings be upon him) collected zakat of half a dinar for every twenty dinars, and thereafter, he collected one dinar for every forty dinars. (Narrated by Ibn Majah)

Generally, in Islam, gold can be classified into two categories: ornamental gold and non-ornamental gold. Ornamental gold refers specifically to gold jewelry worn by women and must be used at least once within a lunar year (haul). In contrast, gold used as decoration for objects such as cups, plates, knives, doorknobs, or statues does not fall under the category of ornamental gold. Similarly, raw gold (in the form of bullion, bars, dust, or coins), damaged or incomplete women's jewelry that is no longer worn, and gold worn by men are all considered non-ornamental gold.

For women's ornamental gold, Islamic law grants certain leniencies in recognition of women's natural inclination toward adornment. Hence, Islam allows an exemption based on 'urf (local customary practice). According to the fatwas issued by Majlis Agama Islam Negeri (the State Islamic Religious Councils- MAIN) in Malaysia, zakat on gold is obligatory when the total amount owned exceeds the nisab threshold of 85 grams. For instance, if an individual possesses 100 grams of gold, zakat must be paid on the excess 15 grams. In contrast, non-ornamental gold is not subject to 'urf. Therefore, once its weight reaches 85 grams or more, zakat becomes obligatory. However, the 'urf value for ornamental gold differs from state to state. For gold held in investment forms under Shariah-compliant institutions, it must be combined with other non-ornamental gold holdings from various locations to determine whether the total meets the nisab. Gold worn by men does not qualify for 'urf exemption, and such adornment is considered prohibited (haram) and sinful. Nevertheless, men are still obligated to pay zakat on their gold as non-ornamental gold. According to Hamizul (2020), the 2017 zakat fatwa in Selangor stipulates that non-ornamental gold below the nisab threshold must be aggregated with gold exceeding the 'urf limit, as well as with other gold investments and savings, to determine the total wealth subject to zakat. If the total reaches the nisab level, zakat payment becomes obligatory.

There exists a common perception among some Muslims that ornamental gold is exempt from zakat as long as it is regularly worn by its owner. Addressing this understanding, the Senior Manager of the Shariah and International Unit at Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (the Zakat Collection Centre of the Federal Territories Islamic Religious Council, PPZ-MAIWP) explained that scholars generally hold the view that gold worn as adornment is not subject to zakat, even though it constitutes mal zakawi (wealth that is zakatable). However, due to the growing trend of excessive acquisition and ownership of jewelry gold beyond reasonable limits, Mazhab al-Shafi'i (the Al-Shafi'i school of thought) established a benchmark for determining the obligation of zakat on such gold. This position is also supported by Majlis Agama Islam Negeri Johor (the Johor Islamic Religious Council, MAIJ), which states that gold worn occasionally or continuously throughout the year is not subject to zakat unless its amount exceeds the 'urf (customary usage). In such cases, zakat must be paid on the portion exceeding the 'urf threshold.

The hadith, narrated by Abu Dawud states:

Zakat is not obligatory upon you (for gold) until you possess twenty dinars (85 grams). When you have twenty dinars and a full year has passed (haul), then zakat of half a dinar (2.5%) becomes due on it. If you possess more than twenty dinars, then calculate zakat according to the excess — 2.5% of the total amount.

After careful consideration and thorough deliberation from all perspectives, the Johor State Fatwa Committee decided as follows: The 'uruf' rate for zakat on jewelry or ornamental gold in the state of Johor Darul Takzim is set at 425 grams. Therefore, Muslims in Johor Darul Takzim are obliged to pay zakat on jewelry gold when the total weight of the gold jewelry owned exceeds the 'uruf' limit, and zakat is to be paid only on the portion exceeding that threshold. Accordingly, this study is conducted to (1) Analyze the behavior of purchasing and

paying zakat on jewelry gold. (2) Examine the level of knowledge regarding zakat on jewelry gold and the related fatwa issued by MAIN; and (3) Analyze the comparison of mean values between the level of knowledge on zakat on jewelry gold and fatwa in MAIN, with actual zakat payment behavior and income levels.

## LITERATURE REVIEWS

Numerous studies have been conducted by previous researchers on zakat for gold jewelry. However, many members of the public still do not fully understand the concept of determining the 'uruf (custom) threshold for zakat on gold jewelry owned. Nevertheless, awareness of zakat payment can be fostered if there is early exposure and information provided by the relevant authorities. This is due to the trend where zakat collection on gold often ranks among the lowest in the list of zakat collections in Selangor and most other states in Malaysia (Fadilah, Teh Suhaila & Aza Shahnaz, 2018). This finding is supported by the study of Nordin et al. (2018), which found that although the uruf threshold rate has been determined according to individual states in Malaysia, confusion still exists regarding the differing applications of uruf and the lack of clarity on its obligation in the payment of zakat on gold jewelry. What is even more concerning is that some members of the public are still unaware of the actual value of the gold they possess, due to a lack of interest and the perception that the gold they own serves merely as adornment (Mahfuza Salleh & Zaini Yusmita Mat Jusof, 2014)

Meanwhile, Mardzelah et al. (2021) stated that the 'uruf' rate should be revised upward based on a survey of gold-wearing practices among women, as the customary use of gold jewelry among women in Kedah is considered reasonable. Such an adjustment would help foster positive psychological motivation to encourage more individuals to pay zakat on jewelry gold. This finding is supported by the study of Hazizan and Alias (2016), which found that the practice of 'urf in Kedah is widely accepted by the community and is not in conflict with the principles of shariah.

Meanwhile, according to Ummi Farahin et al. (2018), Al-Imam al-Nawawi, in his renowned work *al-Majmu'*, stated that it is permissible for women to wear any form of adornment that is lawfully allowed, provided it does not involve clear excess or extravagance. Conversely, the wearing of jewelry gold that exceeds the 'urf limit and reaches the level of extravagance is subject to zakat. This view is further reinforced by a hadith of the Prophet Muhammad (peace be upon him), which emphasizes that the wearing of gold jewelry must observe certain limits. The hadith, narrated by Ahmad, al-Nasa'i, and Ibn Majah, states:

Eat, drink, and dress without being excessive or arrogant.

Findings from the study also revealed that individual and community wealth, as well as the cultural concept of adornment, are key factors in determining the 'urf rate for jewelry gold usage in a particular locality (Ummi Farahin et al. 2018).

In their study, Nurizni and Hairunnizam (2019) stated that economic instability contributes to the decline in zakat collection, primarily due to the reduced purchasing power of society toward gold. This finding is consistent with the study by Hairunnizam, Sanep, and Mohd Ali (2007), which highlighted that factors such as age, marital status, income, and zakat payment mechanisms also influence individuals' economic behavior and livelihood. Nevertheless, as emphasized by Muhsin (2014), the existence of shariah-based guidelines stipulates that gold which is unused and kept in storage must be subjected to zakat in order to redistribute wealth to those in need. Consequently, national income equality can be achieved through the redistribution of wealth from the affluent to the less fortunate (Hairunnizam et al., 2005).

According to Sakina (2021), her study found that during times of economic uncertainty, many people tend to purchase gold not merely as personal adornment but as a form of long-term investment. This is because the value of gold is expected to appreciate over time, serving as an inflation-resistant asset that is less speculative compared to the stock market and carries minimal risk of loss even during economic downturns. Furthermore, she noted that in terms of long-term investment, gold has shown a positive growth trend over the past two decades. Given the current economic conditions, gold is increasingly viewed as an investment option that offers reasonable returns. Hence, gold has become one of the most reliable forms of savings and investment today, as it is an asset with minimal risk. Although gold prices do not rise abruptly, their value consistently increases at a stable rate.

## METHODOLOGY

### Sampling Method

This study employed the convenience sampling method using an online survey. Data were collected through a questionnaire distributed via Google Form from 1 December 2023 to 6 January 2024, focusing on village residents in the state of Johor. A total of 118 village residents participated and were deemed suitable to serve as the study's respondents. This study selected the state of Johor as the research location because Johor has its own specific fatwa rulings on zakat for gold jewelry, whereby the gazetted Johor state fatwa stipulates that the 'uruf' threshold for gold jewelry is set at 425 grams.

### Questionnaire design

The questionnaire consisted of several main sections. The first section contained questions related to demographic information, including gender, age, marital status, educational level, and monthly income. The second section focused on questions regarding the purpose of purchasing jewelry gold and zakat payment practices among the respondents. The third section comprised questions about the factors influencing respondents' decisions to purchase jewelry gold. Finally, the fourth section represented the items related to the variables studied. The measurement scale used was a Likert scale ranging from "1" (strongly disagree) to "5" (strongly agree), along with several binary (Yes/No) questions.

### Data Analysis

The collected data were analyzed using descriptive analysis, taking into account frequency, percentage, mean, and standard deviation values. The determination of scores for the five-point Likert scale was based on levels of agreement, categorized as follows: less than 2.33 as "Low"; between 2.34 and 3.67 as "Moderate"; and greater than 3.68 as "High", as recommended by Landell (1977) and presented in Tables 3, 4, 5, 6, and 7.

Before the actual data collection was conducted, a pilot study was carried out to test the reliability level of the instrument used in this research. The method applied to assess the instrument's reliability was by examining the alpha coefficient value. According to Zaidatul and Mohd. Salleh (2003), this method is useful for determining the degree of internal consistency of an instrument. The maximum value for the alpha coefficient is 1.0. If the alpha coefficient value is less than 0.6, the instrument is considered to have low reliability. The Cronbach's Alpha coefficient has been classified based on the reliability index suggested by Norizan (2003). If the alpha coefficient value exceeds the recommended threshold, it indicates that the items used in this study possess a high level of reliability and are suitable for actual research implementation. The higher the Cronbach's Alpha value—as well as the validity and reliability of the instrument—the greater the reliability of the data obtained. However, if the alpha value falls below the acceptable threshold, the questionnaire items must be revised or removed accordingly.

Subsequently, inferential statistical analysis was employed at the hypothesis testing stage through the One-Way Analysis of Variance (ANOVA) test. The following are the hypotheses for the One-Way ANOVA:

The null hypothesis ( $H_0$ ) tested in the One-Way ANOVA states that the population means of the selected K samples are equal, meaning that all groups are statistically the same.

$H_0: \mu_1 = \mu_2 = \dots = \mu_K$  (where K represents the number of levels of the independent variable.)

For example: if the independent variable has three levels

$H_0: \mu_1 = \mu_2 = \mu_3$

The alternative hypothesis ( $H_1$ ) states that at least one group differs significantly from the others, or that there is a statistically significant difference between at least two of the groups.

$H_0: \mu_i^1 \neq \mu_k$  (for some  $i$  and  $k$ ) (where  $i$  and  $k$  represent distinct groups)

Meanwhile, the Test of Homogeneity of Variances, obtained from the ANOVA, was also employed in this study. This test assumes that the variability within the population distributions is equal, a condition commonly referred to as the assumption of homogeneity of variances. According to Starkweather (2010), this test is less dependent on the assumption of data normality compared to other statistical tests. The Levene's Test was conducted to examine and verify one of the key assumptions that must be met before performing ANOVA—namely, that the variances of the dependent variable are equal across groups. All data were analyzed using the Statistical Package for the Social Sciences (SPSS). The following are the hypotheses applied in Levene's Test:

$H_0: \sigma_1^2 = \sigma_2^2 = \dots = \sigma_k^2$  (the data variances are homogeneous)

$H_0: \sigma_1^2 \neq \sigma_k^2$  (for some  $i$  and  $k$ ) (the data variances are not homogeneous)

## FINDINGS

A total of 150 respondents participated in the survey. However, after the data screening process, only 118 questionnaires were deemed valid and suitable for analysis, as they met the scope and requirements of the study. Based on Table 1, the overall demographic distribution of respondents shows that the majority were women (64.4%). In terms of age, the largest group of respondents were those born between 1995 and 2010 (45.8%). Regarding marital status, the majority were married (55.9%). Furthermore, most respondents had an SPM-level education or equivalent (49.2%). Lastly, a significant portion of the respondents belonged to the B40 income group (83.9%), representing the lower-income segment of society.

**Table 1:** Demographic Profile of Respondents

Item	Frequency	Percentage (%)
Gender:		
Male	42	35.6
Female	76	64.4
Age:		
1946 – 1964	5	4.2
1965 – 1976	22	18.6
1977 – 1994	37	31.4
1995 – 2010	54	45.8
Marital Status:		
Single	52	44.1
Married	66	55.9
Residence:		
Urban	93	78.8
Rural	25	21.2
Occupation:		
Government Sector	15	12.7
Private Sector	94	79.7
Self-Employed	2	1.7

Student	1	0.8
Housewife	6	5.1
Education Level:		
SPM and Below	58	49.2
Diploma / Bachelor's Degree	50	42.4
Master's / PhD	10	8.5
Field of Study:		
Religious	13	11.0
Non-Religious	105	89.0
Monthly Income:		
No Income	6	5.1
B40: <RM5,250	99	83.9
M40: RM5,250 – RM11,819	13	11.0
Frequent Mosque Attendance (Prayers & Lectures):		
Yes	32	27.1
No	86	72.9

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

Table 2 illustrates that the majority of respondents purchased gold primarily for investment purposes, totalling 61 individuals (51.7%), compared to 57 individuals (48.3%) who purchased it for jewellery purposes. Despite the relatively high rate of gold purchases, only 5 respondents (4.2%) had ever paid zakat on jewellery gold, whereas 113 respondents (95.8%) had never made such payments. This indicates that the primary motivation for gold acquisition among respondents extends beyond adornment, reflecting a stronger inclination toward future investment objectives.

Table 2: Reasons for Purchasing Gold Jewellery and Paying Zakat

Item	Frequency	Percentage (%)
Reasons for Purchasing Gold:		
Investment	61	51.7
Jewellery	57	48.3
Ever paid zakat on gold jewelry:		
Yes	5	4.2
No	113	95.8

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

Table 3 presents the findings on the factors influencing respondents' purchases of jewellery gold, measured using a Likert frequency scale ranging from 1 to 5. The table indicates that respondents' confidence in the future increase of gold prices is the primary factor influencing their purchase of jewellery gold, with a mean score of 3.97. As respondents are attracted to campaigns promoting gold purchases as a form of future savings, the level of jewellery gold purchasing is relatively high, with a mean score of 3.73. Consequently, the overall average level rises to 3.81, driven by the desire to invest for the future. As a result, purchases made purely for adornment

purposes are at a moderate level, with a mean score of 3.22, as respondents tend to view gold as an investment asset. Hence, it is evident that the majority of respondents purchase jewellery gold not merely for decorative purposes but primarily for investment reasons. This has resulted in the respondents' overall level of agreement on the factors influencing the purchase of gold jewellery being relatively high, with a mean score of 3.68.

**Table 3:** Factors Influencing Respondents' Purchase of Gold Jewellery

	Item	Mean	Level	Standard Deviation (SD)
(1)	Purchasing gold jewellery solely for adornment purposes.	3.22	Moderate	1.308
(2)	Purchasing gold jewellery as an investment for the future.	3.81	High	0.981
(3)	Purchasing gold jewellery because I believe the price of gold will increase in the future.	3.97	High	0.938
(4)	Purchasing gold jewellery because I am attracted to campaigns promoting gold purchase as a form of future savings.	3.73	High	1.010
	Purata	3.68	High	0.858

**Note:** Level of Agreement 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 4 presents the level of knowledge on gold jewellery zakat obtained during field data collection. The findings indicate that the majority of respondents possess a moderate level of knowledge regarding gold jewellery zakat, with a mean score of 2.78. The results in Table 4 demonstrate that although respondents have gold jewellery savings with an average value of 3.22, their awareness of the existence of gold jewellery zakat remains at a moderate level, with mean scores of 2.93 and 2.69 for knowledge of the pillars and conditions of paying zakat on gold jewellery, respectively. The respondents' level of understanding regarding the nisab (minimum threshold) for gold jewellery subject to zakat is also moderate, with a mean score of 2.74. This is primarily due to limited knowledge about gold jewellery zakat disseminated by zakat institutions, reflected in a mean score of 2.31, which consequently places the level of agreement on a lower scale. These findings underscore the vital role of fatwas in raising public awareness about the obligation to pay zakat on gold jewellery.

**Table 4:** Level of Knowledge on Zakat of Gold Jewelry

Bil	Item	Mean	Level	Standard Deviation
(1)	Knowing of the existence of zakat on gold jewelry.	2.93	Moderate	1.160
(2)	Knowledge of the pillars and conditions for paying zakat on gold jewelry.	2.69	Moderate	1.210
(3)	Ownership of gold jewelry savings.	3.22	Moderate	1.234
(4)	Knowledge of the nisab (minimum threshold) amount for zakat on gold jewelry.	2.74	Moderate	1.187
(5)	Knowing of zakat on gold jewelry as administered by zakat institutions.	2.31	Low	1.115
	Average	2.78	Moderate	1.052

**Note:** Level of Agreement 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 5 illustrates that the respondents' level of knowledge regarding fatwa within the context of MAIN is at a moderate level, with an overall mean score of 3.31. In general, the findings indicate that respondents possess basic knowing and understanding of fatwa, although their depth of comprehension still requires improvement. The item with the highest mean score, "fatwa has an impact on the religious practices of the community" (mean = 3.69), signifies a relatively high awareness of the influence of fatwa in religious life. Conversely, the item with the lowest mean score, knowing of the existence of the Mufti/Syariah Department in every state (mean = 2.96), suggests that awareness of the official institutions responsible for issuing fatwa remains unsatisfactory. The other two items, fatwa is important in the life of a Muslim (mean = 3.08) and fatwa refers to the pronouncement of a ruling on Islamic law within a particular state (mean = 3.52), are also at a moderate level. Overall, these results demonstrate that while respondents acknowledge the importance of fatwa and possess a basic understanding of its function, there remains a need to strengthen education and public literacy concerning the role and institutional authority of fatwa in enhancing understanding of Islamic legal principles in daily life.

**Table 5:** Level of Knowledge on Fatwas in the State Islamic Religious Councils (MAIN)

Num	Item	Mean	Level <sup>3</sup>	Standard Deviation
(1)	Agree that fatwa is important in the life of a Muslim.	3.08	Moderate	1.071
(2)	Knowing of the existence of the Mufti/Syariah Department in every state.	2.96	Moderate	1.250
(3)	Agree that a fatwa refers to the pronouncement of a ruling on Islamic law within a particular state.	3.52	Moderate	1.019
(4)	Agree that fatwa has an impact on the religious practices of the community.	3.69	Moderate	0.947
	Purata	3.31	Moderate	0.995

**Note:** <sup>3</sup>Level of Agreement 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

Based on Table 6, the study was conducted to examine the comparative mean values of knowledge on zakat for gold jewelry and fatwa issued by MAIN in relation to the behavior of paying zakat on gold jewelry. Accordingly, a one-way ANOVA test was employed to analyze differences in knowledge based on two factors: knowledge of zakat on gold jewelry and knowledge of fatwa under MAIN. The findings reveal that respondents who paid zakat on gold jewelry demonstrated a higher level of knowledge, with a mean value of 3.88, compared to those who did not pay zakat on gold jewelry, who recorded a mean value of 2.73. However, the difference in the mean values between respondents who paid and those who did not pay zakat on gold jewelry was found to be significant at the 5% significance level. Similarly, the level of respondents' knowledge regarding fatwa issued by MAIN among those who paid zakat on gold jewelry was higher, with a mean value of 3.65, compared to 3.30 among those who did not pay. Nevertheless, this difference in mean values was not statistically significant at the 5% level, indicating that both groups possessed a comparable level of knowledge. Therefore, MAIN should play a more proactive role in enhancing public awareness and understanding of fatwa related to the obligation of paying zakat on gold jewelry or investment gold.

**Table 6:** Comparison of Mean Values of Knowledge on Zakat of Gold Jewelry and Fatwa of MAIN with the Behavior of Paying Zakat on Gold Jewelry

	N	Mean	Level <sup>4</sup>	Standard Deviation
Knowledge of zakat on gold jewelry				
Paying zakat on gold jewelry				
Yes	5	3.88*	High	1.316



No	113	2.73*	Moderate	1.019
Total	118	2.78*	Moderate	1.052
(2) Knowledge of MAIN fatwas				
Payment of zakat on gold jewelry				
Yes	5	3.65	Moderate	1.636
No	113	3.30	Moderate	0.966
Total	118	3.31	Moderate	0.995

**Note:** <sup>4</sup>Level of Agreement Scale; < 2.33; Low; 2.34-3.67; Moderate; >3.68 High (Landell, 1977)

\* Significant at the 5% level of significance

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

Table 7 analyzes the comparison of mean values for knowledge of zakat on gold jewelry and fatwa issued by MAIN in relation to income level. Accordingly, a one-way ANOVA test was conducted to examine differences in income levels based on two factors: knowledge of zakat on gold jewelry and knowledge of fatwa under MAIN. The findings indicate that both factors recorded a moderate level of agreement, with mean values of 2.78 for knowledge of zakat on gold jewelry and 3.31 for knowledge of fatwa under MAIN. However, the difference in mean values among respondents who paid and those who did not pay zakat on gold jewelry was found to be significant at the 5% significance level. Nonetheless, only one factor — knowledge of fatwa under MAIN — was not statistically significant at the 5% level, suggesting that respondents' level of knowledge remained relatively similar across income groups.

The observation based on the one-way ANOVA test for the factors of knowledge of zakat on gold jewelry and income level revealed that the majority of respondents from the M40 income group (RM5,250–RM11,819) recorded the highest mean score of 3.46 (SD = 1.121) compared to respondents from the B40 group (<RM5,250) who scored a mean of 2.67 (SD = 1.022), and those without income, who recorded a mean score of 3.03 (SD = 0.958). This indicates that the higher the income level, the greater the understanding and knowledge regarding zakat on gold jewelry, with a significant difference observed between the two groups. In terms of the factor of knowledge of fatwa under MAIN and income level, respondents from the M40 group (RM5,250–RM11,819) also recorded the highest mean score of 3.67 (SD = 0.607), followed by the B40 group (<RM5,250) with a mean score of 3.29 (SD = 1.034), and those without income with a mean score of 2.96 (SD = 0.900). These findings demonstrate that income is a significant determinant influencing the level of public knowledge. Therefore, comparing the mean scores between these two income groups clearly indicates that income level contributes to the differences observed in whether respondents pay zakat on gold jewelry or otherwise.

**Table 7:** Comparison of Mean Values of Knowledge on Zakat of Gold Jewelry and MAIN Fatwas with Income Level

	N	Mean	Level <sup>5</sup>	Standard Deviation
(1) Knowledge of zakat on gold jewelry				
Income Level				
Have No Income	6	3.03*	Moderate	0.958
B40: <RM5,250	99	2.67*	Moderate	1.022
M40: RM5,250 – RM11,819	13	3.46*	Moderate	1.121
Jumlah	118	2.78*	Moderate	1.052
(2) Knowledge of MAIN fatwas				

Income Level				
Have No Income	6	2.96	Moderate	0.900
B40: <RM5,250	99	3.29	Moderate	1.034
M40: RM5,250 – RM11,819	13	3.67	Moderate	0.607
Total	118	3.31	Moderate	0.995

**Note:** <sup>5</sup>Level of Agreement Scale; < 2.33; Low; 2.34-3.67; Moderate; >3.68 High (Landell, 1977)

\* Significant at the 5% level of significance

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

Table 8 presents the feedback provided by respondents regarding the dissemination of information on zakat for gold jewelry. Out of the 118 respondents who participated in the study, only five were selected as their responses were particularly insightful and thought-provoking. According to Respondents 1 and 8, both agreed that the use of social media plays a crucial role in disseminating information to encourage and educate the younger generation about paying zakat on gold jewelry. Regardless of the type of knowledge being conveyed, the use of social media serves as an impactful medium for the dissemination of information. Respondents 2 and 11 further suggested that public awareness campaigns and commercial advertisements should be strengthened, as many members of the community remain unaware of the existence of zakat on gold jewelry. The findings also indicate that other respondents supported the idea of utilizing modern telecommunication technologies such as social media platforms (e.g., TikTok, Facebook, influencers), as well as well-known religious speakers to deliver online or in-person sermons at mosques. Additionally, they proposed installing banners or posters at jewelry shops to promote awareness and understanding of the importance of paying zakat on gold jewelry among the public.

**Table 8:** Respondents' Feedback on the Dissemination of Information Regarding Zakat on Gold Jewelry

Informants	Feedback
Responden 1	"...Increase information sharing through social media..."
Responden 2	"...organize more awareness campaigns..."
Responden 8	"...enhance e-marketing efforts using platforms such as TikTok and Facebook to encourage and educate the younger generation about paying zakat on gold jewelry...."
Responden 11	"...Increase commercial advertisements as many people are still unknowing of zakat on gold jewelry..."
Responden 12	"...Utilize modern technological approaches such as social media (TikTok, Facebook, influencers, etc.), engage well-known speakers to deliver online talks, and encourage every gold shop to display banners related to the payment of zakat on gold jewelry....."

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

## DISCUSSION

The findings of this study reveal that the majority of respondents purchase gold jewelry not merely for adornment purposes, but primarily as an investment for future financial security. Consequently, the increase in gold purchasing activity stems from the prevailing sentiment that gold serves as a long-term investment asset—one that can be easily pawned and retains stable value during times of economic uncertainty. The analysis also found that many Muslims are still unaware of the existence of the fatwa on zakat for gold jewelry issued by MAIN. This finding is supported by the study conducted by Fadilah, Teh Suhaila and Aza Shahnaz (2018) which revealed that most members of the community still do not understand the concept of determining the 'urf rate applied to zakat on gold jewelry they possess. However, awareness of making zakat payments can be cultivated if individuals receive early exposure through information disseminated by the relevant authorities. In addition,

income factors also play an important role in determining the level of public knowledge and its relationship to the payment of zakat on gold jewelry. This statement is evident from the empirical findings of this study, which indicate that the higher the income, the greater the level of knowledge, and consequently, the higher the level of zakat payment on gold jewelry. This statement is because individuals with higher income levels tend to purchase gold more frequently, and it is likely that this group is more aware of zakat on gold jewelry due to their frequent exposure to information related to gold ownership and its religious obligations.

The findings of the study also reveal that social media has the potential to play a crucial role in disseminating fatwas related to the zakat on gold jewellery, thereby enhancing public awareness of the obligation to pay such zakat. Zakat institutions should consistently adopt proactive measures to improve the effectiveness of information dissemination and ensure that the information reaches all segments of society, including youth, senior citizens, working adults, homemakers, and others. In addition, the use of electronic media should be optimized in line with current technological developments.

Furthermore, respondents expressed their hope that information dissemination through public lectures utilizing various mass communication media—such as television programs and social media platforms including TikTok, Facebook, and Instagram—could be further expanded. This is because such approaches are perceived to have greater potential and effectiveness in raising public awareness of the obligation to pay zakat on gold jewellery, thereby contributing to the increase in zakat collection in the state of Johor.

## CONCLUSION

Based on the findings of this study, it can be concluded that the majority of respondents purchased gold jewelry for future investment purposes rather than merely for personal adornment. A comparison between the groups revealed that respondents who paid zakat on gold jewelry demonstrated a significantly higher level of understanding than those who did not. However, it is possible that those who did not pay zakat on gold jewelry were unaware of their religious obligation to do so.

Therefore, zakat institutions should implement strategic measures to enhance information dissemination and raise public awareness. When the contents of fatwas are widely communicated, the potential for increased compliance in paying zakat on gold jewelry will also rise. In line with the role of fatwa institutions, the zakat institution in Johor has been observed to play an effective role in spreading information and providing guidance to the community.

Nevertheless, these efforts still require improvement, as there remains a noticeable gap in public knowledge, understanding, and awareness regarding the gazetted fatwa on zakat for gold jewelry—particularly in its practical implementation. Hence, information dissemination efforts should be advanced in tandem with the use of technology and more effective communication channels to improve and broaden public understanding. Consequently, it is recommended that fatwa institutions and zakat management authorities continue to provide more informative and consistent explanations about zakat on gold jewelry from time to time.

Therefore, the policy implication of this study's findings is that zakat institutions, particularly in the state of Johor, should strengthen their efforts to disseminate information related to fatwas on gold jewelry zakat more effectively through various mass media and social media channels. Continuous collaboration between religious authorities and zakat institutions is crucial to enhance public understanding and compliance with zakat obligations. By reinforcing knowledge-based education, the potential to increase zakat payments on gold jewelry can be realized more effectively.

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