Payment Social Charity from the Muslim Community in Jayapura with an Explanatory Research

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Abstract: *This paper aims to investigate why Muslim communities prefer to pay social charity to private non-profit institutions during natural and humanitarian disasters. This is quantitative research with an explanatory analysis method. The population in this study was the entire Muslim population of Jayapura City, Papua Province. Pre-observational research found that only 11% (22 respondents) of 200 respondents paid social charity to official government-owned institutions, while 89% (178 respondents) paid social charity to private non-profit institutions. Therefore, we obtained data using a questionnaire from 178 respondents who paid social charity to private non-profit organizations. The results show that three important variables can explain why people prefer to pay Islamic social finance to private non-profit institutions: channeling effectiveness, ease of access, and social influence. This study makes implications for private non-profit organizations on how to keep contributors' trust by paying attention to how donors' money is distributed, how accurately donations are distributed, and how the organization is perceived. The example set by private nonprofit organizations should be followed by government-owned private nonprofit organizations to improve their donor services.*

Keywords: *social charity; channeling effectiveness; ease of access; social influence, explanatory research*

INTRODUCTION

In Islam, there are various ways to distribute a Muslim's individual wealth. One manifestation of the distribution of wealth is by conducting voluntary donations or charitable activities to help others. Donation raising can be done directly (offline) or through electronic media such as mobile phones (online), as is currently being done. Institutions that support, assist, and participate in organizing the donation movement are themselves known as "philanthropic institutions." Indonesia ranks No.1 in the category of the most generous country according to the world giving index (Charities Aid Foundation, 2021). This is supported by the many philanthropic institutions that have sprung up, both religious-based ones such as BAZNAS, LAZ, Dompet Dhuafa, and ACT and non-religious ones such as kitabisa.com, Let's Care, and so on. The proliferation of non-profit institutions in the country, as well as the rapid presence of technology, encourages philanthropic institutions to assist in the fundraising process for the effectiveness of collection and ease of access for the public. donor. Trend-wise, religious philanthropic institutions made the biggest contribution from 2018 to 2020 (Indonesia, 2022).

The more developed Islamic philanthropic institutions are, the more options people have for channeling their charitable contributions. Some time ago, there was a deviation in the management of people's funds by an Islamic philanthropic institution. As technology develops, donation organizations need to pay attention to easy access, one of which is online donations. One way to gain donor trust is to pay attention to online donation transactions (Sura et al., 2017). In addition to easy access, brand image and trust are the main keys for donation organizations to gain the trust of donors (Bilgin & Kethüda, 2022). Trust and religiosity have an important role in convincing donors to donate to charities through fintech platforms (Usman, 2020). Based on the large number of donations, it proves that the public's trust in Islamic philanthropic institutions is so great. However, if it is not balanced with transparent fund management, this will reduce public trust in Islamic philanthropic institutions. One of the most important aspects in increasing awareness of giving as well as being a supporting factor for the community to channel their funds to Islamic philanthropic institutions is the existence of accountable organizational governance (Syafiq, 2018).

Furthermore, according to financial report data released by Dompet Dhuafa until 2021, it was recorded that the total humanitarian funds collected amounted to Rp. 20.943.700.175 (Repubika, 2021). The data on humanitarian donations collected by the National Amil Zakat Agency (BAZNAS) in the 2021 financial report is Rp. 10,730,639,837. There was a decrease in funds in the same year when compared to the previous year (Zakat, 2021). This fact is in line with data acquisition through Gopay Digital Donation Outlook 2020, Dompet Dhuafa won a percentage of 35% while Baznas won 2%.

The growth of donations is so central nationally, indicating a similar phenomenon occurs in regional or regional coverage, one of which is in eastern Indonesia, namely Papua Province, Jayapura City. Based on BPS data, the population of Jayapura city is dominated by the Muslim population of 182,619 or about 45.75% of the total population of 399,130 inhabitants. The generosity of a Muslim needs to be supported in the form of easy access to Islamic philanthropic institutions, both of which are managed independently/privately, including in this study such as the Disaster Response Action Agency (ACT), Dompet Dhuafa and the Kitabisa.com Platform, fundraising and independent or managed by the local government, namely BAZNAS. It has been found in a study that ease of access and effectiveness is one of the key factors for the Muslim community to distribute wealth in the form of zakat, infaq, shadaqah, and waqf (Al, 2021).

More effective donation payments are believed to be able to maximize the productivity of worship, for example, there is enthusiastic and informative service. The addition of features in digital channels such as containing clear, concise information, and the addition of other interesting features such as transaction procedures and equipped with prayer instructions in it. Strengthening understanding and increasing ZISWAF literacy is needed with education and socialization, both directly organizing it to the surrounding community and through the official media of philanthropic institutions to attract the attention of the millennial generation to gen Z in donating.

Several studies have shown that the effectiveness of distribution in donations felt by donors has a positive effect in this case with the use of technology including the interest in paying zakat, infaq and alms online in Kuala Lumpur (Wiharjo & Hendratmi, 2019), regarding perceptions of the use of zakat, infaq and almsgiving online in Indonesia (Jamaludin et al., 2017), regarding muzzaki's decision to pay zakat, infaq and alms through fintech gopay (Ichwan, 2020), regarding individual interest in using fintech sharia paytren as a tool for donation payment transactions (Amalia, 2018), regarding millennial Muslim community's interest in donating using fintech platforms (Niswah et al., 2019b), regarding the use of fintech in donations(Usman, 2020), regarding the adoption of online ZIS payments by Generation Z (Oktavendi, 2021), researching interest in paying ZIS through BSI Mobile (Arwani & Wahdati, 2020), examines the perceptions of the millennial generation regarding zakat online (Lathifah, 2020), analyzing the website of the amil zakat foundation on the intention to pay zakat online using the TAM approach (Sukoraharjo et al., 2018), regarding the interest in adopting the waqf crowdfunding model (Mohd Thas Thaker et al., 2018), regarding the interest in using Go-Pay digital payment service in donating (Joan, 2019). Meanwhile, opposing research in this study includes examining the determinants of millennial generation interest in paying zakat, infaq and alms online (Sulaeman & Ninglasari, 2020), researching interest in paying zakat through the kitabisa.com platform (Astuti & Prijanto, 2021).

To find out and measure the behavior (Ajzen, Icek, 1985) of a Muslim in paying his donations. So, the theory of planned behavior is used which can understand the intentions and behavior of someone who is not made spontaneously (Allah Pitchay et al., 2020). In the theory of planned behavior there are intentions that are able to influence motivational factors which include attitudes, subjective norms and perceptions of behavioral control (Astuti & Prijanto, 2021). Attitude is a form of positive or negative measurement of the behavior to be performed (Amalia, 2018). Subjective norms are social factors based on trust in others in carrying out an action. Furthermore, the perception of behavioral control is a form of ease and difficulty for the behavior to be carried out (Astuti & Prijanto, 2021) in paying donations to the Muslim community in the city of Jayapura.

Based on the phenomena and exposure to the data above, an argument emerges about what factors are the tendency of the Muslim community to prefer Islamic philanthropic institutions that are managed independently compared to Islamic philanthropic institutions that are supervised by the government as an option to donate their funds. Meanwhile, for the form of renewal in this research, there is a data analysis technique using Explanatory Factor Analysis (EFA) data analysis and this research is the first research conducted in Jayapura City.

RESEARCH METHODS

This research is a research with a quantitative approach using survey methods. Online data collection using a questionnaire. The statement items in the questionnaire are used to define the operationalization of the theory. The data analysis method uses Explanatory Factor Analysis (EFA) which is a statistical method for reducing large data sets into summary variables (Taherdoost, 2018) there are 11 statement items related to the behavior of Muslim communities in paying donations which will show important manifestations of the factors that formed. The following describes the EFA procedure based on the explanation above

Figure 1. The Procedures of Explanatory Factor Analysis Method
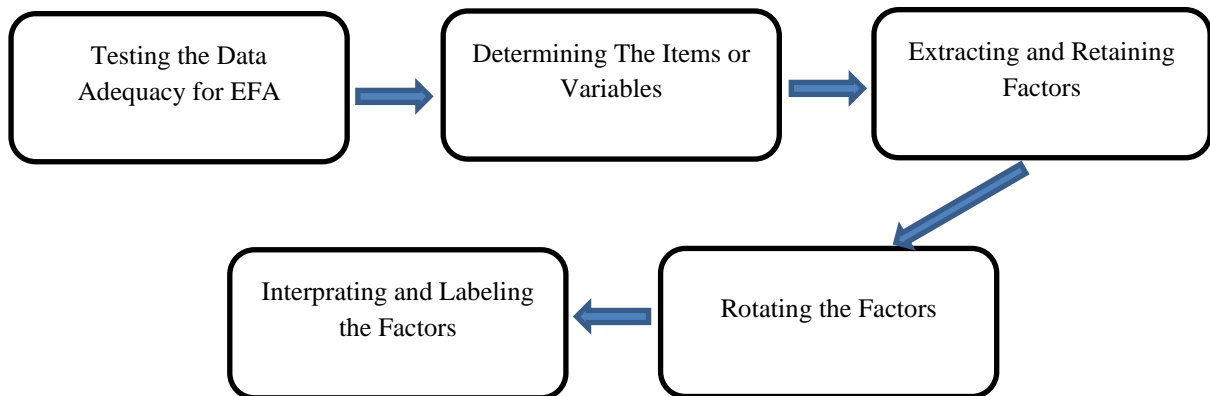
Based on the picture above, it can be explained for the first stage. This method will be assessed first to see whether EFA is a statistical approach that is suitable for the research objectives. Next, determine how each item or variable is determined. Then extraction is carried out to get the construct or limiting factor. It also includes every variable that is correlated with the construct or factor it has using a rotational approach. The factor or construct is then identified and named as the last step (Taherdoost, 2018)

Characteristics Demography of the Respondents

Demographic information about the respondents is presented in Table 1. There are 200 respondents in this survey, 66 of whom are women representing 33% of the total respondents, and 134 are men or about 42%. 18 respondents are under 25 years old, 157 respondents are between 25 to 45 years old, 25 respondents are between 46 to 65 years old. Based on the respondent's latest education, 5 respondents graduated from junior high school (SMP), 100 respondents graduated from high school (SMA), 80 respondents graduated from undergraduate (S1), and 14 people have completed master's education (S2), and 1 person who completed doctoral education (S3)

Table 1. Characteristics Demography of the Respondents

	Frequency	Percentage
Gender		
Male	105	67%
Female	75	33 %
Age		
<25 Years old	18	9 %
25-45 Years old	157	78,5 %
46-65 Years old	25	12,5 %
>65 Years old	0	0 %
Education		
Junior high school	5	12,5 %
Senior high school	100	50 %
Bachelor degree	80	40 %
Master	14	7 %
Doctor	1	0,5%

Source : Data Processed (2022)

Meanwhile, based on the research results presented in table 2, the characteristics of respondents in paying donations through Baznas as a government-owned non-profit institution and through Dompet Dhuafa, Aksi Cepat Tanggap (ACT), Fundraising,

Mandiri as a private non-profit organization. the respondent data used in the study were 200 respondents who paid donations through private non-profit institutions.

Table 2. Characteristics of Respondents Giving Donations

	Frequency	Percentage
Baznas	22	11%
Dompet Dhuafa	163	81,5%
Aksi Cepat Tanggap (ACT)	110	55%
Penggalangan Dana	43	21,5%
Mandiri	9	4,5%

Source : Data Processed (2022)

RESULTS AND DISCUSSION

RESEARCH RESULT
Kaiser Meyer Olkin (KMO) and Bartlett's Test

The Kaiser Meyer Olkin (KMO) and Bartlett test, which can be used to test the suitability of sampling to continue data analysis using EFA, should be performed to fulfill the first requirement of completing the EFA test, namely to determine the adequacy of the sample. The KMO value can be seen from the statistical value of the Measure of Sampling Adequacy (MSA), which shows the diversity of the variables used as the basis for the use of factors. People's considerations in using the offline zakat payment method can be predicted and then examined, determined if the MSA value is more than 0.50. The indicators are then tested by Bartlett's Test to determine whether the indicators are connected or not and suitable for factor analysis. The results of the Bartlett test show that the indicators used are correlated and feasible to be used in factor analysis if the significance value is less than 0.05.

Table 3. KMO and Bartlet's Test

Kaiser Meyer Olkin Measure of Sampling Adequacy	0.732
Bartlett's Test of Sphericity	
Approx. Chi Square	212.818
df	55
Sig.	0.000

Source : Data Processed (2022)

Based on table 3 above, the MSA value > 0.05 is 0.732. It can be said that further research can be carried out to forecast and examine the aspects that society takes into account when paying donations through private non-profit organizations. The Bartlett test value was then determined to be 0.05 by checking the sig value of 0.00. Therefore, it can be said that the indicators are connected and suitable for factor analysis.

Communalities

Communalities shows the wide range of original variables, or variables that are taken into account by the community when making donations which are explained by the constructed factors. The results of communalities are as follows.

Table 4. Communalities

Factors	Initial	Extraction
X1	1.000	0.877
X2	1.000	0.787
X3	1.000	0.765
X4	1.000	0.865
X5	1.000	0.678
X6	1.000	0.878
X7	1.000	0.889
X8	1.000	0.769
X9	1.000	0.854
X10	1.000	0.786
X11	1.000	0.658

Source : Data Processed (2022)

Based on the results of the table above, 11 indicators have a communality value greater than 0.05 and the percentage of extraction frequency ranges from 65 to 88 percent. This means that these indicators can explain at least more than 50 percent of the diversity of the original variable data, which is an indicator used by the community to make donation payments through private non-profit institutions.

Total Variance Explained

Total Variance Explained Testing is the next step in the factor analysis process. According to the Total Variance Explained table, there must be more than one eigenvalue for a factor to be generated, and if there is an eigenvalue below one, then no factor is formed.

Table 5. Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.678	24.349	24.349	2.678	24.349	24.349
2	1.265	11.503	35.852	1.265	11.503	35.852
3	1.151	10.468	46.320	1.151	10.468	79.866
4	.899	7.890	55.418			
5	.871	7.922	63.340			
6	.811	7.376	70.716			
7	.779	7.083	77.799			
8	.721	6.554	84.353			
9	.610	5.543	89.896			

| 10 | .585 | 5.322 | 95.219 |
| 11 | .526 | 4.781 | 100.000 |

Source : Data Processed (2022)

The table above shows that there are three components produced with eigenvalues greater than one. The cumulative diversity of the combined variables that can be explained by these three factors is 79,866 percent.

Rotated Component Matrix

To calculate the correlation value of each element that has been generated previously, it is necessary to rotate the factors in this step. Table 6 displays the results of factor rotation; it can be seen that factor 1 consists of X1, X2, X3, X7, X8, and X9, while factor 2 consists of X4, X5, X6 and factor 3 consists of X10 and X11.

Table 6. Result of Rotated Component Matrix

Factors	Component 1	2	3
X1	0.844	0.346	0.226
X2	0.690	0.564	0.345
X3	0.675	0.454	0.288
X4	0.497	0.769	0.346
X5	0.431	0.875	0.379
X6	0.355	0.785	0.272
X7	0.877	0.454	0.213
X8	0.757	0.527	0.436
X9	0.676	0.576	0.622
X10	0.478	0.189	0.769
X11	0.377	0.607	0.799

Source : Data Processed (2022)

DISCUSSION

Factor 1 : Channeling Effectiveness

Factors	Component 1	2	3
The distribution of donated funds through private non-profit institutions is right on target (X7)	0.877		
I find it easy to pay donations through private nonprofits (X1)	0.844		
Donation payment services through private non-profit institutions according to the needs of donors (X8)	0.757		

I trust and believe in paying donations through private non-profit organizations (X2)	0.690
Payment of donations through private non-profit institutions can reach all levels of society (X9)	0.676
I am comfortable and safe paying donations through a private non-profit organization (X3)	0.675

Source : Data Processed (2022)

Based on the results of the rotated factor, it is found that there are 6 factors that make up 1 component which is named distribution effectiveness. This can be interpreted as the extent to which a person or institution, in other words, a donor can save time when carrying out the distribution of funds owned by feeling safe and comfortable and trusting through the facilities provided by philanthropic institutions that can maximize performance when someone wishes to channel their funds to philanthropic institutions. . More effective donation payments are believed to be able to maximize worship productivity, for example, there is an enthusiastic and informative service. The addition of features in the digital channel such as containing clear solid information, and the addition of other interesting features such as transaction procedures and equipped with instructions for prayers in it. Strengthening understanding and increasing ZISWAF literacy is needed with education and socialization, both directly organizing it to the surrounding community and through the official media of philanthropic institutions in order to attract the attention of the millennial generation to Gen Z in donating.

Several studies have shown that the effectiveness of distribution in donating that is felt by donors has a positive effect in this case with the use of technology, including those carried out by (Ninglasari & Muhammad, 2021) analyze the role of digitalization in the management of zakat during the Covid-19 pandemic, (Kusumawardani, 2020) examines the influence of the quality of public governance, accountability and effectiveness on the intention of members of the Yogyakarta Indonesian Chinese Islamic Association (PITI) in paying zakat, (Muhammad & Saad, 2016) regarding the quality, accountability and effectiveness of public governance on the intention to pay zakat, (Hudaefi & Beik, 2020) Learn about digital zakat campaign tools during the Covid-19 outbreak, (Cahyani et al., 2022), developing the UTAUT model by adding zakat knowledge as a moderating variable on interest in paying zakat using a digital platform, (Wang et al., 2019) found that perceived donor effectiveness has a positive effect on the intention to donate through crowdfunding, (Farooq et al., 2020) presents a blockchain-based charity management platform that aims to provide a safe, transparent and efficient system for donations, (Kashif et al., 2018) found that informants or zakat actors prefer to donate zakat directly, this is due to a lack of trust in zakat institutions, (Choi et al., 2019) examines the mediating effect of online donations on youth donation awareness, as well as the pathways of online donations to intention to donate again in the future, (Rahman & Idrus, 2022) analyze the factors that influence online zakat payments,(Maleki & Hosseini, 2020) analyze the factors that influence the intention to donate through mobile payment applications, (Wiharjo & Hendratmi, 2019) about interest in paying zakat, infaq and alms online in Kuala

Lumpur, (Jamaludin et al., 2017) regarding the perception of the use of zakat, infaq and alms online in Indonesia, (Ichwan, 2020) regarding muzzaki's decision to pay zakat, infaq and alms through fintech gopay, (Amalia, 2018) regarding individual interest in using Paytren sharia fintech as a means of payment for donation transactions, (Niswah et al., 2019a) regarding the interest of the Muslim millennial community in donating using the fintech platform, (Usman, 2020) about the use of fintech in donating, (Oktavendi, 2021) regarding the adoption of online ZIS payments by Generation Z, (Arwanita, 2022) researching interest in paying ZIS through BSI Mobile, (Lathifah, 2020) which examines the millennial generation's perception of online zakat, (Sukoraharjo et al., 2018) analyzing the website of the amil zakat foundation on the intention to pay zakat online with the TAM approach, (Mohd Thas Thaker et al., 2018) regarding the interest in adopting the waqf crowdfunding model, (Joan, 2019) regarding the interest in using Go-Pay digital payment services in donating. Meanwhile, the opposite research in this study was carried out by (Sulaeman & Ninglasari, 2020) examines the determinants of the millennial generation's interest in paying zakat, infaq and alms online, (Astuti & Prijanto, 2021) who researched the interest in paying zakat through the kitabisa.com platform. Perceptions of the use of online zakat in Indonesia by (Wiharjo & Hendratmi, 2019); interest in using E-zakat in paying ZIS by (Kharisma & Jayanto, 2021); interest in using online zakat applications by (Purwanto et al., 2021) and interest in digital ZISWAF payments by (Hasyim et al., 2020); (Usman, 2020) regarding the use of fintech in donating, (Oktavendi, 2021) regarding the adoption of online ZIS payments by Generation Z; (Al-Athar, 2021) examines the millennial generation's intention to pay donations through digital payments; (Arwanita, 2022) researched the interest in paying ZIS through BSI Mobile; (Azizi, 2020) interest in using electronic money for ZIS payments to the people of the city of Semarang; (Sukoraharjo et al., 2018)analyzed the website of the amil zakat foundation on the intention to pay zakat online with the TAM approach; (Mohd Thas Thaker et al., 2018) regarding the interest in adopting the waqf crowdfunding model. (Yeubun, 2022) which examines the interest in paying zakat online in the people of Jayapura City.

Factor 2 : Ease of Access

Factors	Component		
	1	2	3
Payment of donations through private non-profit institutions can be accessed easily and is close to my place (X5)		0.875	
The distribution of donated funds through private non-profit institutions is right on target (X7)		0.785	
I can rely on the payment of donations through private non-profit institutions today (X8)		0.769	

Source : Data Processed (2022)

Based on the results of the rotated factor, it is found that there are 3 factors that make up 1 component which is named Ease of Access. In this study, it is interpreted

as the extent to which a person can easily carry out an activity, both with the facilities and infrastructure from various parties. For example, the availability of technology to make it easier for people to give alms/donations. In addition, the availability of outlets spread throughout the area that can be reached. Maximum service in reaching donors in giving alms. As with the facilities provided by the philanthropic institution, Dompet Dhuafa to facilitate access for its donors. It is noted that until the end of 2021, Dompet Dhuafa has had at least 70 outlets spread throughout Indonesia, in addition to zakat pick-up services, bank transfers, online donation channels, crowdfunding and various other convenience facilities. Thus, it is hoped that giving charity will no longer be a complicated thing and can be done by all groups and become a positive lifestyle trend of the community.

It was found in several studies that the ease of access had a significant effect on people's interest in donating, including those carried out by (Kasri & Yuniar, 2021) examines the use of tam theory which was developed to see the interest of the Indonesian people in paying alms and infaq, (Cahyani et al., 2022) found that the condition of the facility has a positive effect on people's behavior in paying zakat digitally, (Li et al., 2018) found that the condition of the facility has a positive effect on the intention of donors to donate money on a charity fundraising platform, (Alshurideh et al., 2021) finding the ease of using technology affects consumer intentions in using electronic payment systems, (Usman, 2020) found that ease of access in paying zakat has an effect on interest in using fintech in paying zakat, (Mohd Nor et al., 2021), found that ease of access has an effect on the digitization of zakat, (Kurniawan et al., 2022) regarding ease of access affects the intention to use digital zakat in Malang city, (Nur et al., 2022) analyzing the behavior of digital zakat payments on Indonesian Muslim youth the results show ease of access has a positive effect, (Astuti & Prijanto, 2021) about interest in paying zakat, infaq and alms through the kitabisa.com platform. Acceptance of electronic payments to Arab consumers (Ming-Yen Teoh et al., 2013). Interested in using zakat, infaq and alms online in Kuala Lumpur (Jamaludin et al., 2017) Perception of online zakat, infaq and alms payments in Indonesia (Wiharjo & Hendratmi, 2019). Interest in using E-zakat in paying ZIS (P. Kharisma & Jayanto, 2021). Interest in using the online zakat application (Purwanto et al., 2021) dan interest in digital ZISWAF payments (Hasyim et al., 2020). The use of fintech in donating (Usman, 2020). Regarding the adoption of online ZIS payments by Generation Z (Oktavendi, 2021). Researching the intention of the millennial generation to pay for donations through digital payments (Al-Athar, 2021). Researching interest in paying ZIS through BSI Mobile (Arwanita, 2022). Interest in using electronic money for ZIS payments to the people of the city of Semarang (Azizi, 2020). Analyzing the website of the amil zakat foundation on the intention to pay zakat, infaq and alms online with the TAM approach (Sukoraharjo et al., 2018). Regarding the interest in adopting the waqf crowdfunding model (Mohd Thas Thaker et al., 2018). Meanwhile, the opposite research in this study was carried out by (Sulaeman & Ninglasari, 2020) examines the determinants of the millennial generation's interest in using online zakat; (Rohmah et al., 2020) regarding interest in paying zakat, infaq and alms in fintech crowdfunding; (Aristiana, 2019) interest in using the Go-pay platform in paying ZIS; (Zulfian, 2020) researching factors that influence interest in digital donation;

(Lathifah, 2020) which examines the millennial generation's perception of online zakat.

Factor 3 : Social Influence

Factors	Component		
	1	2	3
Others around me make donations through private nonprofits (X11)			0.799
Family and close friends around me donate through private nonprofits (X10)			0.769

Source : Data Processed (2022)

Social influence can be defined as the extent to which a person thinks that other people can convince him to use something new. The measure of social influence can be seen from the level of support or influence from the closest people such as relatives, parents, family or with other people who are not known. Social influence or better known as subjective norm This refers to how much a person's perceived expectations will influence his behavior in deciding to donate to a philanthropic institution. In this study, it was found that the belief in the expectations of others and the motivation to do so had a significant impact on the decision to join the philanthropic institution of choice. This means that the influence of people around them, both known and unknown relatives, have a positive view of their interest in donating to several philanthropic institutions. In addition, people around donating to philanthropic institutions, both private and government, have a significant impact on the decisions of donors, both individuals and institutions, in entrusting their funds.

The results of existing research support or are supported by several previous studies which found that social influence has a significant influence on interest in doing something, both in using a service to donating activities including, Interest in giving alms and donating through fintech is influenced by subjective norms (A. S. Kharisma & Putri, 2020). This research is contrary to the results found by several studies including (Pangestu, 2021) where, social influences or subjective norms have no significant impact on Muslim women's decisions to donate by choosing to use services from Alfamart (Cahyani et al., 2022) found that social influence has a positive effect on behavior using digital zakat, (Li et al., 2018) found that social influence had a positive effect on users' intention to donate money on a charity fundraising platform, (Usman, 2020) found that subjective norms or social influences affect interest in paying zakat through fintech, (Oliveira et al., 2016) found that social influences influence consumer intentions to make digital-based payments, (Kurniawan et al., 2022) regarding social influences affecting the intention to use digital zakat in the city of Malang, As for (Kasri & Yuniar, 2021) found that social influence had no effect on the Indonesian people's interest in paying alms and infaq

Meanwhile, the significant impact of social influence on the interest of the Jayapura Muslim community to donate proves that although each individual has the freedom to think, behave and decide to act and express opinions, the recommendations and beliefs of several people around him can be one of the determining factors in

deciding to do something. activities, in this case in donating to philanthropic institutions, whether non-religious or religious and whether they are private or owned by the local government.

CONCLUSION

This study aims to find out what are the factors of the Muslim community in Jayapura City in paying donations through private non-profit institutions. The data analysis method used in this study is explanatory factor analysis (EFA), while the data used are primary data obtained from 200 respondents. Therefore, the results of research and discussion show that there are three factors that factor in the Jayapura City Muslim community in paying donations through private non-profit institutions including: The effectiveness of distribution, it is explained that donors in distributing their donations feel safe, comfortable and trust if through private non-profit institutions. The next factor is the ease of access felt by donors in distributing donations because private non-profit institutions have followed the current developments. Then for the last factor that affects the public in donating through private non-profit institutions is the influence of family, close friends and other people around the donor environment who also pay donations through private non-profit institutions. The limitation in this research is the number of respondents who are few and less diverse, so that further research can use the criteria of many and diverse respondents. This study recommends private non-profit institutions to be able to maintain the trust of donors by paying attention to the distribution of funds from donors, the accuracy of the distribution of donations and the image of the institution. Meanwhile, government-owned private non-profit institutions should take the example of private non-profit institutions as an improvement in services to donors.

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