

FACULTY ENTREPRENEURSHIP AND BUSINESS

**LEVEL OF KNOWLEDGE ON ZAKAT AMONG
RESIDENTS AT WILAYAH PERSEKUTUAN**

FKP

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DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
FINANCE) WITH HONORS

2023



UNIVERSITI
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FACULTY OF ENTREPRENEURSHIP AND BUSINESS

EKBP

PROPOSAL OF FINAL YEAR RESEARCH PROJECT

LEVEL OF KNOWLEDGE ON ZAKAT AMONG
RESIDENTS AT WILAYAH PERSEKUTUAN

By

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A thesis submitted in fulfilment of the requirements for the degree of Business
Administration (Islamic Banking and Finance) With Honours

**Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN**

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ASSESSMENT FORM FOR RESEARCH PROJECT I

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Research Topic: LEVEL OF KNOWLEDGE ON ZAKAT AMONG RESIDENTS AT WILAYAH PERSEKUTUAN

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: EFFORT (Weight 10%)

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination (CLO1; C1, A3:CS/CT/TS)	Is not determined and does not put in any effort in completing the research report in group	Is determined but puts in little effort in completing the research report in group	Is determined and puts in reasonable effort in completing the research report in group	Is very determined and puts in maximum effort in completing the research report in group	___ x 0.5 (Max: 2)	
2.	Commitment (CLO1; C1, A3:CS/CT/TS)	Is not committed and does not aim to complete on time and/ or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	___ x 0.5 (Max: 2)	
3.	Frequency in meetings supervisor (CLO1; C1, A3: CS/CT/TS)	Has not met the supervisor at all	Has met the supervisor but less than five times	Has met the supervisor for at least five times	Has met the supervisor for more than five times	___ x 0.5 (Max: 2)	
4.	Take corrective measures according to supervisor's advice (CLO1; C1, A3: CS/CT/TS)	Has not taken any corrective action according to supervisor's advice	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes	Has taken corrective actions all according to supervisor's advice with few mistakes	___ x 0.5 (Max: 2)	
5.	Initiative (CLO1; C1, A3:CS/CT/TS)	Does not make any initiative to work in group	Makes the initiative to work in group but requires consistent monitoring	Makes the initiative to work in group with minimal monitoring required	Makes very good initiative to work in group with very little monitoring required	___ x 0.5 (Max: 2)	

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ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: PEER EVALUATION (Weight 10%)

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Helping (CLO1; C1, A3:CS/CT/TS)	The teammate never offered assistance to other teammates.	The teammate sometimes offered assistance to others.	The teammate offered assistance to each other most of the time.	The teammate always offered assistance to other members.	____ x 0.5 (Max: 2)	
2.	Listening (CLO1; C1, A3:CS/CT/TS)	The teammate never worked from others' ideas.	The teammate sometimes worked from others' ideas.	The teammate worked from others' ideas most of the time.	The teammate always worked from others' ideas	____ x 0.5 (Max: 2)	
3.	Participating (CLO1; C1, A3:CS/CT/TS)	The teammate never contributed to the project.	The teammate sometimes contributed to the project.	The teammate contributed to the project most of the time.	The teammate always contributed to the project.	____ x 0.5 (Max: 2)	
4.	Questioning (CLO1; C1, A3:CS/CT/TS)	The teammate never interacted, discussed, or posed questions to other team members.	The teammate sometimes interacted, discussed, and posed questions to other team members.	The teammate interacted, discussed, or posed questions to other team members most of the time.	The teammate always interacted, discussed, or posed questions to other team members	____ x 0.5 (Max: 2)	
5.	Sharing (CLO1; C1, A3:CS/CT/TS)	The teammate never offered ideas or reported his/her findings to others.	The teammate sometimes offered ideas and reported his/her findings to others.	The teammate sometimes offered ideas and reported his/her findings to others.	The teammate always offered ideas and reported his/her findings to others.	____ x 0.5 (Max: 2)	

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: PRESENTATION (Weight 20%)

NO.	CRITERIA	PERFORMANCE LEVEL				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Teamwork (CLO2; A3/TS)	Is not committed to work in a group	Is committed but make little effort to complete the research report in group	Is committed and make reasonable effort in completing the research report	Is very committed and make very good effort in completing the research report	____x 1 (Max: 4)	
2.	Clear delivery of ideas (CLO2; A3/CS)	Able to deliver ideas and require further improvement	Able to deliver ideas fairly clearly and require minor improvements	Able to deliver ideas clearly	Able to deliver ideas with great clarity	____x 1 (Max: 4)	
3.	Effective and articulate delivery of ideas (CLO2; A3/CS)	Able to deliver ideas with limited effect and require further improvement	Able to deliver ideas fairly effectively and require minor improvements	Able to deliver ideas effectively and articulately	Ability to deliver ideas with great effect and articulate	____x 1 (Max: 4)	
4.	Appropriate use of visual aid (CLO2; A3/CS)	Uses visual aids very poorly and the use interferes with the presentation	Uses visual aids but not very effective in aiding the presentation. The usage distorts the presentation at times	Uses visual aids effectively. The usage of technology flows with the presentation	Uses visual aids very effectively. The usage enhances the quality of presentation	____x 1 (Max: 4)	
5.	Confidence and Ability to Answer Questions (CLO2; A3/CT)	Exhibits a very low level of confidence and appears visibly 'shaky'. Finds it difficult to answer questions.	Exhibits low level of confidence at times. Does not appear to be confident in answering questions	Exhibits a high level confidence. Does a good job in answering questions.	Exhibits a very high level of confidence. Is perfectly at ease while answering questions.	____x 1 (Max: 4)	
TOTAL						/20	

ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: RESEARCH REPORT (Weight 60%)

NO.	CRITERIA		PERFORMANCE LEVEL				Weight	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Introduction (CLO1; C1, A3)		Background of study, Problem Statement, Research Objective and Research Question is lack of clarity and focus	Background of study, Problem Statement, Research Objective and Research Question is written but with inconsistent focus.	Clearly written of Background of study, Problem Statement, Research Objective and Research Question with good facts.	Very clear of Background of study, Problem Statement, Research Objective and Research Question with very good facts.	___ x 2.5 (Max: 10)	
			Background of study, Problem Statement, Research Objective and Research Question is written unsystematic and unscientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written less systematic and less scientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written systematic and scientific. Scientific refers to researchable topic	Background of study, Problem Statement, Research Objective and Research Question is written very systematic and scientific. Scientific refers to researchable topic		
2.	Overall Proposal Format (CLO2; C2, A3)	Submit according to the deadline and adhere to the required format	The research proposal is not produced according to the specified time and/ or according to the format.	The research proposal is produced according to the specified time but fails to adhere to the format.	The research proposal is produced on time, adheres to the format but with few weaknesses.	The research proposal is produced on time, adheres to the format without any weaknesses.	___x 0.25 (Max: 1)	
		Writing style (clarity, expression of ideas and coherence)	The proposal is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The proposal is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The proposal is well written and easy to read; Majority of the points are well explained and flow of ideas is coherent.	The proposal is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___x 0.25 (Max: 1)	

	Overall Proposal Format (CLO2; C2, A3)	Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	$\frac{\quad}{0.25} \times$ (Max: 1)	
		Reference list (APA Format)	No or incomplete reference list	Incomplete reference list and/ or is not according to the format	Complete reference list with few mistakes in format adherence	Complete reference list according to format	$\frac{\quad}{0.25} \times$ (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing includes a strong, beginning, middle, and end with clear transitions and a focused closure.	$\frac{\quad}{0.25} \times$ (Max: 1)	
3.	Literature review (CLO2; C2, A3)	<ul style="list-style-type: none"> Does a poor job in summarizing the relevant literature review 	<ul style="list-style-type: none"> Weak in summarizing the literature review 	<ul style="list-style-type: none"> Critically analyzes but does not summarize effectively 	<ul style="list-style-type: none"> Critically analyzes and summarizes effectively 	$\frac{\quad}{\quad} \times 1$ (Max: 4)		
		<ul style="list-style-type: none"> Does not provide adequate reference of literature review 	<ul style="list-style-type: none"> Provide some reference of literature review 	<ul style="list-style-type: none"> Provide adequate reference of literature review 	<ul style="list-style-type: none"> Provide strong reference of literature review 	$\frac{\quad}{\quad} \times 1$ (Max: 4)		
		<ul style="list-style-type: none"> Weak research framework 	<ul style="list-style-type: none"> Adequate research framework 	<ul style="list-style-type: none"> Feasible research framework 	<ul style="list-style-type: none"> Sound research framework 	$\frac{\quad}{0.75} \times$ (Max: 3)		
		<ul style="list-style-type: none"> Framework is not link with the literature and the research issues 	<ul style="list-style-type: none"> Framework has a weak link with the literature and the research issues but some major weaknesses exist 	<ul style="list-style-type: none"> Framework has a good link with the literature and the research issues but some minor weaknesses exist 	<ul style="list-style-type: none"> Framework has a strong link with the literature and the research issues 	$\frac{\quad}{\quad} \times 1$ (Max: 4)		
4.	Research method (CLO3; C3, P3, A3)	<ul style="list-style-type: none"> Research methodology is designed poorly 	<ul style="list-style-type: none"> Research methodology is adequately designed 	<ul style="list-style-type: none"> Research methodology is good and can address most of the research issues 	<ul style="list-style-type: none"> The methodology is sound and can address all of the research issues 	$\frac{\quad}{1.75} \times$ (Max: 7)		

	<ul style="list-style-type: none"> Unable to clearly identify the type of research (Quantitative/Qualitative) 	<ul style="list-style-type: none"> Able to identify the type of research (Quantitative/Qualitative) 	<ul style="list-style-type: none"> Clearly identify the type of research (Quantitative/Qualitative) 	<ul style="list-style-type: none"> Clearly identify the type of research with good support (Quantitative/Qualitative) 	<p>____ x 1.5 (Max: 6)</p>	
	<ul style="list-style-type: none"> There is no data collection method specified 	<ul style="list-style-type: none"> Data collection method used are not appropriate 	<ul style="list-style-type: none"> Data collection method used are appropriate with some explanations 	<ul style="list-style-type: none"> Data collection method used are appropriate with good explanations 	<p>____ x 1.5 (Max: 6)</p>	
	<ul style="list-style-type: none"> Wrong interpretation of Research Tools and Analysis 	<ul style="list-style-type: none"> Lack interpretation of Research Tools and Analysis 	<ul style="list-style-type: none"> Good interpretation of Research Tools and Analysis 	<ul style="list-style-type: none"> Very good and clear interpretation of Research Tools and Analysis 	<p>____ x 1.5 (Max: 6)</p>	
TOTAL						/60

TOTAL MARKING SCHEME

Assessment	Marks Given By Supervisor	Marks Given By Examiner	Total
(A) Effort (10%)			
(B) Oral Presentation (20%)			/ 2 =
(C) Research Report (60%)			/ 2 =
(D) Peer Evaluation (10%)			i)
i)			ii)
ii)			iii)
iii)			iv)
iv)			
	Grand Total		i)
	Grand Total		ii)
	Grand Total		iii)
	Grand Total		iv)

Name of Supervisor/ Examiner: __Signature: ____

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List of Abbreviations	
(PPZ) Pusat Pungutan Zakat	2,3
(MAIWP) Majlis Agama Islam Wilayah Persekutuan	2,3,41
(MKN) Majlis Keselamatan Negara	2
(GDP) Gross Domestic Product	14

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ABSTRACT

This study identifies the level of knowledge on zakat among residents at the Wilayah Persekutuan in learning Baitul Mal knowledge, 8 Asnaf knowledge, zakat centre, zakat calculation and the obligation to pay zakat. The independent variable of this study consists of knowledge about Baitul Mal, the knowledge of 8 aAsnaf, zakat centre, zakat calculation and the obligation to pay zakat while the dependent variable in this study is the level of knowledge among residents at the Wilayah Persekutuan. Therefore, in this study the theory used is the Theory of Planned Behavior (TPB), this is used to see the extent of the zakat knowledge of the people of the Wilayah Persekutuan of the studied zakat sciences. The quantitative research method is used as a research instrument to collect data with prepare survey questions that are built using google form. This study uses non-probability sampling. Respondents will be selected using a convenience sample approach in this analysis, which will use non-probability sampling. Sampling is convenient, as participants are selected based on their proximity to sampling location. The data collected was analysed using software based on Statistical Packages for Social Science Version 29 (SPSS Version 29) to analyse descriptive statistics, reliability analysis, and Spearman correlation analysis. Based on the results of the study, found that the knowledge of baitulmal among residents of the Wilayah Persekutuan is known where the majority of respondents scale likert 4. The highest frequency for the Asnaf group is Poor with a frequency of 239 respondents followed by Fakir which is 236 respondents on a likert scale of 5. After that, knowledge of the calculation of Zakat, respondents chose scale Likert 5, with the results showing a positive relationship that proves among residents at the Wilayah Persekutuan know how to calculate zakat on livestock. This study found that the knowledge of Baitul Mal among residents at the Wilayah Persekutuan is known where the majority of respondents scale likert 4. In addition, the study also found that the knowledge of the zakat center among residents at the Wilayah Persekutuan shows the results of the majority

on the likert scale 4. or the knowledge of the obligation to pay zakat, respondents chose scale likert 5, with the results, showing a positive relationship that proves that residents at Wilayah Persekutuan know Islam is a mandatory condition to pay zakat. Regarding the results, all independent variables (Baitulmal knowledge, science 8 asnaf, zakat centre, calculation zakat and the obligation to pay zakat) studied in this research has a relationship with the dependent variable (level of knowledge among residents at the Wilayah Persekutuan) in understanding zakat. Through this study, we will understand the level of knowledge on zakat among residents at the Wilayah Persekutuan.

Keywords: Zakat, Wilayah Persekutuan, asnaf, zakat obligation, zakat centre, zakat calculation, knowledge

ABSTRAK

Kajian ini mengenal pasti tahap pengetahuan zakat dalam kalangan penduduk Wilayah Persekutuan dalam mempelajari ilmu Baitulmal, 8 ilmu asnaf, pusat zakat, pengiraan zakat dan kewajipan membayar zakat. Pembolehubah bebas kajian ini terdiri daripada pengetahuan tentang Baitulmal, ilmu 8 asnaf, pusat zakat, pengiraan zakat dan kewajipan membayar zakat manakala pembolehubah bersandar dalam kajian ini ialah tahap pengetahuan penduduk Wilayah Persekutuan. Oleh yang demikian, dalam kajian ini teori yang digunakan ialah Teori Tingkah Laku Terancang (TPB), ini digunakan untuk melihat sejauh mana pengetahuan zakat penduduk Wilayah Persekutuan terhadap ilmu zakat yang dipelajari. Kaedah kajian kuantitatif digunakan sebagai instrumen kajian untuk mengumpul data dengan menyediakan soalan tinjauan yang dibina menggunakan google form. Kajian ini menggunakan persampelan bukan kebarangkalian. Responden akan dipilih menggunakan pendekatan sampel kemudahan dalam analisis ini, yang akan menggunakan pensampelan bukan kebarangkalian. Persampelan adalah mudah, kerana peserta dipilih berdasarkan jarak mereka dengan lokasi pensampelan. Data yang dikumpul dianalisis menggunakan perisian berasaskan Statistical Packages for Social Science Version 29 (SPSS Version 29) untuk menganalisis statistik deskriptif, analisis kebolehpercayaan, dan analisis korelasi Spearman. Berdasarkan hasil kajian, didapati bahawa pengetahuan tentang baitulmal dalam kalangan penduduk Wilayah Persekutuan dikenali di mana majoriti responden skala likert 4. Kekerapan tertinggi bagi golongan Asnaf adalah Lemah dengan kekerapan 239 responden diikuti Fakir iaitu 236 responden pada skala likert 5. Selepas itu, pengetahuan tentang pengiraan Zakat, responden memilih skala Likert 5, dengan keputusan menunjukkan hubungan yang positif yang membuktikan penduduk di Wilayah Persekutuan tahu mengira zakat ternakan. Kajian ini mendapati bahawa ilmu baitulmal dalam kalangan penduduk Wilayah Persekutuan diketahui di mana majoriti responden skala likert 4. Selain itu, kajian juga mendapati bahawa pengetahuan tentang pusat zakat dalam kalangan penduduk Wilayah Persekutuan menunjukkan hasil majoriti pada skala likert 4. atau pengetahuan tentang kewajipan membayar zakat, responden memilih skala likert 5, dengan keputusan menunjukkan hubungan positif yang membuktikan penduduk di Wilayah Persekutuan mengetahui Islam adalah syarat wajib membayar zakat. Mengenai keputusan, kesemua pembolehubah tidak bersandar (ilmu Baitulmal, sains 8 asnaf, pusat zakat, pengiraan zakat dan kewajipan membayar zakat) yang dikaji dalam penyelidikan ini mempunyai hubungan dengan pembolehubah bersandar (tahap pengetahuan penduduk Wilayah Persekutuan) dalam

memahami zakat. Melalui kajian ini, kita akan memahami tahap pengetahuan zakat dalam kalangan penduduk Wilayah Persekutuan.

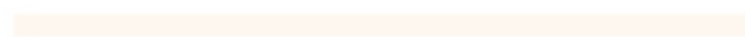
Kata kunci: Zakat, Wilayah Persekutuan, asnaf, kewajipan zakat, pusat zakat, pengiraan zakat, ilmu



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CHAPTER 1

INTRODUCTION

1.0 BACKGROUND OF THE STUDY

Most people believe that for the Ummah to enjoy real economic prosperity, the government must be able to manage the finances, development opportunities, and operating expenses of the numerous Muslim communities. Economic development, for instance, happens when a country can generate its own financial resources through the collection of taxes and zakat (Shari & Lah, 2018). The name "Zakat" comes from the Arabic word "al-Zakat," which means "holy, blessed, blossom, nurture, thrive, and charity." Muslims are obligated by Islamic law to pay zakat on specific types of property they own at a specific tax rate based on specific circumstances, with the money earned going to specific recipient organisations. Zakat can also be seen as a method to make a Muslim's possessions and, ultimately, his soul. Being free from hostility, hate, selfishness, and greed indicates having pure wealth and soul.

The majority of zakat payers' contributions go toward building up the ummah's infrastructure for healthcare, education, and housing for the underprivileged. This promotes the ummah's general economic development (Rahman et al;2019).

According to the verse in Surah Al-Nur, verse 24, "(the worship is performed by) those who are strong in faith, who do not let their work or trade prevent them from mentioning and remembering Allah, and who establish prayer and give zakat; they fear a Day (of Resurrection) on which their hearts and eyes will be turned." "But the hadith says (derived from the Arabic root -d-th, which means "to happen" and thus "to tell a happening," "to report," "to have or give as news," or "to speak of"). The Prophet PBUH had the following zakat custom: "The Prophet PBUH asked what Abu Bakr RA recommended for him, according to Anas RA's recorded account: Two people who live together also pay zakat equitably, "(according to their respective rates or portions)."

1.2 PROBLEM STATEMENT

One of the tenets of Islam is paying zakat, although realistically speaking, the Wilayah Persekutuan for the Muslim population does not completely understand this duty. Zakat is a crucial tool in Islamic economics, but it is also significant because it may mobilise resources for economic growth by strengthening certain social groups, like the underprivileged, the needy, fund managers, slaves, debtors, and travellers (Al Jaffri Saad & Haniffa, 2014; Bunyamin, 2019). According to the 2021 Zakat Annual Report, PPZ-MAIWP received RM 821.7 million, an increase of 9% over the RM756 million collected in 2020. The number of zakat payers did, however, somewhat decline; in 2021, there were 370,300 less than in 2020 (378,149 payers), a decrease of 2%. Payers of Zakat al-Fitr who did not regularly do so led to the decline in 2021. The National Security Council's (MKN) approval for MAIWP's Amils to collect Zakat al-Fitr at mosques, shopping centres, and other locations was another aspect. Zakat al-Fitr payments will only be accepted online or at PPZ branches in 2020. The number of zakat payers at PPZ-MAIWP decreased for the year 2021 as a direct result of this. However, the number of recurring zakat payers' zakat payments has grown at PPZ-MAIWP, increasing the centre's overall zakat collection.

According to various empirical studies, one of the problems that immediately overlap is the low Muzhiki literacy rate (Bin et al., 2019; Mohd Ali et al., 2017). Literacy has been shown in the compliance-based zakat modelling to have a significant influence on the motivation to pay zakat (Bin et al., 2019; Sulaiman et al., 2019). This finding complements past research that claims one's level of religious education and understanding affects their intention to pay zakat as well as their awareness of it (Mohd Ali et al., 2017). According to psychology, one's purpose may be predicted by three variables: one's attitude toward certain behaviours, their own subjective standards, and their perception of their level of behavioural control (Al Jaffri Saad & Haniffa, 2014; Huda et al., 2012; Ramdhani, 2016). Individual zakat attitudes, the influence of others, and perspectives on behavioural control that may facilitate or prevent zakat payment are all factors that influence muakki's motivation to pay (Awadh Bin-Nashwan & Abdul-Jabbar, 2016; Huda & Ghofur, 2016).

In light of this, the goal of this study is to investigate and evaluate Wilayah Persekutuan's degree of zakat understanding. In light of the characteristics noted by the theory of planned behaviour, the study also looked at the intention to pay zakat. The findings of this study ought

to fill up a knowledge vacuum in zakat. Organisations with the power to increase the zakat-to-Islamic-economy ratio might use them as a tactical guide.

Zakat is the cornerstone of Islam. In addition to bestowing benefits and fostering spiritual piety, it has a significant impact on society and the economy (Andiani et al., 2018; Mikail et al., 2017). Zakat has a number of etymological associations, including blessing, advancement, holiness, and virtue. Even though it is a share of the property that God requires of its owner, zakat must be paid to those who are qualified to receive it under specified circumstances. The relationship between the concept of zakat and the resources made available for zakat is fairly comprehensive; these resources will be a blessing, grow, flourish, be sacred, and be great.

The COVID-19 pandemic was historically the major issue for the year 2021, according to prior study. Before moving into the endemic phase, Malaysia is still recovering. The epidemic that swept the country not only caused a medical emergency but also had an impact on the continuity and general wellbeing of the population. Many people have lost their jobs and sources of income as a result of the epidemic. As a consequence of its economic effects on numerous industries, there are now more asnafs in the Wilayah Persekutuan. The zakat institution's management style was altered by the increase since it had to concentrate on offering more than simply assistance and deal with zakat collection conflicts. Even though PPZ-MAIWP was able to report an increase in collection for 2021, these economic concerns are anticipated to continue to have an influence in the years to come.

Social conditions will worsen once again if the impoverished engage in social crimes like stealing, burglary, and other impacts of poverty. As a result, according to Imam Abu Hanifa, it is not necessary to distribute zakat to all eight asnaf listed in the Quran. There are various asnafs, but only one may be used for zakat collecting. In addition, the verse At-Taubah (9:60) explains why the asnaf and impoverished should come first.

Muslims have considered reading as a fundamental component of their culture ever since the Prophet. Surah Al-Alaq verses 1–5, where the first word of the first verse is "Iqra," which meaning to read, provide as proof for this. The verse is an instruction from Allah SWT to read or to be literate in a more comprehensive sense (BAZNAS, 2019). The broad definition of literacy is the ability, understanding, and comprehension of everything that influences one's actions and decisions related to it (Antara et al., 2016; Bin et al., 2019). Zakat literacy is an accurate description of a person's ability to read, grasp, calculate, and access information on zakat, which leads to a higher degree of awareness in paying.

1.3 RESEARCH OBJECTIVES

The purposes of the study are:

1.3.1 To identify the level of knowledge on zakat among residents at the Wilayah Persekutuan regarding the knowledge of Baitul Mal.

1.3.2 To identify the level of knowledge on zakat among residents at the Wilayah Persekutuan regarding the knowledge of 8 Asnaf.

1.3.3 To identify the level of knowledge on zakat among residents at the Wilayah Persekutuan regarding the knowledge of zakat centre.

1.3.4 To identify the the level of knowledge on zakat among resident at the Wilayah Persekutuan regarding the knowledge of zakat calculation.

1.3.5 To identify the level of knowledge of zakat among resident at the Wilayah Persekutuan regarding the knowledge of the obligation to pay zakat.

1.4 RESEARCH OUESTION

The following questions will be investigated in order to provide an answer:

Q1: Does the knowledge of Baitulmal identify the level of knowledge on zakat among the residents at the Wilayah Persekutuan?

Q2: Does knowledge 8 asnaf identify the level of knowledge on zakat among the residents at the Wilayah Persekutuan?

Q3: Does the knowledge of zakat centre identify the level of zakat knowledge among residents at theWilayah Persekutuan?

Q4: Does the knowledge of zakat calculation identify the level of zakat knowledge among the residents at the Wilayah Persekutuan?

Q5: Does the knowledge of the obligation to pay zakat identify the level of zakat knowledge among residents at the Wilayah Persekutuan?

1.5 SCOPE OF STUDY

The scope of this study is aimed at all Muslims located in Wilayah Persekutuan who are obliged to carry out the responsibility of paying zakat.

1.6 SIGNIFICANCE OF IDENTIFY

This identify is to see the competence of Muslims on knowledge in the management of zakat institutions especially. This identify is important to carry out as it ensures that the public's knowledge of zakat is fully paid. Zakat sanctifies the property and spirituality of those who give it. It can educate everyone who pays zakat by training themselves to be more disciplined and it shows one's obedience to Allah s.w.t. By giving Zakat a person shows that he obeys the rules set by Allah s.w.t. His obedience brings peace in this world and the Hereafter.

Knowledge in the management of zakat today is also seen to contribute to increasing the level of efficiency in optimally managing the country's resources and further launching the administration of the country. Through the management of zakat based on the Shari'a, it is possible to provide guidance to the community, especially those who lead on how to manage their finances or economic field generally according to the procedures that are acceptable to Allah SWT. For example, efficient and systematic management requires an orderly organisation and is held by those who are virtuous, trusted, responsible and have certain criteria.

Knowledge through the current zakat management system has undergone enormous changes. For example, the Federal Territories Islamic Religious Council has made a paradigm shift by corporatizing their zakat system through the Baitulmal in Wilayah Persekutuan for the management of the collection and distribution of zakat revenue which is more efficient and systematic. The results of this professional work practice have contributed to the increase in zakat collection and the number of zakat payers and this is revealed by zakat institutions throughout Wilayah Persekutuan. Therefore, the knowledge of zakat management is based on the truth.

Islamic Sharia also has a positive impact and impact on the political aspect. With the availability of knowledge, the activities of financial abuse of citizens among government leaders can also be prevented. This is because the management of zakat and its distribution is managed by a professional Amil and willing to take on the responsibilities of the country, the trust of the Muslim community and the commandments of Allah SWT.

1.7 TERM DEFINITION

The researcher explains some terms about the introduction that will be carried out. The term described becomes the keyword that will be discussed in the next chapter. It is intended to give a picture and be understood by the reader about the discussion in the next chapter.

1.7.1 Knowledge of Baitulmal

Baitulmal is also one of the institutions that play the role of financial and property management. In Islam that will involve zakat will be administered by Baitulmal where various sources of income such as a collection of zakat payments, property that has been Waqf, taxes paid, and various resources collected will be distributed according to the interests of the community and the country. The institution of Baitulmal is also known as the national treasury. Baitulmal is also closely linked with the zakat institution where the property collected in Baitulmal will be distributed by the management at the zakat centre.

1.7.2 Knowledge of 8 Asnaf

The zakat that is paid, whether it is zakat al-Fitr or zakat on the property, will be given to a group that has been established by Allah SWT, which is known as Asnaf. Individuals who belong to the Asnaf category have been defined in Islamic law. The eight groups of Asnaf are al-Fuqara and al-Masakin. The Asnaf group also includes Mualaf, Amil, people who fight in the way of Allah or are called Fi-Sabilillah. The other three groups are al-Riqab, who is a slave, al-Gharimin, who is a debtor, and also Ibn Sabil, who is a traveller. Although zakat is given to 8 Asnaf, priority is given to 2 groups, al-Masakin, and al-Fuqara.

1.7.3 Knowledge of how to calculate zakat

Zakat is an Islamic financial term. Those who have a surplus property that has been set are required to pay zakat on the property. The calculation of zakat depends on the types of zakat and income zakat is calculated according to the calculator set in the state. To find out the obligation to pay zakat on the property for those who are obliged to pay it, an online zakat calculator can be used. Therefore, with the availability of online calculators, those who should pay zakat on the property must make sure to make zakat payments. Furthermore, property alms can be paid at any time throughout the year. With the facility, a person who does not know the amount of zakat payment on the property he owns will be known. For example, income zakat payments will be calculated after deducting dependents.

1.7.4 Knowledge of Zakat Center

Zakat is Allah's will, in which part of a certain wealth must be given to those who must be given (Mustahiq). In the principles of Islamic economics, zakat is an important principle because it serves as a benefit that benefits the giver and is a collective benefit for the people. The importance of zakat has been explained in Qur'an 22 times, and it is also one of the obligatory pillars of Islam. Zakat can purify the property he has acquired and make a person have the nature of compassion for individuals in need. With zakat, will help the needy.

Every state in Malaysia will have a Zakat Center which will be responsible for all management involving zakat by making Baitulmal a master. Zakat centre in each state are formed with professional management or can also be formed based on the form of a professional department. Examples of Zakat centre are the Kuala Lumpur Zakat Center, Melaka Zakat Center, and so on.

1.7.5 Knowledge of the obligation to pay Zakat

Zakat on the property is obligatory for individuals who have sufficient savings, or Nisab. It is paid by the owner of the property and can be paid throughout the year when the owner knows that the property has exceeded the Haul. Although this zakat of property depends on the property owned by the individual, it is his responsibility to make the payment. Individuals who fail to pay zakat on the property will be rewarded in the afterlife because it is an obligatory demand like obligatory prayers. Those who have enough haul have to pay as much as 2.5% of the property they own. Therefore, zakat al-Mal must be paid by certain people.

1.8 THE PROPOSAL'S ORGANISATION

The study conducted by researchers is to examine the extent of "the level of knowledge on zakat among residents at the Wilayah Persekutuan".

Chapter 1

The study conducted by the researcher is to examine the extent of the "level of knowledge on zakat among residents at the Wilayah Persekutuan". The study conducted in the first chapter gives an overview of zakat among residents at the Wilayah Persekutuan. The researcher has also stated the problem which is the issue being researched. In addition, the research study by the researcher in chapter 1 is related to the objectives of the study, research

questions, scope of the study, the importance of the study, and definition terms. The entire research that will be discussed is also described in chapter 1.

Chapter 2

In chapter 2, the researcher studied the analytical literature. The study in this chapter begins with an introduction and underpinned theory. Research related to the topic selected from studies by previous researchers is also discussed. In addition, the researcher has made a hypothesis statement, conceptual framework, and the conclusion of chapter 2.

Chapter 3

This section is related to research methodology where the discussion includes an introduction, research design, and data collection methods. In this section, the researcher states the population and sample size to be studied, which in this research is the resident at Wilayah Persekutuan as the population and sample size. This section includes sampling technique, research instrument development, a measure of the variable, and also makes a summary of chapter 3.

Chapter 4

The researcher gives an explanation related to chapter 4. Preliminary analysis, demographic profile for respondents which includes 4 namely, Wilayah Persekutuan, gender, income, and status are explained. The researcher has also discussed the results of the descriptive analysis and feasibility analysis obtained from the distributed questionnaire. At the end of chapter 4, the researcher summarises the section.

Chapter 5

In Chapter 5, the researcher discusses limitations and recommendations. The study in this chapter begins with a conclusion from the research conducted and continues with limitations. At the end of the chapter, the researcher gives recommendations for researchers who will conduct the research.

CHAPTER 2

LITERATURE REVIEW

1.0 INTRODUCTION

Islam's central tenet is zakat. It not only bestows benefits and purifies the spirit, but also greatly affects society and the economy (Andiani et al., 2018; Mikail et al., 2017). There are several etymological meanings associated with zakat, including blessing, progress, holiness, and virtue. Zakat must be presented to those who are qualified to receive it under specified conditions, even though it is a component of the property with precise requirements that God demands of its owner (Al-Mamun & Haque, 2015; Hoque et al., 2015). The relationship between zakat and other concepts is fairly extensive; assets issued for zakat purposes will be a blessing, grow, develop, be sacred, and be of great quality (Dandago, K., Muhammad, A., & Abba, 2016).

It is emphasised by the revelation of Surah Al-Alaq verses 1–5, where the first verse is "Iqra," which denotes reading. Since the time of the Prophet, the idea of literacy in Islam has been part of the development of Islamic history and has been a feature of Muslim culture. The verse is Allah SWT's command to read, or more broadly, to be literate (BAZNAS, 2019). Additionally, literacy is the ability, understanding, and comprehension of everything that will affect a person's behaviour and decisions in relation to it (Antara et al., 2016; Bin et al., 2019). Zakat literacy is the ability to read, understand, calculate, and access zakat information, which results in a higher level of awareness when it comes to paying zakat. Basic and advanced zakat knowledge make up the two levels of zakat literacy. These two dimensions resulted in five variables: five for the first dimension and five for the second dimension (BAZNAS, 2019). However, the researcher only looked at the Basic Knowledge of Zakat, which covers the five aspects, in this identify.

2.0 UNDERPINNING THEORY

2.2.1 Planned Behavior Theory (TPB)

To help understand intents and behaviours, theory-planned behaviour is used. A social cognitive framework is a common name for this. TPB judgements on behaviour are not made at random, but rather as a result of a purposeful process in which conduct is influenced by attitudes, norms, and beliefs about one's ability to regulate behaviour (Allah Pitchay et al., 2019; Wang et al., 2018). The perception of behavioural control, subjective norms, and

attitudes toward conduct make up the three main parts of the TPB model (see figure 2). In general, TPB theory is an activity-based paradigm created to defend the motives behind certain individual behaviours (Ajzen, 2005). In the identify of management behaviour and business, this theory is commonly applied.

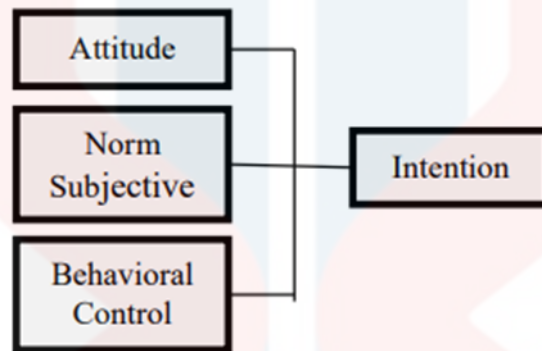


Figure 2.2.1: Theory Planned Behavior Framework

Source: Ajzen (2005)

The finest thing to take into account for personal behavioural objectives is TPB theory. As a criticism of behavioural intention, some studies have evaluated an attitude toward zakat as the primary component of the TPB dimension. The second component is subjective norms. According to the material that is currently available, subjective norms have a considerable impact on behavioural intention to pay zakat. The findings of Andam and Osman's identify show a connection between two factors, namely subjective norms and desire to perform zakat. The last component is behavioural control perception, which demonstrates a connection between expectations of behavioural control and compliance intentions.

All Muslims have a duty to have a thorough grasp of zakat since, when the time comes, the property will be held accountable. Empirical studies that directly examine the connection between zakat literacy and zakat payment intention are still carried out extremely infrequently. One study's findings indicate that the frequency with which the muzakki follows scientific inquiry has an impact on the growth of zakat intention, which has ramifications for knowledge expansion (Beik & Alhasanah, 2012). Following that, Muakki's increased desire to pay zakat will be influenced by his or her increased understanding of zakat, including the terms, conditions, computations, recipients, and zakat legislation (Mohd Ali et al., 2017). Numerous studies have provided evidence to corroborate this claim, suggesting that a muzakki's desire to pay zakat may be significantly influenced by the depth of his or her understanding of zakat (Huda & Ghofur, 2016; Martono et al., 2019; Sedjati et al., 2018).

2.3 LITERATURE REVIEW: KNOWLEDGE ON ZAKAT

The level of knowledge on zakat is based on previous studies.

2.3.1 Knowledge of Baitul Mal

The word Baitul Mal from bait means "house" and al-Maal means "treasure". Therefore, the definition of Baitul Mal is a house that is used as a place to collect and store property (Qudsy et al., 2016), (Wardani & Tho'in et al., 2013). Jumhur ulama thinks that Al-Mal is a valuable thing that will be used from everything that belongs to him while Ibn Al-Atsir, Mal originated with gold and silver before absolute.

With general knowledge, the collection and distribution of zakat are under the responsibility of the government (Ramli & Abdullah et al., 2016). Baitul Mal is an institution that will play a role as an institution that distributes zakat. Each state will have its institution. Baitul Mal is the party responsible for managing the revenue and expenditure of the state which is the right of Muslims, but it is not determined by the owner. Therefore, it is considered legal property for the Baitul Mal which will manage and distribute to certain parties. Baitul Mal is defined as an authoritative authority (Zallom et al., 1998).

According to the formation of Baitul Mal, although it existed in the time of the Prophet Muhammad SAW, Khulafaur Rashidin became the leader in the time of Abu Bakar as-Siddiq (632 M) to Caliph Ali bin. Abi Talib (660 M) has given the most encouraging role (Wardani et al, 2013).

According to him, the function of Baitul Mal includes all elements of society that must be regardless of religion because the role of the institution is not only a financial institution that helps Muslims. It is proven that the Baitul Mal Institution practises aid without comparing religions during the Islamic Government and Samudera Pasai to the Islamic Government of Aceh has performed that role (Ichsan et al., 2019).

Baitul Mal is considered a supplier of community needs and also an absorber of community labour, which will affect the economy by increasing the purchasing power among consumers. The well-being of the people will increase due to the occurrence of economic activities (Ansari T., 2019). Therefore, to ensure that the economy can be run well, the government has formed an institution that has the role of managing finances, which is Baitul Mal Aceh. With

the existence of Baitul Mal Aceh, not only the financial management is managed but the community's economy can be empowered.

In addition to being a middleman who will work with zakat institutions to distribute zakat, it is also a centre for collecting property that is not claimed by heirs. For example, when an individual who has no family heirs has died, then the property that is not claimed by any party will be managed by Baitul Mal.

2.1.2 Knowledge of 8 Asnaf

Based on Surah At Taubah, 9: 60, the distribution of zakat is distributed according to needs such as the Al-Masakin, the Al-Fuqara, zakat workers (Amil), new Islam (Muallaf), freeing slaves, debtors, and the way of God and travellers. 8 Asnaf are given because they have financial problems (Balwi & Halim et al., 2008). According to the view of the Shafie School, in addition to Amil, four groups should be prioritised: the poor, the debtor (al-Riqab), and the traveller (Ibn Sabil). According to (Mujaini et al., 2005), the 8 groups of Asnaf have been categorised into 3 which are the division based on the needs of the poor, slaves, debtors, and Ibn Sabil. The second group is religious and moral life based on what is given to converts and Fi-Sabilillah and the latter is given to Amil under the incentive category.

Nevertheless, the priority that needs to be given in giving zakat is to the Al-Masakin and Al-Fuqara. According to (Nadzri; Omar; & Rahman et al., 2017), to help the Asnaf group of the poor and needy, financial grants are given as capital to start a business. The program is known as Asnaf entrepreneurship. With the initial capital provided, the group will feel more confident to make changes in their lives and help increase their income. The capital provided is considered microfinance which is also able to improve the social quality and morals of the Asnaf group. But it should be remembered that it is an issue in fiqh because the Quran explains that zakat funds must be distributed equally to the 8 Asnaf groups. This is based on Surah Taubah where the letter lam (J) in the pronunciation of li al-fuqara (للفقراء) which carries the meaning of lam al-tamlik referring to the distribution of zakat must be given to the 8 groups of Asnaf. The Quranic verse, it has also been supported by the word waw al-tashrik which gives the meaning of sharing (Ghani et al., 2019).

If an equal distribution is obligatory for all Asnaf groups in giving zakat, it causes difficulties due to the change of times. For example, slaves are one of the categories of the Asnaf group, but today there is no news either on social media or physically related to slaves. Therefore,

taking the above statement that the poor and needy need to be prioritized is agreed upon. This statement is supported based on the hadith of Al Bukhari (2002, hadith no.: 1395) where zakat of property is given priority to the poor and the jurist also supports the asnaf who are unable to fully support their survival, which refers to the poor and needy.

The research of the previous study namely (Hussein Azeemi Abdullah Thaidi; Ahmad Zaki Salleh; Muhamad Firdaus Ab Rahman; Azman Ab Rahman; and Irwan Mohd Subri et al., 2021) gives two categories which are Asnaf Muqaddam which includes groups (Fakir, Al-Masakin, Amil and Muallaf). Compared to Asnaf Muakhhkar which refers to groups (Riqab, Gharimin, Fisabilillah, Ibn Sabil), Asnaf Muqaddam needs to be prioritised first. Therefore, although the Asnaf group is defined as 8 groups in the Quran clearly, it depends on whether all the groups exist or not, and also the results of the funds obtained.

2.3.3 Knowledge of How to calculate Zakat

Some Muslim countries require their citizens to pay zakat while others do not. Individuals who meet the requirements of zakat on the property and the amount of property owned exceeds the Nisab must pay zakat on the property. Mandatory payment of zakat is paid every year from all financial assets, such as currency, gold, and silver, as well as all types of property to do business, or to accumulate wealth. When the property owned exceeds the specified ratio, which is 87.48 grams of gold or 612.36 grams of silver, they must pay zakat. The amount to be paid is 2.5% or 1/40 of their total savings and wealth. However, the calculation of zakat on the property depends on the type of property owned and there are also differences in the calculation. As an example of zakat calculation, the researcher chose business zakat to be used as an example from previous studies.

According to Imam Malik, zakat on Business is calculated after the business stock is valued by adding money in hand after deducting business debt. The Business zakat calculation depends on working capital, growing capital and also profit and loss. Business zakat activities that use working capital are focused on companies that have current assets and current liability categories in which the calculation is that current assets will be deducted from current liabilities. The value obtained will be multiplied by the percentage of Muslim share ownership and also multiply by 2.5%. Growing capital refers to financial institutions, takaful, and others.

For the calculation of growing capital, before multiplying by the percentage of Muslim share ownership and also multiplying by 2.5%, it will be calculated first with Owner's Equity plus

Long Term Liabilities and subtracted with Fixed Assets and Semi-Fixed Assets. Calculations for businesses that are carried out on a small scale such as farmers' markets, restaurants, etc. will be calculated using profit and loss where the sales revenue will be deducted from the costs incurred. The value will be multiplied by 2.5%. Therefore, based on the calculation of zakat on business, it is clear that the mandatory stipulation for zakat payment is 2.5% after taking into account various factors on the property owned by a person.

2.3.4 Knowledge of Zakat Center

Zakat is the will of Allah, that a part of certain property must be given to the person who must be given it (Mustahiq). Zakat is considered almsgiving and all forms of spending money only for Allah will gain peace of mind to those who pay it (Mohd Nasir bin Masroom et al., 2017). Based on Surah Al-Baqarah: 261, platforms such as charity and zakat are suitable for giving and they become part of the resources of the national economy (Ahmad Naufal et al., 2019). But on the other hand from a Western point of view (Abdul Ghafar Don et al., 2020) who thinks that the more a person gives, the less property or something they own. Zakat is divided into several types, including zakat Fitra where zakat Fitra is obligatory for all Muslims but differs from zakat on the property which is obligatory for certain individuals. Zakat on the property is divided into zakat on agriculture, zakat on income, zakat on gold, zakat on saving, and so on. Zakat on the property given to the needy will help them out of hardship. Zakat on the property will also make a person more faithful and purify the property he earns.

Zakat is an official institution whose role is to create equality and justice to ensure that the standard of living of the community is not too different, (Syarul Amsari and Salman Nasution et al., 2019). According to BAZNAS (National Amil Zakat Agency), with the existence of a zakat centre, zakat payments can reach Rp 286 trillion, which figure will be taken into account in GDP growth. Zakat centre has carried out its responsibilities as a productive zakat collector to ensure that zakat collection always increases every year. As a zakat centre is considered a philanthropic growth, the problem of poverty that plagues the local community will be managed by the zakat centre. The zakat centre is also not only responsible for attracting people who can help the less fortunate, but it also plays a role in various programs such as Islamic preaching.

2.3.5 Knowledge of the obligation to pay Zakat

Zakat on the property has been made obligatory by Allah SWT on certain individuals based on the property they own. The obligation to pay zakat on the property is equated with the order to perform obligatory prayers. Individuals who fail to fulfil their obligation to pay zakat on the property will be repaid and during the time of the caliph Abu Bakar As Siddiq, he forced people to refuse to pay zakat because he would not allow a person to profess faith, but not fulfil the demands of zakat (Hamizul et al., 2018). Those who have a surplus property that has been set are required to pay zakat on the property. In the Qur'an, it has been emphasised that the payment of zakat is obligatory and it is mentioned no less than 27 times. The strictness of paying zakat is the same as the strictness of praying (Raziq et al., 2019).

Based on this strictness, zakat is a mandatory claim that must be paid if there is enough haul to pay zakat on the property because if someone fails to pay it, the individual will be punished. The obligation to pay zakat on the property is based on the sufficiency of the property from the point of view of Haul and Nisab only even if the owner of the property is still and the condition of Mukalaf is not perfect (Ahmad Zakirullah et al., 2020). Syarul; Amsari; Salman Nasution et al (2019), The fourth pillar of Islam is zakat which is an instrument among Muslims that functions as a way for the wealthy to help the poor and need help for life's needs.

2.4 HYPOTHESIS STATEMENT

Several testable statements or hypotheses can be drawn by the researchers such as:

2.4.1: H1: Knowledge of Baitul Mal has significant relationship with the level of knowledge on zakat among residents at the Wilayah Persekutuan

2.4.2: H2: Knowledge 8 Asnaf has significant relationship with the level of knowledge on zakat among residents at the Wilayah Persekutuan

2.4.3: H3: Knowledge of zakat centres has significant relationship with the level of knowledge on zakat among residents at the Wilayah Persekutuan

2.4.4: H4: Knowledge of zakat calculation has significant relationship with the level of knowledge on zakat among residents of the Wilayah Persekutuan

2.4.5: H5: The knowledge of obligatory zakat has significant relationship with the level of knowledge on zakat among residents at the Wilayah Persekutuan

2.5 CONCEPTUAL FRAMEWORK

The following describes the identify's conceptual framework, which is based on the discussion and the prior article:

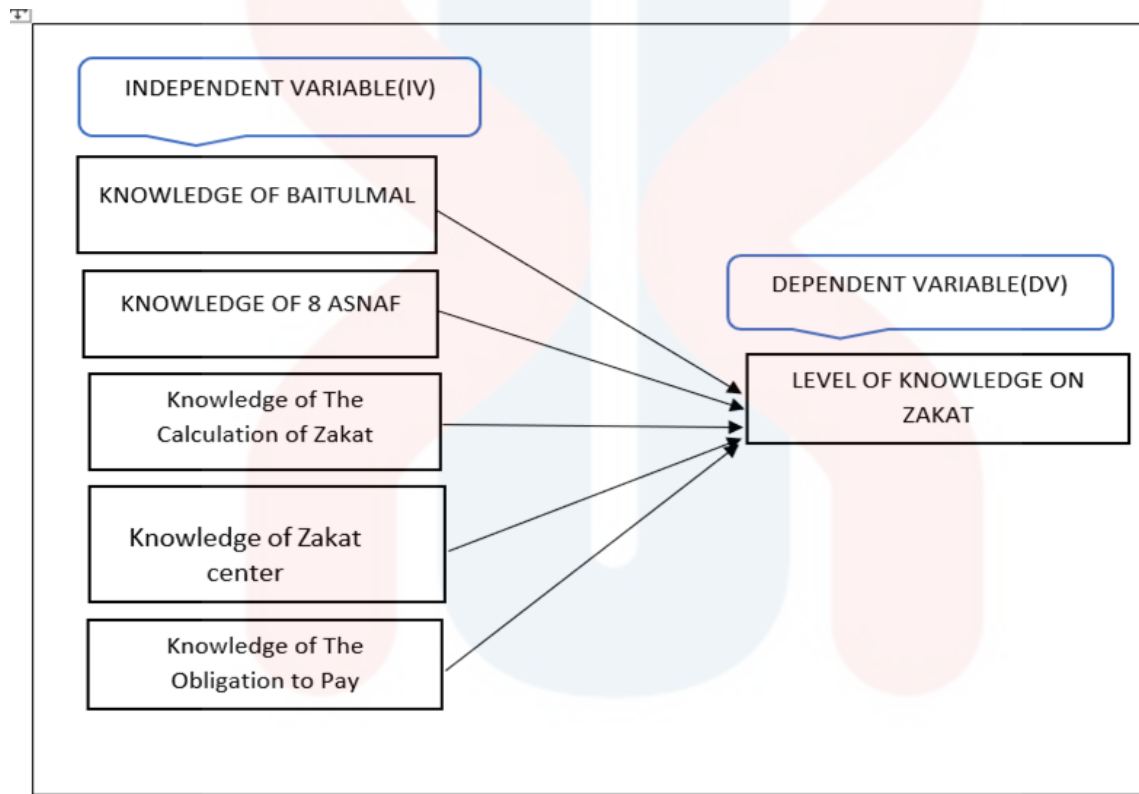


Figure 2.5: The relationship between knowledge of Baitulmal, knowledge of 8 Asnaf, knowledge of the calculation of zakat, knowledge of zakat centre, and knowledge of obligation to pay zakat with the level of knowledge on zakat

2.6 CONCLUSION

In conclusion, this section discusses the study of research literature and focuses on the level of knowledge on zakat among residents at the Wilayah Persekutuan. Based on chapter 2, knowledge of Baitul Mal, Knowledge of 8 Asnaf, Knowledge of zakat centre, Knowledge of calculation zakat, and Knowledge of obligation to pay zakat have been studied using a Literature review.

CHAPTER 3

RESEARCH METHODS

3.1 INTRODUCTION

This chapter discusses the identify methods used in this analysis and the procedures involved. These include identify design, population, sample size, sampling procedures, identify instruments, measurement scales, pilot tests and data analysis.

3.2 RESEARCH DESIGN

The methodological framework and research techniques used by the researcher are referred to as a research design. The objective of this study is to investigate the Level of knowledge on zakat among residents at the Wilayah Persekutuan. The research method used in this study is quantitative. Researchers can have access to links between independent variables which is knowledge about Baitulmal, knowledge 8 asnaf, knowledge about zakat centers, knowledge about the calculation of zakat, knowledge of the obligation to pay zakat and dependent variables, level of zakat knowledge from data obtained by using this questionnaire. The questionnaire has been modified by several previous researches including from the article "Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki". The questionnaire includes demographic profile as well as factors that influence the knowledge on zakat among residents at the Wilayah Persekutuan.

Since the data was in the form of an ordinal scale, the researchers used primary data from online survey responses utilising Google forms in the identify. Section A, Section B, and Section C make up its three sections. While Section B asks about knowledge of zakat, Section A details the respondent's age, gender, and position as a Wilayah Persekutuan. A scale from 1 (Strongly Disagree) to 5 is used in Section B. (Strongly Agree). Section C is then separated into five sections, each of which contains survey findings. These sections include knowledge of Baitul Mal, 8 Asnaf, the calculation of zakat, zakat centres, and the need to pay zakat. Section C has a scale ranging from 1 (Never Heard) to 5 (Very Know).

Quantitative research necessitates precise and consistent measurements. Researchers frequently assign a large number of values to the characteristics of individuals, things, events, perceptions, or concepts. The computed variables are typically measured on a nominal, ordinal,

interval, or ratio scale. The researchers only used the nominal scale and interval scale in the surveys for this identify.

In the demographics section, the nominal scale is used, whereas the interval scale is used in the other sections, which require the respondent to select a scale from 1 to 5 for each item in Section B and Section C. The Likert Scale in Section B was used in this identify, with values ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), as follows: 1 (Strongly Disagree), 2 (Disagree), 3 (Uncertain), 4 (Agree), and 5 (Strongly Agree). The Likert Scale in Section C was used in this identify, with values ranging from 1 (Never heard) to 5 (Very Know), as follows: 1 (Never heard), 2 (Dont Know), 3 (Not Sure), 4 (Know), and 5 (Very Know). The questionnaires for the dependent and independent variables were adapted from the research.

3.3 DATA COLLECTION METHOD

Data collection is a means of gathering information from all accessible sources for the purpose of solving problems, test hypotheses, and evaluate their effectiveness. The researcher used the primary data method in this study. All information is obtained from a survey questionnaire distributed online only.

Therefore, the researcher will distribute the questionnaire to 384 respondents who are residents at the Wilayah Persekutuan to answer the questionnaire. The collected data is as many as 386 respondents but the researcher only counted the number of respondents as much as 384 respondents only. Furthermore, this data is analyzed through surveys on random social media, such as WhatsApp, Instagram, Facebook, etc. This study also makes use of online tools such as Google Forms. It aims to ensure that data can be collected and make it easier for respondents to answer questions.

3.4 POPULATION

Based on State Islamic Religious Council (MAIN), the number of zakat payers in 2021 for the Wilayah Persekutuan is 1,305,043 people.

3.5 SAMPLE SIZE

Table 3.5: Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size, S is Sample Size

Source: Krejcie & Morgan, 1970

In the study conducted by the researcher, the researcher has taken an estimate of 384 people as a representative of the entire population to find out the level of knowledge on zakat among residents at the Wilayah Persekutuan.

3.6 SAMPLING TECHNIQUES

In this study, the researcher used non-probability sampling because this method is the most effective and suitable for the researcher to use in the study. Non-probability sampling provides a strategic sample selection based on subjective evaluation in the study to be conducted. This is because non-probability sampling is a less difficult technique, and the results depend on the expertise of the researcher. We will look at the level of knowledge on zakat among residents at the Wilayah Persekutuan and conduct an online survey. In this review, most respondents will be included because we want to know to what extent the respondent's knowledge about zakat which consists of knowledge about Baitulmal, knowledge about 8 asnaf, knowledge about zakat center, knowledge of zakat calculation, knowledge of zakat obligation is indeed affecting the residents at the Wilayah Persekutuan. In this study, it is important to test a sample that will represent the target population.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

It is important for the researcher to create the research instrument before the researcher collects any other data. Research instruments are tools used to collect, measure and analyze data related to research interests. A survey is a way to collect information from individuals, using the questionnaire method. The questionnaire method used is to implement objectively identify if information is obtained from all respondents. This method is the most simple and effective method for researchers to obtain information, then the data will be analyzed through SPSS version 26.0.

3.8 MEASUREMENT OF THE VARIABLES

The nominal scale, ordinal scale, interval scale, and ratio scale are the four (4) levels of measurement used in the measurement of variables. The nominal scale is used to produce numbers that reflect a variety of categories. The ordinal scale is used to organise the data into a hierarchy. Interval scales allow you to pick the degree of difference between items but not the ratio.

In the measurement of variables, there are four (4) levels of measurement: nominal scale, ordinal scale, interval scale and ratio scale. The nominal scale is used to create numbers that reflect a variety of different categories. The ordinal scale is used to rank data from low to high, creating a hierarchical structure. Interval scales allow you to pick the degree of difference between items but not the ratio.

Section A (Demography)

A demographic variable is a variable that is collected to describe the nature and distribution of the sample used with inferential statistics. The demography section is to analyse the individual background based on demographic questions, such as resident at the Wilayah Persekutuan, gender, income and status towards respondents.

Section B (Dependent Variable)

The dependent variable, according to Mcleod S. (2019), is a variable that is tested and measured in an experiment and 'depends' on an independent variable. The purpose of the questionnaire in this dependent variable section is to find out the extent of the level of knowledge on zakat among residents at the Wilayah Persekutuan.

Section C (Independent Variable)

According to Olayemi Jumoke Abiodun-Oyebanji (2017), an independent variable is an input variable, which causes, partially as a whole, a certain outcome. In this section, the questionnaire is related to the level of knowledge among residents at the Wilayah Persekutuan about zakat. Several questions were asked for each of these factors.

Use the 5-point Likert scale for questions in part B, where respondents are statements on a scale of 1 (strongly disagree), 2 (disagree), 3 (less agree), 4 (agree) and 5 (strongly agree). While for part C, questions on a scale of 1 (never heard), 2 (don't know), 3 (not sure), 4 (know) and 5 (very know). According to Joshi, Kale, Chandel & Pal (2015), Likert Scale is the most effective method to analyse human behaviour.

3.9 PROCEDURE FOR DATA ANALYSIS

The scientific device is required in this section to convert the raw data to a significant number. The programming software used by the researcher, such as the Statistical Package for the Social Sciences (SPSS), will decrypt the main information from the sample or questionnaire form. SPSS will collect, group, modify, specify, and encrypt the questionnaire data. SPSS will simplify the programming process by limiting the internal file structure, data types, data processing, and same data. This reduces the time required to transform raw data into a dataset. Descriptive analysis, reliability checks, and the Pearson coefficient will be used to transform the information.

3.9.1 Descriptive Statistic

Descriptive statistics will help in summarising and presenting data in an understandable manner. These summaries may form the basis for a more detailed explanation of the data as part of a larger statistical identify, or they may suffice for specific research on their own. The use of descriptive and summary statistics has a long history, and the first time statistics were mentioned was through the simple tabulation of demographic and economic data. Later, the term "exploratory data analysis" was applied to a group of summarization techniques, one of which is the box plot. A frequency distribution is a graph that depicts the frequency or count of distinct outcomes in a data collection or sample, and it can be applied to both quantitative and qualitative data. The frequency distribution is typically displayed using a table or graph. Alongside each entry in the table or graph, the count or frequency of the values' occurrences in

an interval, range, or specific group is shown. A frequency distribution is a summary or presentation of grouped data that has been divided into mutually exclusive classes and the number of occurrences in each class. It enables the display of raw data in a more organised and ordered manner.

3.9.2 Reliability Test

The reliability test refers to the measure that a test measures without error. It has a lot to do with the validity of the test. It is a measurement of how precise a measurement is. Cronbach's alpha is the most commonly used and important metric in research.

This reliability test measures the consistency or stability of test results. Furthermore, reliability is a measure of a test's ability to accurately assess achievement. The variation in observed scored attributes is proportional to the true scores. The reliability coefficient indicates the results of the reliability test. It is denoted by the letter 'r,' and is expressed as a number between 0 and 1, with $r=0$ denoting no dependability and $r=1$ denoting extreme dependability. Table 1 contains guidelines for interpreting test reliability in general. To evaluate a test's reliability, consider the type of test, the type of reliability estimate provided, and the context in which the test will be used.

Table 3.9.2: Interpret test reliability in general

Reliability coefficient value	Interpretation
.90 and up	Excellent
.80 - .89	Good
.70 - .79	Adequate
Below .70	May have limit applicability

Sources: Saad et al. (1999).

3.9.3 Pearson Correlation

The Pearson correlation coefficient can be used to determine similarity. It is calculated by dividing the covariance by the standard deviation. It has very strict data requirements. The Pearson correlation coefficient is also used to assess the strength of a linear relationship between two variables, with $r=1$ indicating a perfect positive correlation and $r=-1$ indicating a perfect negative correlation. As a result, a change in the magnitude of one variable is linked to a change in the magnitude of another variable, either in the same or opposite direction, with

correlated data. To put it another way, higher (positive correlation) values of one variable are related to higher (negative correlation) values of the other variable, and vice versa. It is regarded as the most accurate approach to determining the relationship between variables of interest. According to (Liu, 2022) to examine the link between two changes, the correlation coefficient can efficiently determine whether they have a comparable change trend.

The Pearson correlation coefficient (r) may also be thought of as a measure of how near the observations are to a line of best fit. The Pearson correlation coefficient also indicates whether the line of best fit has a negative or positive slope. r is negative when the slope is negative, and positive when the slope is positive. The Pearson correlation coefficient may also be used to determine the significance of a link between two variables.

Table 3.9.3: Rule of thumb for interpreting the size of a correlation coefficient

Size of correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (-.00 to -.30)	Little if any correlation

Source: Schober et al., (2018)

3.10 Summary of the Chapter

This section delves into the research methodology, including how the identify will be conducted and how data will be gathered. This section manages the data population, sampling technique, research instrument, data collection method, sample size, and research strategy. This section assists analysts in better understanding how to obtain information and assess the material gathered in order to continue with the investigation and meet the purpose of the research.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In Chapter 4, the data collected and the research methodology used by the researcher are emphasized. Each segment has been formed with various things. Therefore, with reference to Chapter 3, the demographic segment of the respondents and data analysis will be studied by the researcher.

4.2 PRELIMINARY ANALYSIS

The researcher has made a preliminary analysis to determine the concepts and variables. By using the results of the pilot test, the researcher will make a reliability test. According to (Junyong et al., 2017), the pilot test was done for the main study. It can also be used to confirm the feasibility of the study using inclusion and exclusion criteria.

To conduct a pilot test, the researcher randomly selected 30 respondents from a total sample of 386 respondents. The questionnaire, the researcher has divided into 3 parts, which are classified as Part A, Part B, and Part C. In Part A, four (4) questions that focus on the respondent's personal information. As for part B, the researcher puts pressure on the dependent variable, which consists of six (6) questions, while part C focuses on the independent variable. Part C is divided into five types of variables, of which the first is related to knowledge about Baitul Mal and contains four types of questions. In addition, knowledge about the eight Asnaf, of which there are eight (8) questions, and knowledge about counting zakat. It contains eight (8) questions, and the fourth variable is knowledge about the Zakat centre, which involves four (4) questions. The last variable is knowledge about the responsibility of paying zakat, which has six (6) questions. Therefore, the table below is the result of the pilot test.

Table 4.2: The Results of Pilot Test for All Variables by Reliability Test

Domain	Cronbach's Alpha
Dependent Variable	
Level of knowledge on Zakat	.921
Independent Variable	
Knowledge of Baitul Mal	.827
Knowledge of 8 Asnaf	.929
Knowledge of calculation zakat	.954
Knowledge of zakat centre	.948
Knowledge of obligation pay zakat	.937

Table 4.2 shows that the results using Cronbach's alpha format for all variables exceeded 0.6. For example, the result for the dependent variable, the level of zakat knowledge, is 0.921. The results for the independent variables, Baitul Mal knowledge, and knowledge of 8 Asnaf, are 0.827 and 0.929, respectively. The results for knowledge of zakat calculation, knowledge of the zakat centre, and knowledge of the obligation to pay zakat, respectively, were 0.954, 0.948, and 0.937. Therefore, all values above 0.6 indicate values that are considered good and reliable. In conclusion, the results obtained show that the identification conducted by the researcher has a high level of internal consistency among the items used in measuring the concept.

4.3 DEMOGRAPHIC PROFILE FOR RESPONDENT

The residents at Wilayah Persekutuan which includes three Wilayah; Wilayah Persekutuan Kuala Lumpur, Wilayah Persekutuan Putrajaya, and Wilayah Persekutuan Labuan are respondents in the research conducted. A total of 386 respondents are given Google Forms via Whatsapp, to obtain research findings. The data collected by the researcher in Part A is personal information based on Wilayah Persekutuan, gender, income, and status. Therefore, the table below is the result of research on the demographic profile of respondents.

Table 4.3: Demographic profile of respondent

N =386	Frequency	Percentages (%)
Wilayah Persekutuan		
Wilayah Persekutuan Kuala Lumpur	176	45.6
Wilayah Persekutuan Labuan	88	22.8
Wilayah Persekutan Putrajaya	122	31.6
Gender		
Female	235	60.9
Male	151	39.1
Monthly Income		
RM1,000-RM2,000	148	37.8
RM2,000-RM3,000	144	37.3
RM3,000-above	96	24.9
Marital Status		
Divorced	51	13.2
Married	132	34.2
Single	203	52.6

A total of 386 google forms were given to respondents among residents at the Wilayah Persekutuan. From the results of the google form, Wilayah Persekutuan which is categorised into three namely Wilayah Persekutuan Kuala Lumpur, Wilayah Persekutuan Labuan, and Wilayah Persekutuan Putrajaya, it was found that almost half of the respondents are from Wilayah Persekutuan Kuala Lumpur which is 45%. Female respondents were more able to fill in the google form given by the researchers with a percentage of 60.9%. The percentage of monthly income obtained by the high respondents is 37.8% which is RM1,000-RM2,000 per month and the majority of them are single.

4.4 DESCRIPTIVE ANALYSIS

Finding the mean for each variable is the result of descriptive analysis using the independent and dependent variables. This type of response uses five points—1 for strongly disagree, 2 for disagree, 3 for less agree, 4 for agree, and 5 for strongly agree—to gauge how much the respondent agrees or disagrees with the statement.

Table 4.4.1: Descriptive Statistics The Mean for Each Variable

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
MEAN_DV	386	1.00	5.00	4.1947	.58419
MEAN_A	386	1.00	5.00	4.0596	.70712
MEAN_B	386	1.00	5.00	4.2597	.70081
MEAN_C	386	1.00	5.00	3.9705	.83645
MEAN_D	386	1.00	5.00	4.0006	.79844
MEAN_E	386	1.00	5.00	4.4430	.59026
Valid N (listwise)	386				

Table 4.4.2: Frequency Analysis of Level of knowledge Zakat among resident at the Wilayah Persekutuan

MEASUREMENT	1		2		3		4		5	
	f	%	f	%	f	%	f	%	f	%
Level of knowledge on zakat										
1. I got knowledge about zakat through the State Zakat centre	6	1.6	12	3.1	71	18.4	166	43	131	33.9
2. I gained knowledge about zakat through lectures at the Mosque	2	0.5	2	1.3	43	11.1	167	43.3	169	43.8
3. I got knowledge about zakat from print media such as books, magazines and others	3	0.8	2	0.5	71	18.4	174	45.1	136	35.2

4. I got knowledge about zakat from electronic media such as television, radio and others	3	0.8	3	0.8	59	15.3	170	44	151	39.1
5. I gained knowledge about zakat from primary and secondary school	3	0.8	6	1.6	36	9.3	162	42	179	46.4
6. I got knowledge about zakat from social media such as Instagram, facebook, twitter, whatsapp and others	4	1	1	0.3	66	17.1	163	42.2	152	39.4
Knowledge of Zakat Baitulmal										
1. I know Baitulmal is a financial institution that will run all sources of income and expenditure of the country	4	1	9	2.3	78	20.2	162	42	133	34.5
2. I know Baitulmal is used as a place to store valuable items such as gold, silver, gemstones, jewelry and trust property such as waqf.	3	0.8	12	3.1	81	21	160	41.5	130	33.7
3. I know resources from the Baitulmal are also used to pay the salaries of government officials and the military who serve regularly or voluntarily.	9	2.3	9	2.3	102	26.4	147	38.1	119	30.8
4. I know Baitulmal solve the problem of poverty and deprivation among Muslims.	3	0.8	5	1.3	74	19.2	132	34.2	172	44.6
Knowledge of 8 Asnaf										
1. I know Fakir is a class of Asnaf	3	0.8	5	1.3	15	3.9	127	32.9	236	61.1
2. I know the poor are the Asnaf	2	0.5	5	1.3	13	3.4	127	32.9	239	61.9
3. I know Amil is an Asnaf group	6	1.6	5	1.3	56	14.5	115	29.8	204	52.8
4. I know Muallaf is a group of Asnaf	7	1.8	4	1	47	12.2	114	29.5	214	55.4

5. I know Al-Riqab is a group of Asnaf	12	3.1	20	5.2	60	15.5	115	29.8	179	46.4
6. I know Al-Gharimin is an Asnaf group	16	4.1	21	5.4	66	17.1	113	29.3	170	44
7. I know Fisabilillah is an Asnaf group	8	2.1	16	4.1	61	15.8	116	30.1	185	47.9
8. I know Ibnu Sabil is an Asnaf group	13	3.4	20	5.2	72	18.7	123	31.9	158	40.9
Knowledge of The Calculation of Zakat										
1. I know the calculation of zakat Gold and Silver	9	2.3	19	4.9	101	26.2	124	32.1	133	34.5
2. I know the calculation of zakat on Agricultural Product	5	1.3	18	4.7	88	22.8	144	37.3	131	33.9
3. I know the calculation of zakat Salary Income	5	1.3	16	4.1	88	22.8	138	35.8	139	36
4. I know the business zakat calculation	8	2.1	18	4.7	102	26.4	128	33.2	130	33.7
5. I know the calculation of income zakat	6	1.6	14	3.6	78	20.2	152	39.4	136	35.2
6. I know the calculation of livestock zakat	7	1.8	14	3.6	88	22.8	121	31.3	156	40.4
7. I know the calculation of zakat Saham	8	2.1	18	4.7	119	30.8	108	28	133	34.6
8. I know the calculation of zakat savings	7	1.8	11	2.8	102	26.4	128	33.2	138	35.8
Knowledge of Zakat center										
1. I know the Zakat Center has a Social Development Program	7	1.8	11	2.8	86	22.3	153	39.6	129	33.4
2. I know the Zakat Center has a Human Development Program	6	1.6	9	2.3	77	19.9	167	43.3	127	32.9

3. I know the Zakat Center has an Education Development Program	4	1	9	2.3	96	24.9	142	36.8	135	35
4. I know that the Zakat Center conducts an Economic Development Program / Conduct Economic Development Program	4	1	15	3.9	108	28	131	33.9	128	33.2
Knowledge of The Obligation to Pay Zakat										
1. I know Islam is a mandatory condition to pay Zakat	5	1.3	4	1	15	3.9	111	28.8	251	65
2. I know Merdeka is a mandatory condition to pay Zakat	4	1	5	1.3	11	2.8	123	31.9	243	63
3. I know Perfect Possession is a mandatory condition to pay Zakat	4	1	2	0.5	23	6	114	29.5	243	63
4. I know Sufficient Nisab is a mandatory condition for paying Zakat	3	0.8	3	0.8	30	7.8	106	27.5	244	63.2
5. I know Sufficient Haul is a mandatory condition for paying Zakat	4	1	4	1	24	6.2	118	30.6	236	61.1
I know Growing (Al-NAMA) is a mandatory condition for paying Zakat	5	1.3	15	3.9	99	25.6	115	29.8	152	39.4

Figure 4.4.1 shows descriptive statistics for each mean variable studied. Mean_DV is the dependent variable which is the level of knowledge on zakat among residents at the Wilayah Persekutuan, where the findings show that the standard deviation of Mean_DV has the lowest value of 0.584. Next, the second lowest standard deviation is MEAN_E with a value of 0.590 which represents the independent variable for knowledge about the obligation to pay zakat. Whereas, for the standard deviation of the third lowest is MEAN_B with a value of 0.7, this MEAN_B represents the independent variable for knowledge about 8 Asnaf. However, the standard deviation that has the highest value is MEAN_C which is 0.836, where MEAN_C shows the result of knowledge about zakat calculation. Meanwhile, the second highest standard

deviation of the results is MEAN_D with a value of 0.798 which shows the results of the independent variable of knowledge about zakat centres. Next, the findings for MEAN_A which shows the findings for the independent variable for knowledge about Baitulmal with a standard deviation value of 0.707.

4.5 RELIABILITY TEST

The analysis in this identity permits the research to decide if these sets of questions have a high degree of stability in measuring variables. The reliability tests for all variables are displayed in the table below.

Table 4.6: Reliability Test For All Variable

Domain	Cronbach's Alpha	No of Item
Level of knowledge on Zakat	.828	6
Knowledge of Baitulmal	.823	4
Knowledge of 8 asnaf	.896	8
Knowledge of calculation zakat	.955	8
Knowledge of zakat center	.909	4
Knowledge of obligation pay zakat	.856	6

Table 4.2 shows that the results using Cronbach's alpha format for all variables exceeded 0.6. For example, the result for the dependent variable, level of zakat knowledge, is 0.828. The results for the independent variables, Baitulmal knowledge and knowledge of 8 asnaf, are 0.823 and 0.896, respectively. The results for knowledge of zakat calculation, knowledge of the zakat centre, and knowledge of the obligation to pay zakat, respectively, were 0.955, 0.909, and 0.856. Therefore, all values above 0.6 indicate values that are considered good and reliable. As a result, the questions employed in this identity are focused on zakat knowledge.

4.6 NORMALITY TEST

Table 4.6: Test of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean_DV	.131	386	<.001	.898	386	<.001
MEAN_A	.122	386	<.001	.933	386	<.001
MEAN_B	.145	386	<.001	.892	386	<.001
MEAN_C	.113	386	<.001	.922	386	<.001
MEAN_D	.137	386	<.001	.914	386	<.001
MEAN_E	.179	386	<.001	.822	386	<.001

a. Lilliefors Significance Correction

Figure 4.6.1: Normal Q-Q Plot of Mean_DV

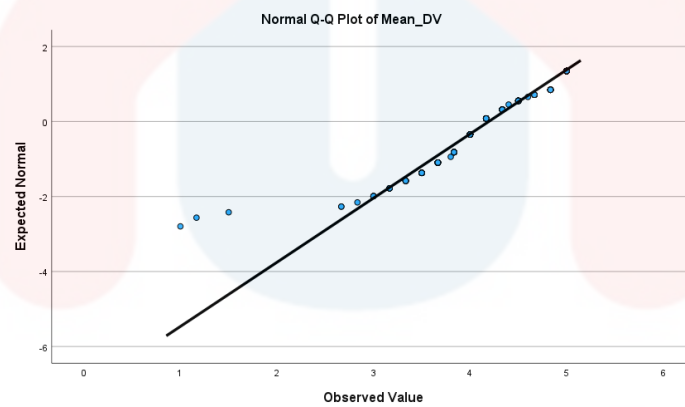


Figure 4.6.2: Normal Q-Q Plot of Mean_A

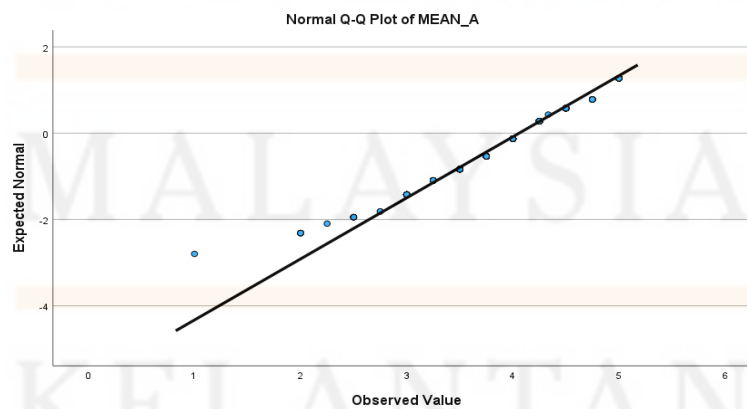


Figure 4.6.3: Normal Q-Q Plot of Mean_B

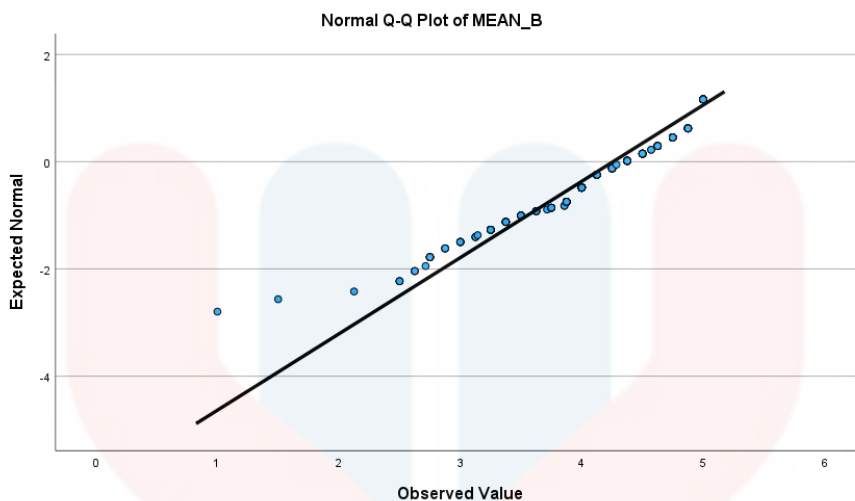


Figure 4.6.4: Normal Q-Q Plot of Mean_C

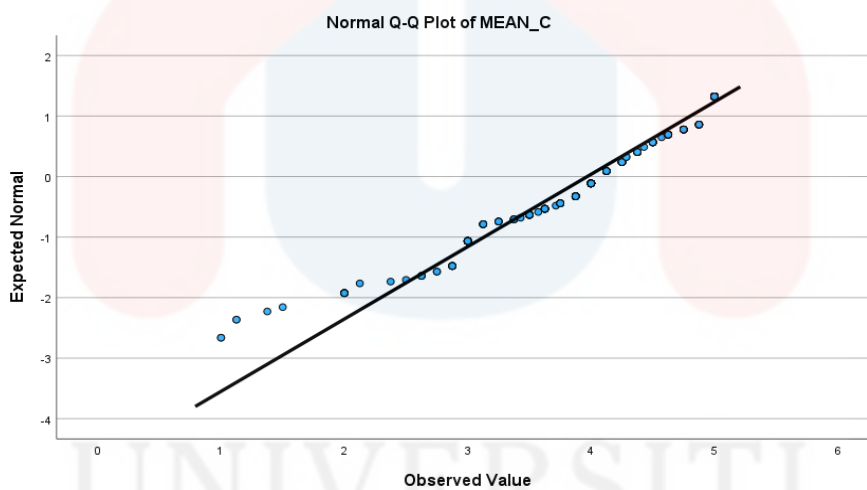


Figure 4.6.5: Normal Q-Q Plot of Mean_D

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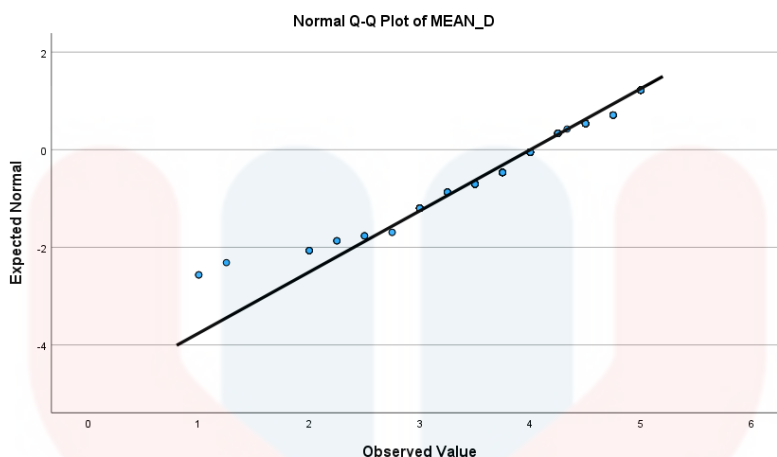
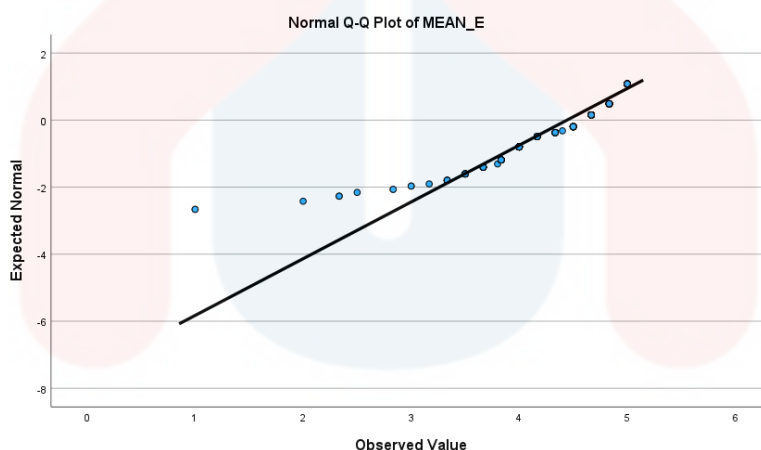


Figure 4.6.6: Normal Q-Q Plot of Mean_E



Each and every one of the variables in the table are non-typical since they all have p values that are less than 0.05. All of the variables in this identify fulfilled the criterion for normalcy. In this identify, the Kolmogorov-Smirnov test for normality was applied rather of the Shapiro-Wilk test. The Kolmogorov-Smirnov normality test is used for n 50; however, the Shapiro-Wilk normality test is more suitable for small example sizes (50 tests), but it may also be used for larger 65 example sizes. So, for the purpose of this identify, the Kolmogorov-Smirnov normality test is a superior option. This is substantiated by the fact that Kolmogorov-Smirnov had no delicate concerns in the tails and was appropriate for informational indices bigger than 50. Furthermore, Shapiro-findings Wilk's were greatest for informative collections under 50, and it did not perform very well when multiple qualities in the informational index were assumed to be extremely similar. (Bee and Razali).

4.7 HYPOTHESES TESTING

In statistics, the process of hypothesis testing involves putting an analyst's presumption about a population parameter to the test. The type of data utilised and the purpose of the identify will determine the approach the analyst uses. Using sample data, hypothesis testing is done to determine if a claim is plausible. These data might originate from a broader population or a mechanism that creates data. In the explanations that follow, "population" will be used to refer to both of these situations.

Table 4.7: Pearson Correlations

		Correlations					
		Mean_DV	MEAN_A	MEAN_B	MEAN_C	MEAN_D	MEAN_E
Mean_DV	Pearson Correlation	1	.556**	.510**	.533**	.542**	.518**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001	<.001
	N	386	386	386	386	386	386
MEAN_A	Pearson Correlation	.556**	1	.537**	.673**	.702**	.507**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001	<.001
	N	386	386	386	386	386	386
MEAN_B	Pearson Correlation	.510**	.537**	1	.647**	.586**	.575**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001	<.001
	N	386	386	386	386	386	386
MEAN_C	Pearson Correlation	.533**	.673**	.647**	1	.703**	.489**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001	<.001
	N	386	386	386	386	386	386
MEAN_D	Pearson Correlation	.542**	.702**	.586**	.703**	1	.507**
	Sig. (2-tailed)	<.001	<.001	<.001	<.001		<.001
	N	386	386	386	386	386	386
MEAN_E	Pearson Correlation	.518**	.507**	.575**	.489**	.507**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	386	386	386	386	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

4.7.1 Hypotheses Testing 1

Table 4.7.1: Knowledge of Baitul Mal has significant relationship with the level of knowledge on zakat among the residents at the Wilayah Persekutuan

		Mean_DV	MEAN_A
Mean_DV	Pearson Correlation	1	.556**
	Sig. (2-tailed)		<.001
	N	386	386
MEAN_A	Pearson Correlation	.556**	1
	Sig. (2-tailed)	<.001	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

According to the data in the table above, there is a substantial correlation between Wilayah Persekutuan individuals' zakat and Baitul Mal knowledge levels. 0.556 was the Pearson correlation, with a significance level of only 0.01. This shows that there is a statistically significant correlation ($r = 0.556$, $N = 386$, $p.001$) between the amount of zakat knowledge and the knowledge of Baitul Mal. The correlation is moderately positive. As a result, the identify accepts the hypothesis (H1) that there is a substantial correlation between Wilayah Persekutuan individuals' level of zakat and Baitul Mal knowledge.

4.7.2 Hypotheses Testing 2

Table 4.7.2: Knowledge 8 Asnaf has significant relationship with the level of knowledge on zakat among residents at the Wilayah Persekutuan.

		Mean_DV	MEAN_B
Mean_DV	Pearson Correlation	1	.510**
	Sig. (2-tailed)		<.001
	N	386	386
MEAN_B	Pearson Correlation	.510**	1
	Sig. (2-tailed)	<.001	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

According to the data in the table above, there is a substantial correlation between Wilayah Persekutuan members' zakat knowledge and their knowledge of the eight Asnaf. With a significance level of 0.01, Pearson correlation displayed a value of 0.510. This shows that there is a statistically significant relationship ($r = 0.510$, $N = 386$, $p.001$) between the amount of zakat knowledge and the knowledge of the eight Asnaf. The correlation is moderately positive. Since there is a substantial correlation between zakat knowledge and knowledge of the eight Asnaf among resident at Wilayah Persekutuan, the identify adopts hypothesis H2.

4.7.3 Hypotheses Testing 3

Table 4.7.3: Knowledge of zakat centres has significant relationship with the level on zakat knowledge among residents of the Wilayah Persekutuan

		Mean_DV	MEAN_C
Mean_DV	Pearson Correlation	1	.533**
	Sig. (2-tailed)		<.001
	N	386	386
MEAN_C	Pearson Correlation	.533**	1
	Sig. (2-tailed)	<.001	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

According to the data in the table above, there is a substantial correlation between Wilayah Persekutuan members' zakat knowledge and their ability to calculate zakat. 0.533 was the Pearson correlation, with a significance level of only 0.01. This shows that there is a statistically significant association ($r = 0.533$, $N = 386$, $p.001$) between the amount of zakat knowledge and zakat calculation knowledge. The correlation is moderately positive. As a result, the identify accepts the hypothesis (H3) that there is a substantial correlation between Wilayah Persekutuan members' degree of zakat knowledge and their understanding of zakat calculation.

4.7.4 Hypotheses Testing 4

Table 4.7.4: Knowledge of zakat calculation has significant relationship with the level of knowledge of zakat among residents at the Wilayah Persekutuan

Correlations			
		Mean_DV	MEAN_D
Mean_DV	Pearson Correlation	1	.542**
	Sig. (2-tailed)		<.001
	N	386	386
MEAN_D	Pearson Correlation	.542**	1
	Sig. (2-tailed)	<.001	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

According to the data in the table above, there is a substantial correlation between Wilayah Persekutuan members' degree of zakat knowledge and their knowledge of zakat centres. 0.542 was the Pearson correlation, with a significance level of only 0.01. This shows that there is a statistically significant link ($r = 0.542$, $N = 386$, $p.001$) between the amount of zakat knowledge and knowledge of the zakat centre. The correlation is moderately positive. As a result, the identify accepts the hypothesis (H4) that there is a substantial correlation between Wilayah Persekutuan members' degree of zakat knowledge and their understanding of zakat calculation.

4.7.5 Hypotheses Testing 5

Table 4.7.5: The knowledge of obligatory zakat has significant relationship with the level on zakat knowledge among residents at the Wilayah Persekutuan

Correlations			
		Mean_DV	MEAN_E
Mean_DV	Pearson Correlation	1	.518**
	Sig. (2-tailed)		<.001
	N	386	386
MEAN_E	Pearson Correlation	.518**	1
	Sig. (2-tailed)	<.001	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

According to the data in the table above, there is a substantial correlation between Wilayah Persekutuan members' zakat knowledge and their awareness of their duty to pay zakat. 0.518

was the Pearson correlation, with a significance level of only 0.01. This shows a statistically significant association ($r = 0.518$, $N = 386$, $p .001$) between awareness of zakat and knowledge of the requirement to pay zakat. The correlation is moderately positive. As a result, the identify accepts hypothesis H5, which asks that researchers confirm that there is a substantial correlation between Wilayah Persekutuan members' zakat knowledge and their awareness of their need to pay zakat.

4.8 KEY FINDINGS AND DISCUSSION

IBM SPSS Statistic 29 was used to obtain a descriptive and frequency analysis, related to the study of the level of knowledge of zakat among the Wilayah Persekutuan. Table 4.4.1 shows the mean for each variable is 5 and below which represents the level of knowledge. Based on 4.4.2, five levels of knowledge are measured in knowing the level of knowledge of zakat among residents at the Wilayah Persekutuan: knowledge of Baitulmal, knowledge of 8 Asnaf, knowledge of zakat centre, knowledge of calculating zakat, and knowledge of the obligation to pay zakat.

This study found that the knowledge of baitulmal among residents of the Wilayah Persekutuan is known where the majority of respondents scale likert 4. with the results, showing a positive relationship that proves that residents of the Wilayah Persekutuan believe baitulmal is linked to zakat that will manage the funds obtained. In the knowledge of Baitul Mal, it is believed that it solves the problem of poverty based on the highest frequency. According to Yona Yonani et al., (2019) it is proven that Baitul Mal will approve every application for zakat assistance that involves monthly assistance for the poor. With proper control of the funds obtained by the Baitul Mal institution, poverty will be able to be addressed (Norhaniza Johari et al., 2019). For the knowledge of the 8 Asnaf groups, the trend shows an increase for each Asnaf group. The highest frequency for the Asnaf group is Poor with a frequency of 239 respondents followed by Fakir which is 236 respondents on a likert scale of 5. The highest frequency for both of these Asnaf groups proves that they need to be prioritised in receiving zakat compared to other groups. Yona Yonani et al., (2019) support the poor community should be prioritised before other poor because it may harm the group.

After that, knowledge of the calculation of Zakat, respondents chose scale Likert 5, with the results showing a positive relationship that proves that residents at the Wilayah Persekutuan know how to calculate zakat on livestock. The highest frequency for the knowledge of zakat calculation is “I know the calculation of livestock zakat” with a frequency of 156 respondents which is 40.4 % followed by “I know the calculation Zakat Salary Income” by 139 respondents which is 36%. Income zakat is a payment made against personal income from sources or activities involving employment. It includes professional fees, workers' compensation, salaries, wages, gifts, gifts, dividends and the like (Nur Bari ah Ha, 2010).

In addition, the study also found that the knowledge of the zakat centre among the residents of the Wilayah Persekutuan shows the results of the majority on the likert scale 4, from the results of the findings the highest frequency is shown on the second question which is "I know the Zakat Center has a Human Development Program" on the scale likert 4 with a frequency value of 167 respondents with 43.3%. This can be proven when the Wilayah Persekutuan Islamic Religious Council (MAIWP) took the initiative to develop the MAIWP Strategic Plan 2021-2025 and Asnaf Financial Benefits to preserve the service delivery system and zakat fund management well (SHM Zaid, 2022).

Finally, for the knowledge of the obligation to pay zakat, respondents chose scale likert 5, with the results, showing a positive relationship that proves that residents at Wilayah Persekutuan know Islam is a mandatory condition to pay zakat. The highest frequency for knowledge of the obligation to pay zakat is “I know Islam is a mandatory condition to pay Zakat” with a frequency of 251 respondents with 65% followed by “I know the sufficient Nisab is a mandatory condition to paying Zakat” which is 244 respondents with 63.2% Zakat is a responsibility that must be paid to those who have fulfilled the prescribed conditions. There are eight (8) obligatory conditions of zakat which are Muslim, perfect ownership, sufficient nisab, sufficient haul, business intention, business goods and services that are halal, productive property (al nama) and business property not used for personal use (Jawhar, 2008).

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In general, the data analysis findings are consistent with the researcher's objectives. According to the findings of the identify, a person's level of knowledge has a significant impact on the extent to which Zakat assists residents of the Wilayah Persekutuan in all three regions in improving their quality of life. The identify also discovered that the factor that affects the ability of zakat to improve the quality of life of the population is to deeply publicise more knowledge about zakat among the population in all Wilayah Persekutuan; this identify has an impact on how future admissions input is presented. Although the identify only included limited sample size, it will serve as a discussion point for future studies that might consist of a larger population and give more in-depth data.

5.2 IMPLICATIONS OF THE IDENTIFY

Islamic history has clearly demonstrated that efficient and appropriate zakat management can play a positive role in developing the ummah's well-being from three perspectives: religion and morality, social and economic. However, the desired goals and objectives cannot be realized without the parties' obligation as well as the individual's own awareness in fulfilling the obligation of worship. An increase in zakat collection allows the institution to carry out comprehensive distribution to all a Asnaf.

According to the data collected in the survey via the Google Forms platform, the majority of respondents do not know how to calculate zakat correctly. Furthermore, the method of zakat distribution can have a negative impact on an individual's willingness to pay zakat if the authorities fail to fulfil their responsibilities. Increasing the disclosure of information on zakat calculation, distribution, and targeted zakat receiving groups is one of the suggestions for improvements that authorities can make to increase the level of awareness of individuals to issue zakat and further increase the amount of zakat collection for the purpose of helping the needy. In this identify, there are some people who do not know how to calculate zakat and have little faith in the authority of the authorities because there is no disclosure of information, and as a result, they do not pay zakat in the available department. The Muslim community, in particular, can see and be confident in issuing zakat as a result of the disclosure of the

information. This issue has the potential to indirectly achieve the zakat goal of assisting Asnaf and those who are entitled to receive zakat.

Furthermore, the state zakat board should go out and operate more, such as by distributing leaflets about the importance of zakat. According to the findings of this identify, not many people have ever read or learned about zakat through the state zakat centre. With the large number of zakat pamphlets and information being distributed, it can help raise individual awareness of the importance of paying zakat in order to achieve a prosperous economy, particularly in Islamic countries. The Zakat Board should also set up kiosks or visit each private company to make it easier for employees to make zakat deductions. Therefore, it is critical for every zakat institution to do so, in order to increase zakat collection in the country and save more people.

5.3 LIMITATIONS OF THE IDENTIFY

The researcher ran across a number of restrictions while doing the investigation. Limits are traits of uncontrolled flaws that are directly tied to the research design, model restrictions, or financial constraints that were selected. Although the limits in this situation are mostly outside of the researcher's control, they might nevertheless have an impact on the findings.

The knowledge of zakat among people of Wilayah Persekutuan is the main subject of this identify. They have varied degrees of expertise and understanding regarding this subject. The researcher first chose to carry out face-to-face data collecting techniques. But since the research site is so far away, a questionnaire may be used instead. When employing this strategy, the researcher is unable to observe how the information responds as it attempts to comprehend, whether the information understands the query or not. As a researcher, you must decide if the informant can respond to the inquiry given the potential for conflicts.

The researcher must also make sure that respondents fill out the questionnaire. They could find it challenging to finish the questionnaire as a result. Like some of the replies who might not have understood the question. The internet network is also having a problem. In certain places, the internet network connectivity is weak, which interferes with the questionnaire-answering procedure. When they are not with the informant, they could be preoccupied and disengaged from the question and response period. Additionally, some neighbours are indifferent with the problem and significance of zakat, which routinely occurs

nearby. Researchers must thus take steps to guarantee that the survey's specified minimum response rate is met. As a result, gathering data is challenging for academics.

Researchers must also work within time restrictions. The period allotted for gathering all of the respondents' data is referred to as the time limit. Due to certain respondents' refusal to cooperate with the researcher in answering the questionnaire, the researcher encountered difficulty. Finally, the researchers found that a barrier to the identify's success was its sample size (Vasileiou k, et.al, 2018). Because of this, researchers must overcome each of these difficulties in order to conduct their identify.

5.4 RECOMMENDATIONS

The researcher ran across a number of restrictions while doing the investigation. Limits are traits of uncontrolled flaws that are directly tied to the research design, model restrictions, or financial constraints that were selected. Although the limits in this situation are mostly outside of the researcher's control, they might nevertheless have an impact on the findings.

The knowledge of zakat among people of Wilayah Persekutuan is the main subject of this identify. They have varied degrees of expertise and understanding regarding this subject. The researcher first chose to carry out face-to-face data collecting techniques. But since the research site is so far away, a questionnaire may be used instead. When employing this strategy, the researcher is unable to observe how the information responds as it attempts to comprehend, whether the information understands the query or not. As a researcher, you must decide if the informant can respond to the inquiry given the potential for conflicts.

The researcher must also make sure that respondents fill out the questionnaire. They could find it challenging to finish the questionnaire as a result. Like some of the replies who might not have understood the question. The internet network is also having a problem. In certain places, the internet network connectivity is weak, which interferes with the questionnaire-answering procedure. When they are not with the informant, they could be preoccupied and disengaged from the question and response period. Additionally, some neighbours are indifferent with the problem and significance of zakat, which routinely occurs nearby. Researchers must thus take steps to guarantee that the survey's specified minimum response rate is met. As a result, gathering data is challenging for academics.

Researchers must also work within time restrictions. The period allotted for gathering all of the respondents' data is referred to as the time limit. Due to certain respondents' refusal to cooperate with the researcher in answering the questionnaire, the researcher encountered difficulty. Finally, the researchers found that a barrier to the identify's success was its sample size (Vasileiou k, et.al, 2018). Because of this, researchers must overcome each of these difficulties in order to conduct their identify.

5.5 MAJOR CONCLUSION OF THE IDENTIFY

There are several recommendations for future research improvements based on the findings of this identify: First, future research is expected to multiply and expand the sample in many other regions of Malaysia, making the research more optimal. Second, future researchers are expected to increase the number of respondents in order to obtain more elaborative results when the data is processed. Finally, future researchers are expected to be able to multiply variables other than those found in the research.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

TITLE OF PROPOSAL: LEVEL OF KNOWLEDGE ON ZAKAT AMONG WILAYAH PERSEKUTUAN



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LEVEL OF KNOWLEDGE ON ZAKAT AMONG MALAYSIANS

Assalamualaikum and Salam Sejahtera

This survey is about a identify on 'Level of Knowledge on Zakat Among Wilayah Persekutuan'. In this survey, five aspects will be focused on which are Knowledge of Baitulmal, Knowledge of 8 Asnaf, Knowledge of The Calculation of Zakat, Knowledge of Zakat center and Knowledge of The Obligation to Pay Zakat. Only summary measures and conclusions from this survey will be reported. We hope you will spend at least 5 minutes filling out the survey. We assure you that this information will be used only for academic purposes. Your participation in this survey is greatly appreciated.

Thank you.

Tinjauan ini adalah mengenai kajian 'Tahap Pengetahuan Zakat Dalam Kalangan Rakyat Wilayah Per'. Dalam tinjauan ini, lima aspek akan difokuskan iaitu Ilmu Baitulmal, Ilmu 8 Asnaf, Ilmu Pengiraan Zakat, Ilmu Pusat Zakat dan Ilmu Kewajipan Membayar Zakat. Hanya langkah ringkasan dan kesimpulan daripada tinjauan ini akan dilaporkan. Kami berharap anda akan meluangkan sekurang-kurangnya 5 minit untuk mengisi tinjauan. Kami memberi jaminan bahawa maklumat ini akan digunakan hanya untuk tujuan akademik. Penyertaan

anda dalam tinjauan ini amat dihargai.

Terima kasih.

Yang benar,

Nor Syarifah Syahirah binti Andry (A19A0467)

Noraishah binti Salim (A19A0470)

Norfazlinie binti Mahadi (A19A0476)

Norlaina binti Nordin (A19A0479)

Section A: Individual Information. Fill in and mark (/) in the space provided.

1. Wilayah Persekutuan:

Wilayah Persekutuan Labuan	
Wilayah Persekutuan Kuala Lumpur	
Wilayah Persekutuan Putrajaya	

2. Gender / Jantina:

Male / Lelaki	
Female / Perempuan	

3. Monthly Income / Pendapatan Bulanan:

RM 1000-RM2000	
RM 2000 – RM 3000	
RM 3000 KEATAS	

4. Status:

Single / Bujang	
Married / Berkahwin	
Divorced / Bercerai	

Section B: Dependent Variable

Instruction / Arahan: Please read the following statement carefully and answer according to the scale given. / Sila baca dengan teliti pernyataan yang diberikan dan jawab mengikut skala yang diberikan.

1 = Sangat Tidak Setuju / Strongly Disagree

2 = Tidak Setuju / Disagree

3 = Sederhana/ Uncertain

4 = Setuju / Agree

5 = Sangat Setuju / Strongly Agree

Dependent Variable	1	2	3	4	5
Saya mendapat pengetahuan tentang zakat melalui pusat Zakat Negeri / I got knowledge about zakat through the State Zakat center					
Saya mendapat pengetahuan tentang zakat melalui ceramah di Masjid / I gained knowledge about zakat through lectures at the Mosque					
Saya mendapat pengetahuan tentang zakat daripada media cetak seperti buku, majalah dan lain-lain / I got knowledge about zakat from print media such as books, magazines and others					
Saya mendapat pengetahuan tentang zakat daripada media elektronik seperti televisyen, radio dan lain-lain./ I got knowledge about zakat from electronic media such as television, radio and others					

Saya mendapat pengetahuan tentang zakat daripada sekolah rendah dan menengah / I gained knowledge about zakat from primary and secondary school					
Saya mendapat pengetahuan tentang zakat daripada media sosial seperti Instagram, facebook , twitter, whatsapp dan lain-lain / I got knowledge about zakat from social media such as Instagram, facebook, twitter, whatsapp and others					

Section C: Independent Variable

Instruction / Arahan: Please read the following statement carefully and answer according to the scale given. / Sila baca dengan teliti pernyataan yang diberikan dan jawab mengikut skala yang diberikan.

1 = Tidak Pernah Dengar / Never Heard

2 = Tidak Tahu / Dont Know

3 = Tidak Pasti / Not Sure

4 = Tahu / Know

5 = Sangat Tahu / Very Know

1. Pengetahuan tentang Baitulmal / Knowledge of Zakat Baitulmal	1	2	3	4	5
a) a) I know Baitulmal is a financial institution that will run all sources of income and expenditure of the country. / Saya tahu Baitulmal merupakan sebuah institusi kewangan yang akan menyelenggara semua sumber pendapatan dan perbelanjaan negara.					
b) b) I know Baitulmal is used as a place to store valuable items such as gold, silver, gemstones, jewelry and trust property such as waqf. / saya tahu Baitulmal dijadikan tempat menyimpan barangan					

berharga seperti emas, perak, batu permata, barangan perhiasan serta harta amanah seperti wakaf.					
c) I know resources from the Baitulmal are also used to pay the salaries of government officials and the military who serve regularly or voluntarily. / Saya tahu sumber-sumber dari Baitulmal juga digunakan untuk membayar gaji pegawai kerajaan dan golongan tentera yang berkhidmat secara tetap ataupun sukarela.					
d) I know solve the problem of poverty and deprivation among Muslims. / Saya tahu menyelesaikan masalah kemiskinan serta kedaifan dalam kalangan golongan Islam.					

1. Pengetahuan tentang 8 Asnaf / Knowledge of 8 Asnaf	1	2	3	4	5
Saya tahu Fakir merupakan golongan asnaf / I know Fakir is a class of asnaf					
Saya tahu miskin merupakan golongan asnaf / I know the poor are the asnaf class					
Saya tahu Amil merupakan golongan asnaf / I know Amil is an asnaf group					
Saya tahu Muallaf merupakan golongan asnaf / I know Muallaf is a group of asnaf					
Saya tahu Al-Riqab merupakan golongan asnaf / I know Al-Riqab is a group of asnaf					

Saya tahu Al-Gharimin merupakan golongan asnaf / I know Al-Gharimin is a group of asnaf					
Saya tahu Fisabilillah merupakan golongan asnaf / I know Fisabilillah is an asnaf group					
Saya tahu Ibnu Sabil merupakan golongan asnaf / I know Ibnu Sabil is a group of asnaf					

2. Knowledge of The Calculation of Zakat	1	2	3	4	5
a) Saya tahu pengiraan zakat Emas dan Perak / I know the calculation of zakat Gold and Silver					
b) Saya tahu pengiraan zakat Hasil Pertanian / I know the calculation of zakat on Agricultural Products					
c) Saya tahu pengiraan zakat Pendapatan Gajian / I know the calculation of zakat Salary Income					
d) Saya tahu pengiraan zakat Perniagaan / I know the business zakat calculation					
e) Saya tahu pengiraan zakat Pendapatan / I know the calculation of income zakat					
f) Saya tahu kiraan zakat ternakan / I know the calculation of livestock zakat					
g) Saya tahu kiraan zakat Saham / I know the calculation of zakat Saham					
h) Saya tahu kiraan zakat Simpanan / I know the amount of zakat savings					

3. Knowledge of Zakat center	1	2	3	4	5
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Saya tahu Pusat Zakat mengadakan Program Pembangunan Sosial / I know the Zakat Center has a Social Development Program					
Saya tahu Pusat Zakat mengadakan Program Pembangunan Insan / I know the Zakat Center has a Human Development Program					
Saya tahu Pusat Zakat mengadakan Program Pembangunan Pendidikan / I know the Zakat Center has an Education Development Program					
Saya tahu Pusat Zakat mengadakan Program Pembangunan Ekonomi / I know that the Zakat Center conducts an Economic Development Program / Conduct Economic Development Program					

4. Knowledge of The Obligation to Pay Zakat	1	2	3	4	5
a) Saya tahu Islam merupakan syarat wajib membayar Zakat / I know Islam is a mandatory condition to pay Zakat					
b) Saya tahu Merdeka merupakan syarat wajib membayar Zakat / I know Merdeka is a mandatory condition to pay Zakat					
c) Saya tahu Milik Sempurna merupakan syarat wajib membayar Zakat / I know Perfect Possession is a mandatory condition to pay Zakat					
d) Saya tahu Cukup Nisab merupakan syarat wajib membayar Zakat / I know Sufficient					

Nisab is a mandatory condition for paying Zakat					
e) Saya tahu Cukup Haul merupakan syarat wajib membayar Zakat / I know Sufficient Haul is a mandatory condition for paying Zakat					
f) Saya tahu Berkembang (Al-NAMA) merupakan syarat wajib membayar Zakat / I know Growing (Al-NAMA) is a mandatory condition for paying Zakat					

-End of Questions-

-Thank You for your Cooperation-

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Appendix B: Demographic Profile for Resopndent

Chart for the Wilayah Persekutuan of respondents



Chart for the Gender of respondents

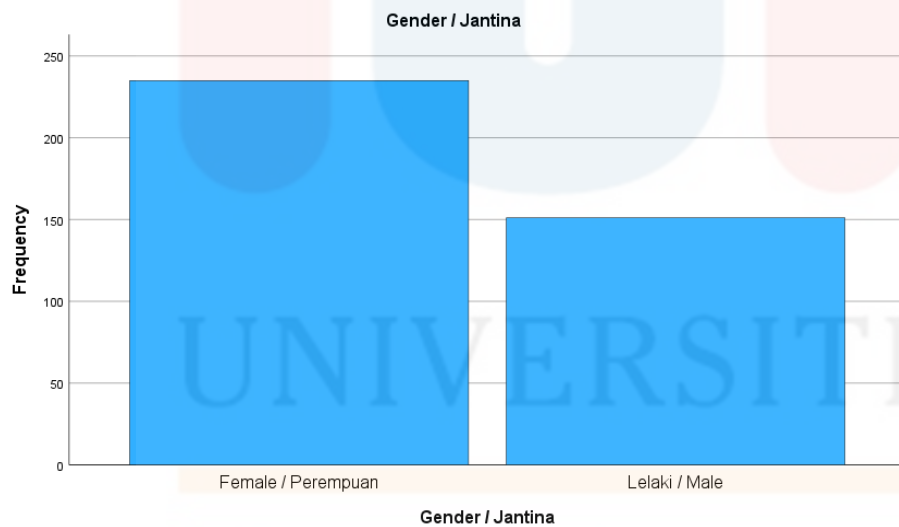


Chart for the Monthly Income of respondents

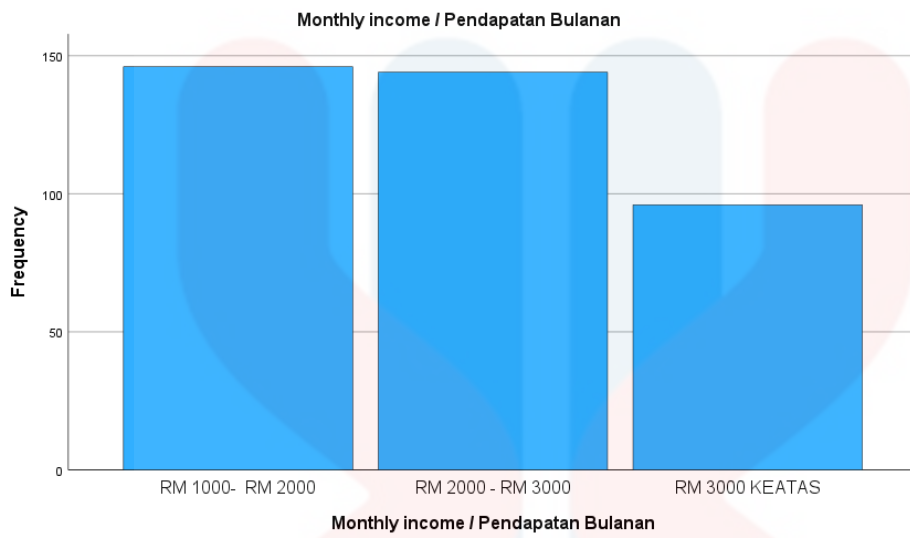
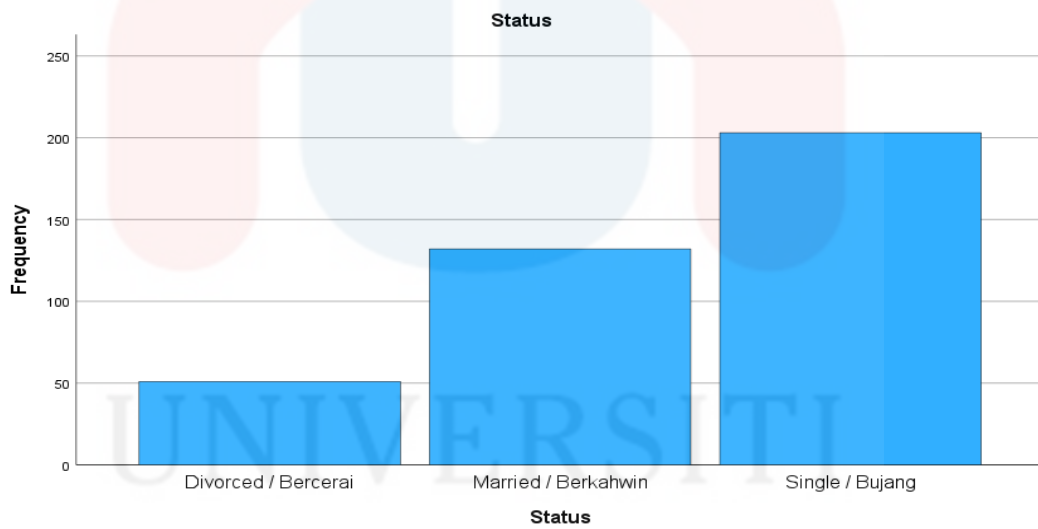


Chart for the Status of respondents



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