

**FACTORS INFLUENCING THE
AWARENESS OF ZAKAT PAYMENT IN
THE MUSLIM COMMUNITY IN KOTA
BHARU, KELANTAN.**

NUR SYAZWANI BINTI ABDULLAH
NUR UMAIRAH BINTI MOHD RADUAN
NUR ZARITH SOFIAH BINTI ZAHARI
NUR ZULIA ATHIRAH BINTI CHE MOHD RAZI

UNIVERSITI

MALAYSIA

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

2023

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Factors Influencing The Awareness Of Zakat
Payment In The Muslim Community In Kota
Bharu, Kelantan.

by

**Nur Syazwani Binti Abdullah
Nur Umairah Binti Mohd Raduan
Nur Zarith Sofiah Binti Zahari
Nur Zulia Athirah Binti Che Mohd Razi**

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

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

2023

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Syazwani

Haiza

SIGNATURE

NAME: NUR SYAZWANI
BINTI ABDULLAH

SIGNATURE OF SUPERVISOR

NAME: DR NURHAIZA NORDIN

Umairah

Haiza

SIGNATURE

NAME: NUR UMAIRAH BINTI
RADUAN

Dr. Nur Haiza Binti

Nordin Pensyarah Kanan

Fakulti Keusahawanan dan

Perniagaan Universiti Malaysia

Zarith Sofiah

SIGNATURE

NAME: NUR ZARITH SOFIAH
BINTI ZAHARI

Zulia Athirah

SIGNATURE

NAME: NUR ZULIA ATHIRAH
BINTI CHE MOHD RAZI

Date: 18 JAN 2023

Student's Name: Nur Syazwani, Nur Umairah, Nur Zarith Sofiah, Nur Zulia Athirah

Matric No. A19A0643, A19A0639, A19A0643, A19A0644

Name of Supervisor: Dr Nurhaiza Binti Nordin

Name of Programme: SAB

Research Topic: Factors Influencing the Awareness of Zakat Payment in The Muslim Community in Kota Bharu, Kelantan.

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ACKNOWLEDGEMENT

Alhamdulillah, praises and thanks to Allah, for His bounty and grace we were able to complete the Research Project (Islamic Banking and Finance).

First of all, we would like to minimize our appreciation to all parties who helped complete this final year project. Especially to our supervisor, Dr. Nurhaiza Binti Nordin who assisted us in improving and provided extensive supervision for us to complete this assignment.

Next, we would like to thank University Malaysia Kelantan, in particular the Faculty of Entrepreneurship and Business (FPK), for providing us with the opportunity to conduct this research for graduation and graduation soon. To complete this assignment, we have experienced several problems among which is the lack of assignment materials.

In addition, time is running out because we must divide the time to complete other tasks. However, all problems can be solved as best as possible with the help of lecturers and friends. Finally, we hope that all the knowledge we can learn from the assignment can be used in the future.

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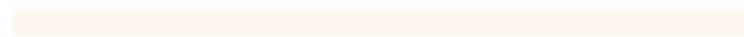
LIST OF ABBREVIATIONS

SPSS

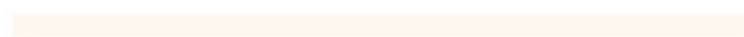
Statistical Package for Social Science



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ABSTRAK

Pada masa kini, terdapat ramai masyarakat Islam yang masih tidak peka dan enggan membayar zakat, khususnya dalam zakat harta. Terdapat salah faham yang berlaku oleh umat Islam tentang tanggungjawab mereka hanya membayar zakat fitrah pada bulan Ramadhan sahaja tetapi tidak menyedari bahawa mereka juga mempunyai tanggungjawab untuk membayar zakat harta setelah syarat-syarat dipenuhi. Walaupun zakat harta juga diwajibkan, kesedaran tentang tanggungjawab membayar zakat harta masih rendah dalam kalangan pembayar zakat. Oleh itu, adalah penting untuk memahami faktor-faktor yang mempengaruhi kesedaran pembayaran zakat dalam masyarakat Islam. Objektif utama kajian ini adalah untuk menentukan hubungan antara agama, pendapatan, persepsi kredibiliti korporat dan tahap kepercayaan masyarakat terhadap institusi pengurusan zakat dengan kesedaran membayar zakat masyarakat Islam di Kota Bharu, Kelantan. Soal selidik tinjauan digunakan untuk mengumpul data menggunakan kaedah kuantitatif dan sebanyak 367 borang soal selidik telah dikumpul. Menggunakan alat SPSS termasuk Ujian Kebolehppercayaan dan Kesahan, Ujian Deskriptif dan Analisis Korelasi Spearman, analisis data telah dijalankan. Hasil kajian menunjukkan korelasi yang signifikan antara agama, pendapatan, persepsi kredibiliti korporat dan tahap kepercayaan masyarakat terhadap institusi pengurusan zakat dengan kesedaran membayar zakat masyarakat Islam di Kota Bharu, Kelantan. Kesimpulannya, dapatan kajian ini membuktikan bahawa agama, pendapatan, persepsi kredibiliti korporat dan tahap kepercayaan masyarakat terhadap institusi pengurusan zakat merupakan faktor yang mempengaruhi kesedaran pembayaran zakat dalam masyarakat Islam di Kota Bharu, Kelantan.

Kata kunci: Kesedaran untuk membayar zakat, agama, pendapatan, persepsi kredibiliti korporat, tahap kepercayaan masyarakat.

ABSTRACT

Nowadays, there are a lot of Muslim communities who are still insensitive and refuse to pay zakat, particularly in zakat property. There is a misunderstanding that occurs by Muslims about their responsibility is only to pay zakat fitrah in the month of Ramadan only but didn't realize that they also have the responsibility to pay zakat on property after the conditions are met. Although zakat on property is also obligatory, awareness of the responsibility to pay zakat on property is still low among zakat payers. Therefore, it is important to understand the factors influencing the awareness of zakat payment in the Muslim community. The main objective of this study is to determine the relationship between religious, income, perceived corporate credibility and level of public trust in zakat management institutions with awareness for paying zakat of Muslim community in Kota Bharu, Kelantan. Survey questionnaires were used to collect data using quantitative methods and a total of 367 questionnaires were collected. Using SPSS tools including Reliability and Validity Test, Descriptive Testing and Spearman Correlation Analysis, the data analysis was carried out. The result shows the significant correlation between religious, income, perceived corporate credibility and level of public trust in zakat management institutions with awareness for paying zakat of Muslim community in Kota Bharu, Kelantan. In conclusion, the findings of this study proved that religious, income, perceived corporate credibility and level of public trust are a factor influencing the awareness of zakat payment in the Muslim community in Kota Bharu, Kelantan.

Keywords: Awareness for paying zakat, religious, income, perceived corporate credibility, level of public trust

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Zakat is one of the Five Pillars of Islam that is obligatory on Muslims who meet the criteria to give their certain wealth to charity. Same as obligatory to perform the prayers, Muslims also obligatory by paying zakat to purify their property as it is a mandatory process. Although paying zakat is obligatory, there are certain Muslims still not paying zakat and don't take it as a serious issue in their life. As a result, the responsibility to pay zakat becomes low among zakat payers. (Senawi et al., 2021). There is a sentence in the Quran that can be supported if one of the Muslims failed to perform the obligation of zakat it will promise a painful punishment in the hereafter. Allah SWT said: Means: *“Say (Muhammad): And remember, woe to those who associate him (with something else), to those who do not pay zakat (to cleanse the soul and wealth) and who are disbelievers in the Hereafter.”*

Surah Al-Fussilat (41): 7

According to Zakat Foundation (2022), there are three types of zakat that must be paid by Muslims according to Islamic teachings which are Zakat Al-Fitr, Zakat Al-Mal and Zakat on Income. For Zakat Al-Fitr, it is an obligation for every head of household to pay it at any time throughout the month of Ramadan until sunrise on the first day of Syawal. Whereas, Zakat Al-Mal refers to Muslims who are able to pay annually on their wealth including gold, silver, currency and property. For Zakat income means to obligate zakat on any property acquired from the results of business without any exchange process (sale-purchase), which is a property acquired on their own efforts such as salaries, wages, allowances and others. Zakat is an annual levy of 2.5 per cent on the property of a Muslim in an adequate manner to be paid at the end of every lunar year and before the beginning of the New Year. (Owoyemi, 2018). The wealth must

be up to a nisab which is calculated as 84.875g of gold, 594.125g of silver and who owns assets more than one. (Owoyemi, 2018).

Generally, zakat can benefit the zakat payers individually. For the zakat payers, giving one's asset minimizes greediness and purifies wealth. (Sadallah & Jabbar, 2021). In society, the importance of paying zakat can reduce poverty. According to Aziz & Mohamad (2015), rich and poor people both exist in a society, the well-to-do Muslims have some accountability to the poor in the society. Zakat will alleviate the poor directly from hardship. These unfortunate people also no longer live by begging because zakat can uphold their rights. When there are fewer zakat payers, poverty will start to spread and for those who are denying the zakat, they automatically deny Islam. The obligation in paying zakat is an indication that every human being does not monopolize property for himself only. (Berita Harian, 2022).

The awareness of the responsibility of Muslim communities for paying zakat in Malaysia is still low. Unfortunately, there is Muslim communities are still unaware and assume when the tax is done, there is no obligation for paying zakat. Other than that, they are not responsible for paying zakat because some of the factors that influence the Muslim community's perception of zakat payment are religiosity, income, perceived corporate credibility and public trust in zakat management. Thus, the awareness of paying zakat is the most important thing for Muslim communities to become a perfect Islam. Therefore, several efforts need to be applied for Muslim communities consisting of giving announcements through radio, television, social media, awareness campaigns, and sermons in mosque

1.2 PROBLEM STATEMENT

From the study of Zainuddin (2018), Islam teaches that wealth should not circulate only among the rich people. Rich's individuals have a responsibility to look after the wellbeing of others, and they cannot ignore their brothers in need, who are poor people. Poverty is very dangerous to humanity's survival since it can damage people's religion, beliefs, morality, conscience and mind, and also encourage humans to do crime. According to Zainuddin (2018), economic disparity between the poor and the rich becomes the biggest economic disaster. Through the zakat system, Islam seeks to close the gap and create a harmonious life for all parties. Therefore, the provision of zakat necessitates that people's prosperity be balanced. The Muslim community still does not have the awareness that all types of zakat such as business zakat, property zakat and gold zakat must also be paid to zakat management institutions. They only pay zakat fitrah because zakat fitrah is obligatory, however they need to be aware of the payment of other zakat. Therefore, there must be parties who awaken public awareness to pay zakat. From study of Metro Newspaper (2021), Head of the Collection Division of the Selangor Zakat Board, Mud Fiori Nami Harun said, awareness of issuing zakat, especially property zakat for Muslim adults aged 25 and above is still considered. His party found that 50% of those who are eligible to pay zakat, but do not do so are those aged 25 to 34 years. This study is focusing on the Muslim in Kota Bharu, Kelantan who are already working and eligible to pay zakat to know their level of awareness on the payment of zakat.

The values and faith of every Muslims are different. Therefore, solving the problem of values and faith is not one thing which is easy. There are seven zakat payers according to the level of awareness and faith, such as those who are pay zakat only if there is an act and the law that obligates it, who are the more fearful if he does not pay tax compared to income zakat, those who do not pay because of ignorance, those who too much questioning of the obligation of zakat, the group that regard zakat as a burden, those who use tricks in zakat and those who

consider zakat only Zakat Al-Fitr only. On 6 August 2018 in sinar, the factors that cause Muslims to lack awareness for payment of zakat including laziness to pay, no confidence with the institution of zakat collection, too busy and do not have time to go paying zakat, say the process of paying zakat is tedious as have to go certain counters and considering that paying zakat is not important and having a relatively long-time constraint causes us to often delay in paying it.

1.3 RESEARCH QUESTIONS

In order to meet the above research objectives, the following research questions were formulated:

- 1) Does the religiosity influence the awareness of zakat payment among Muslim?
- 2) Does the income influence the awareness of zakat payment among Muslim?
- 3) Does the perceived corporate credibility influence the awareness of zakat payment among Muslim?
- 4) Does the low level of public trust in zakat management institutions influence the awareness of zakat payment among Muslim?

1.4 RESEARCH OBJECTIVES

The objective of this study will be to determine the awareness for paying zakat of Muslim community in Kota Bharu, Kelantan. More specifically, this study will attempt:

- a) To determine the relationship between religiosity and awareness for paying zakat of Muslim community in Kota Bharu, Kelantan
- b) To determine the relationship between income and awareness for paying zakat of Muslim community in Kota Bharu, Kelantan
- c) To determine the relationship between perceived corporate credibility and awareness for paying zakat of Muslim community in Kota Bharu, Kelantan
- d) To determine the relationship between the level of public trust in zakat management institutions and awareness for paying zakat of Muslim community in Kota Bharu, Kelantan.

1.5 SIGNIFICANCE OF THE STUDY

The significance of the study is proven by its goals and objectives, and the research presented intends to contribute to the relevant literature. As a result, the following are the implications of the study on the factors that influence the Muslim community's perception of zakat payment in Kota Bharu, Kelantan:

i) STUDENT

This research can help researchers to provide earlier education to students on the knowledge of the obligation to pay zakat, especially property zakat. Earlier education can help students to better understand about the zakat that must be paid and give awareness earlier. As a result, by giving early education to students, the problem of zakat non-compliance can be addressed.

ii) MUSLIM COMMUNITY

The sole purpose of this study is to investigate and investigate the Muslim community's attitude toward the zakat norms in the state of Kota Bharu, Kelantan. Individual attitudes that influence zakat payment. There is no obedience in them that will force a person to refuse to pay zakat. This difficulty can be solved depending on the individual's level of faith and awareness. A lack of faith is linked to a refusal to pay zakat, especially if there is no explicit act requiring payment of zakat fitrah or property zakat. This is due to the fact that the Muslim community is still unaware of the importance of paying property zakat, as some Muslims only know that zakat fitrah is necessary. Even though the Muslim community is aware, the Muslim community's awareness is still poor.

iii) INSTITUTION ZAKAT

Institutions should be investigated to see what causes contribute to the Muslim community's lack of awareness of zakat payment. The efficiency with which the institution manages zakat

has no bearing on the payment of income zakat. Institutions should be investigated to see what factors contribute to the Muslim community's lack of awareness of zakat payment. The efficiency with which the institution manages zakat has no bearing on the payment of income zakat. Furthermore, because every individual who wants to pay their zakat will observe the distribution, the effectiveness of the process of zakat distribution is also a very crucial issue. This is because the community will observe the zakat institution's effectiveness and openness and they will be aware of the importance of paying zakat. Furthermore, this study discovered that the efficiency of zakat institution management, particularly the element of zakat distribution, has a significant impact on zakat collection. This is because the study demonstrates that if the zakat institution succeeds in efficiently and equitably distributing the zakat collection, the Muslim community will be more aware of the need to pay zakat.

1.6 SCOPE OF STUDY

The scope of study focuses on Muslims who need to pay zakat in Kota Bharu, Kelantan on the awareness of paying zakat. The scope of the study focused on Muslims only because they are obliged to pay zakat according to Islamic law. The area of Kota Bharu, Kelantan was chosen for this study because there are many Muslims living in this area. In addition, the age of the respondents was also focused between 18 years to 60 years to obtain more detailed data. In addition, our respondents focused on Muslims already working. Perpustakaan Universiti Malaysia Kelantan is a reference to find additional information such as books, newspapers, and journals.

1.7 DEFINITION OF TERM

i) **Zakat**

Zakat refers to the purifying of oneself, one's property, and one's society. It cleanses the destitute of their begging and envy of the wealthy. If the poor commit numerous social crimes such as theft, burglary, and other poverty-related repercussions, the social condition would deteriorate even further. (Wahid et al., 2005)

ii) **Zakat fitrah**

Every Muslim who spends part or all of the month of Ramadan and the month of Syawal must pay zakat fitrah. The zakat is either issued by him or by others who are responsible for the upkeep (Wahid et al., 2005)

iii) Zakat Property

After certain conditions are met, property zakat is placed on growing property such as gold and silver, crops, minerals, and even money, including savings, salary income, shares, and so on (Wahid et al., 2007)

iv) Zakat Income

Income zakat refers to a zakat levied on earnings, which includes both salaried and self-employed income. (Wahid et al., 2007)

v) Source of income

The term "source of income" refers to both salaried and non-salaried income, such as professional revenue. (Wahid et al., 2007)

vi) Zakat Institution

The zakat institution's job is to collect zakat from Muslims and deliver it to the asnaf who need it most (Wahid et al., 2005)

vii) Awareness

It is the state or ability to notice, feel, or be mindful of events, objects, or sensory patterns, and it is signified as the state of being conscious of something (Senawi et al., 2021)

CHAPTER SUMMARY

In conclusion, this chapter focused on the research topic which is awareness for paying zakat of Muslim community in Kota Bharu, Kelantan. This chapter explained a concise overview of the research which included the background of study, problem statements, research questions, research objectives, significance of the study, scope of study and definition of term.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

To become a perfect Muslim, the requirement of zakat to the Muslim community is the same as the obligation of prayer. Zakat is a tax that must be paid on specific types of property when certain conditions and time periods have been met. Because the Muslim community is unaware of the obligation to pay zakat, only a tiny quantity of zakat is collected. It has recently become widely publicised that the Muslim community refuses to pay zakat, particularly property zakat. The elements studied are aimed at identifying and studying the factors that influence zakat payment awareness in the Muslim community. The obligation to pay zakat extends not only to the zakat beneficiary, but also to the zakat payer and society at large. In this chapter, reviews of journals and articles from past studies will be used as a guidance for study subjects. In addition, the theoretical framework related to this study will be examined in greater depth in order to establish the new conceptual framework, hypothesis statement, and complete conclusion.

2.2 UNDERPINNING THEORY

Previous research into the zakat environment has primarily focused on topics that do not address the issue of zakat knowledge. Question determination of Islamic law and zakat accounting business (Mohd Saleh 2006; Sanep 2006; Zahri 2006), challenges of implementing business zakat (Abdul Rahim 2004; Mahat 2006), assessment of zakat business (Abdul Ghafar & Nur Azura 2006; Syed Mohd Ghazali 2006), and business zakat payment behaviour (Abdul Ghafar & Nur Azura 2006; Syed Mohd Ghazali 2006) are (Hasan & Mohd Shahnaz 2005). The theory of planned behaviour (TPB) is used to better explain Muslims' intentions and conduct when it comes to zakat payment. A social cognitive framework is another name for this. TPB

behavior decisions are not decided on the spur of the moment, but rather as the consequence of a deliberate process in which attitudes, norms, and beliefs of control over behavior influence behavior (Allah Pichay et al., 2019; Wang et al., 2018). Perception of behavioral control, subjective norms, and attitudes toward behavior are the three important variables in the TPB paradigm. TPB theory is a behavior-based paradigm that has been developed to justify the intentions of certain individual activities (Ajzen, 2005).

2.3 PREVIOUS STUDY

2.3.1 AWARENESS OF PAYING ZAKAT

Based on the article from Hjh Abdullah (2016), awareness is the motivation that drives people to do what they want when they are freedom to choose. The propensity of the mind is to move toward a logical investigation of the area that is currently experiencing content or that is suddenly in need for something. So that the will can be organized as best as possible, the sense acts as a reminder of your ideas and feelings in a harmonious coordination. Research by Endri (2021), conducted a study that self-satisfaction are those who believe that they can set a good example for others and others are motivated to pay zakat as well, until they get a reward for having been given a good role model for others.

Zakat is a portion of one's property that must be paid to those who are entitled to it under certain conditions. Putting it another way, zakat payment is a property-based requirement. The Quran contains provisions addressing the requirement to pay zakat (Zaenudin, 2019). In addition, zakat is the third pillar of Islam and is an essential element of it. Although there are institutions of zakat collection, there are none guaranteeing the payment of zakat by those who are supposed to do. Based on Zaenudin (2019), on the contrary, there is a paradox in the behavior of wealthy Muslims individuals where they are more willing to give various forms of donations and charity but not paying zakat treasure. Whereas the rate of zakat imposed is also small and affordable.

According to Hairunnizam Wahid (2014), the awareness and compliance of zakat is influenced by society's perception on the management of zakat distribution. The implication is that community satisfaction plays a very important role in determining the attitude of society to pay zakat. Internal and external encouragements linked to attitudes that determine to complete the zakat requirement are the operational definition (Hjh Abdullah, 2016). There are several clues for the awareness of paying zakat which are the impulse from within the

individual is the inner willingness of the individual, social motivations are outside forces that cause people to engage in specific behavior and when performing a given action, the emotional element refers to the mental emotional components.

2.3.2 RELIGIOUS

In Islamic civilization, religion is one of the variables that influences zakat payment awareness (Wahid, Ahmad, & Noor, 2007). The third of Islam's five pillars is the command to pay zakat. Allah SWT has given the command to pay zakat. According to (Ngadiman, Wahid, & Nor, 2016), a lack of respect for zakat can be ascribed to a lack of religious understanding. The necessary pamphlets are widely disseminated by various instruments, including print media, electronic media, social media, and so on, to strengthen the community's awareness of religion. As a result, disobedience to religious orders promotes the appearance that not paying zakat signifies a lack of faith. This topic becomes even more intriguing because it appears that some wealthy Muslim persons are more eager to provide various types of donations and alms yet do not pay zakat. The fees charged are similarly modest and reasonable.

Furthermore, giving zakat is one of the instructions that must be followed by people who meet the other pillars of Islam's requirements. Furthermore, some Muslims demonstrate a lack of theological awareness about the payment of zakat. Individual knowledge of religious commitments and zakat responsibilities is believed to stem from issues of lack of understanding about religion that exist in all streams of the national education system, according to (Wahid, Noor, & Ahmad, 2005). They will consider that paying zakat is not compulsory if they do not comprehend the obligation, and that there is no direct knowledge to pay. Aside from that, (Bakar & Rashid, 2010) discovered that religious influences influence the payer's decision to pay zakat. They proposed that religion education be used to promote zakat awareness since it can help raise public knowledge about the need to pay zakat.

This condition can be demonstrated when people from religious and non-religious backgrounds are discovered to have the same understanding of the zakat obligation. Wahid and colleagues (2007) Zakat is now regarded as a religious act of worship rather than a burden. Some people may regard the zakat commitment as a burden because they are unaware that it is both a religious and a social responsibility. Religious property responsibilities must be supported by faith because it is difficult to do so without faith in oneself. Furthermore, according to (Doktoralina2, 2016), people who major in religion are elements that influence zakat payment compliance. Internal religious considerations are among the factors that have a substantial association with income zakat compliance, according to a prior study that looked at both internal and external components in zakat compliance (Bidin & Idris, 2009). This study (Idris, Bidin, & Saad, 2012) backs up the claim that religion can influence a person's zakat compliance habit.

Religion is distinct from spirituality, according to (Senawi, Harun, Rahim, Latif, & Isa, 2021). Spirituality is the pursuit of an amazing immaterial reality, while religiosity is the observance of particular religious traditions' exterior forms. As a result, they believe that religious knowledge and awareness are the most crucial factors in zakat payment awareness. The way a person views his actions is determined by his beliefs. Following that, an individual's attitude and behavior control have a significant impact on zakat payment. (Senawi et al., 2021) said that one's purpose influences zakat payment, and researchers discovered that all Muslims are willing to pay zakat regardless of their social status, and religious beliefs play a major part in zakat compliance. As a result, the religious aspect has a significant impact on zakat payers' knowledge, because if they do not belong to the faith, they are even less likely to be aware of the need to pay zakat. People who do not pay zakat are thought to be ignoring their religious commitments, according to (Doktoralina2, 2016), and this attitude is impacted by numerous variables such as piety. According (Buang & Said, n.d.). Many community members are only aware of the zakat fitrah obligation, which is observed throughout Ramadan. They are unaware

that there are additional zakat that must be implemented. They are unable to carry out such commitments due to a lack of religious awareness.

2.3.3 INCOME

Earning or any income in the form of money is obtained from the proceeds through any halal means such as employment, business and others (Hairunnizam Wahid, 2014). It is usually in the form of money and an individual's acquisition might come from a variety of different sources. This proves that the awareness of paying zakat is influenced by earning because usually professionals emphasize this matter. According to Hjh Abdullah (2016), extra wealth obtained from known and fixed sources is referred to as earning. Revenue sources can be material, such as soil or non-material, such as work or a combination of the two. As a result, the income is separated into three categories which are income, salary or pay and benefits. Furthermore, zakat on wealth is now required by Islam, as is zakat on income. Research by Endri (2021), conducted a study that higher income or higher education does not reflect conscious person to pay zakat, whereas with low income and education it does not mean not having the awareness and obedience to pay zakat.

Besides that, the level of income as well as expenditure of individuals and households significantly affect the payment of zakat. According to Sanep Ahmad (2017), this research demonstrates that the earning factor is very important in influencing on Muslims' awareness of zakat payment. For instance, the higher a person's income the higher the probability of an individual paying zakat given that a high income will suffice to meet the nisab zakat requirement. Furthermore, states with a high level of economy should obtain a high amount of zakat collection. If there are any states who have a high income but his zakat collection is still low compared to other states then this means the collection of zakat in that state is still less than it should be. Therefore, the state's authorities must do something to raise revenue from zakat collection like organizing a public awareness campaign for Muslim who are obliged to pay

zakat (Sanep Ahmad, 2017). Based on an article from Nur Barizah & Hafiz Majdi (2010), unfortunately, in today's world, there is a lack of public trust in zakat contributions. Furthermore, this could be primarily related to the current zakat institution's performance. Despite the fact that large amounts of zakat are collected in numerous states, it is clear from the media that many people continue to suffer from a lack of basic needs. In addition, a person's decision to pay zakat is often influenced by his financial condition (Widiyasari & Sidabalok, 2022).

Based on an article from Nur Barizah & Hafiz Majdi (2010), zakat on income is an Islamic levy on personal income earned from labor intensive sources or activities. Professional fees, labor compensation, salaries, wages, bonuses, grants, donations, dividend income and other items fall under this category. In this regard, it is important to note that zakat has been demonstrated to be a one-of-a-kind wealth sharing mechanism throughout history. The magnificent aims of zakat were achieved whenever Muslims faithfully used the system of zakat as ordained by Allah and His messenger. Therefore, zakat administrators should consider if their distributive function has to be improved in terms of effectiveness, openness and accountability (Nur Barizah & Hafiz Majdi, 2010). Besides that, according to Widiyasari & Sidabalok (2022), several studies have shown that a person's financial situation and family obligations can moderate a person's commitment and relationship performance. Therefore, people assume that the payment of zakat is only imposed on people who are already established because they do not obey the payment of zakat. So, this assumption affects the delay or even reluctance to pay zakat.

2.3.4 PERCEIVED CORPORATE CREDIBILITY

Every firm requires a corporate identity or corporate image in order to thrive in the long run. Image is a complex concept (Yaneva & Serafimova, 2020) that has been defined by different authors in different ways (de Chernatony & Riley 1998). In the simplest term, image refers to the 'total impression an entity makes on the mind of other' (Dichter 1985; Dowling 1993). In the context of corporate brand, Leblanc & Nguyen (1996) defined corporate image as a summary of customer evaluation on various attributes of the corporation. On the other hand, corporate brand image was also viewed as a summary of receivers' mental interpretation on the various aspects of an organization identity received through many sources (Cornelissen 2000).

This identity will develop into a good image, increasing public trust in the organization's quality and performance. As a result, a company owned by Muslims or run by Muslims needs a good and perfect image within the community and the government, especially in terms of zakat payment. Thus, corporate brand image is defined as customers' overall impressions and attitude towards the organization institutions developed based on their interaction with the Zakat institutions. Every year, the community is informed about the payment of zakat by Muslim entrepreneurs via electronic media, social media, and print media. Synonymous with competitors, they want to be known as an organization that prioritizes and cares about the welfare of society. They are also certain that paying zakat will raise earnings and lengthen the business's existence. Muslim business owners are also certain that if their clients know they are paying zakat, their customer loyalty and confidence would increase. In reality, Muslim entrepreneurs believe that if clients know they have completed their social responsibility of paying business zakat, they will be more dedicated, driven, and excited.

In addition to being able to build corporate credibility when issuing zakat, institutional organizations can also carry out their responsibilities as Muslims. Muslims are confident and believe that life will be blessed when fulfilling the demands of religion. Beliefs refer to the business operations or range of products which are religiously correct as they sync with the target customers' religious beliefs (Aoun & Tournois 2015). Beliefs could also be attributed to the sense of presence or connectedness with the Creator, including the sense of fear of Allah's punishment, hope for forgiveness, and yearning for Allah's love and compassion (Dasti & Sitwat 2014). Institutions' religious or beliefs characteristics are said to illustrate the corporate brand image (Aoun & Tournois 2015). In addition, there is also a growing concern on the impact of religious or spiritual and belief values towards customers' attitude and perception (Wahyuni & Fitriani 2017).

According to previous research, the corporate image component is the most essential contributor to the quality of zakat management services. This finding is consistent with the findings of Sureshchandar et al. (2002), who discovered that a social or corporate image aspect owned by an organization or institution is very essential. It also supports Marken's (1990) study, which discovered that a company's corporate image is vital for an institution or group in controlling a market. Corporate image is also thought to be very essential to a community in general when evaluating service performance or product sales (Bakhtiar et.al2007).

2.3.5 LEVEL OF PUBLIC TRUST IN ZAKAT MANAGEMENT INSTITUTIONS

Zakat institutions is a trusted body in the management and administration of zakat. (Wahyuni et al., 2020). However, there are several issues related to zakat distribution that make a level of public trust in zakat institutions getting low. (Islam & Salma, 2020). Public trust was found to have a strong influence on voluntary behavior as well as being a prerequisite for increasing support. (Nashwan et al., 2021). In order to gain trust from the public, the zakat institutions need to prove that their institutions are in a good condition. According to Kashif et

al., (2018) zakat institutions are simply trying to raise and manage capital, the role of attraction, retention and listening to the zakat payers. However, Muslims should believe in the institution of zakat which is represented as a religious obligation. (Nashwan et al., 2021).

Low level of payment according to some researchers is related to lack of trust in zakat institutions. (Muhammad & Jaffri Saad, 2016). Low level of community trust in zakat management institutions has been used as one of the factors that may influence the awareness for paying zakat among zakat payers. The trust among Muslim community is quite worrying because of some issues where the management of zakat institutions in distributing zakat is inefficient compared to the collection of zakat. (Asri et al., 2017). According to Hairunnizam and Sanep (2014), there is an issue that causes the low level of trust of zakat payers, namely the misuse of zakat collection funds by one of the fundraising members appointed by the State Islamic Religious Council (SIRC). They are the parties responsible for the distribution of funds paid by the zakat payer to the entitled zakat recipients, namely the asnaf group. (Nashwan et al., 2021). Although the collection of zakat is increasing, the funds distributed to the asnaf are not balanced with the amount paid by the zakat payer. Therefore, zakat payers do not trust the zakat institution and act to give the zakat to the asnaf instead of paying to the zakat institution which is not transparent.

Level trust of community or zakat payers in zakat management should be the first priority of zakat institutions. However, being a trusted body is such an important part for zakat institutions because it may improve zakat collection and this consequently provide dynamism in the fiscal management of a country. (Ridhwan & Hazirah, 2020). When the zakat payers get some trust from zakat institutions, there will be a good satisfaction from them. According to Hairunnizam Wahid (2014), the higher the level of individual satisfaction with the management of zakat by a zakat institution, the higher the individual compliance to pay zakat formally to the zakat center

2.4 HYPOTHESIS STATEMENT

Five hypotheses of this research had been developed to study the relationship between the dependent variable, awareness of paying zakat and the other four independent variables which are religious, income, perceived corporate credibility, and level of public trust in zakat management institutions.

H1: There is a significant relationship between religion and awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

H2: There is a significant relationship between income and awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

H3: There is a significant relationship between perceived corporate credibility and awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

H4: There is a significant relationship between the level of public trust in zakat management institutions and awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

H5: Religious, income, perceived corporate credibility, and level of public trust in zakat management institutions are factors influencing the use of awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

2.5 THEORETICAL FRAMEWORK

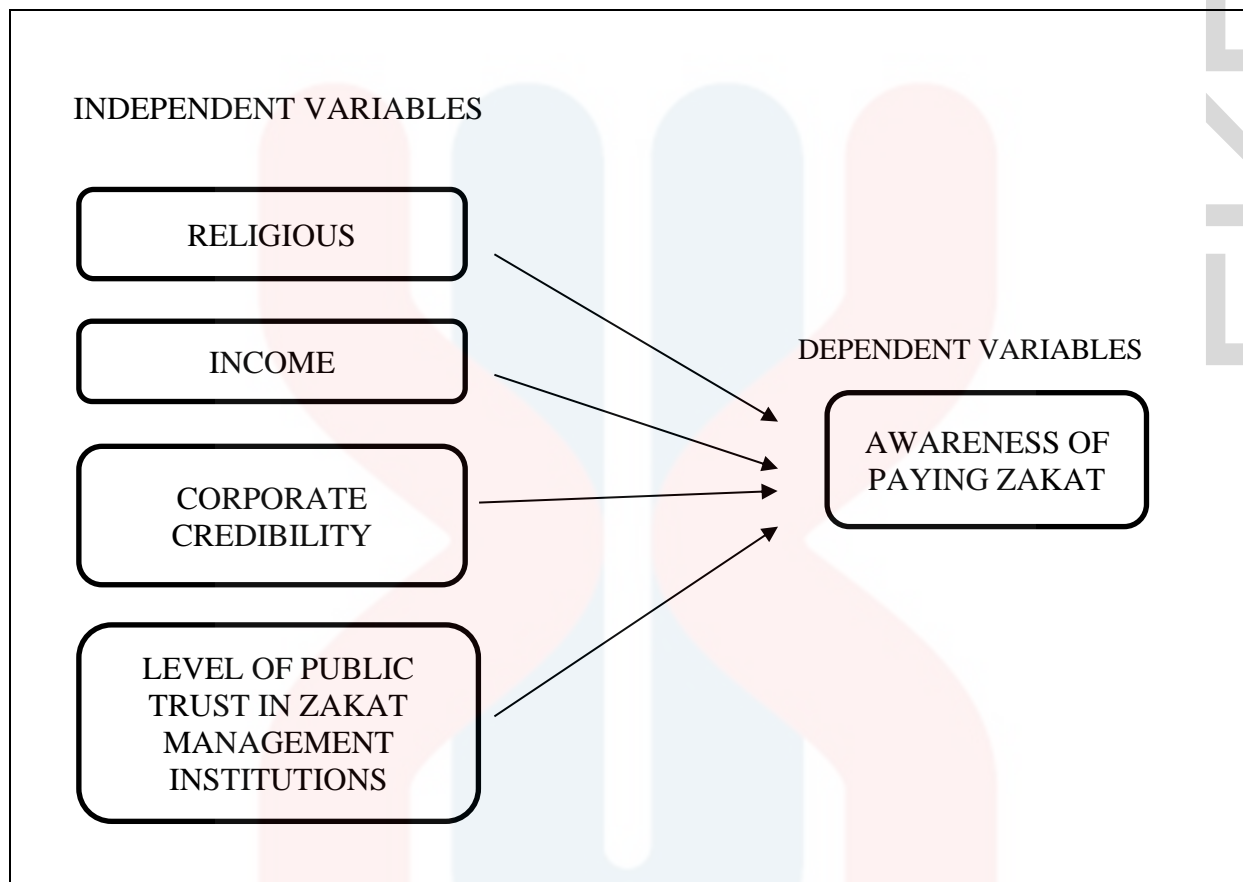


Figure 2.1: The Relationship Between Religious, Income, Corporate Credibility, and Level of Public Trust in Zakat Management Institutions

CHAPTER SUMMARY

In conclusion, this chapter had reviewed the literature review that related to the research components. Based on the literature review, the proposed theoretical framework is developed. The research tends to investigate the relationship between all the independent variables and the dependent variable.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter was explained about the research methodology that will be used in the study after reviewing the past studies on the topics discussed in Chapter 2. The goal of the research methodology is to address the research objective stated in Chapter 1 and achieve the goal of the study. The term "research" must be used in an industrial meaning because it refers to an intellectual endeavor. Research methodology refers to the processes or tactics used to locate, pick, process, and analyze data regarding a topic. In this chapter, the research design, the creation of questionnaires, surveying, data collection, and SPSS (Statistical Package for the Social Sciences) or data analysis processes are all made clear.

3.2 RESEARCH DESIGN

Research design is the framework for the methodologies and approaches that are appropriate to use while conducting this study. According to Akhtar (2016), research design is structural research because it is the glue that connects all the pieces of a research project together, or in other words, it is a proposed research work plan. From another view, the research design is a plan to select data collection procedures, subjects to answer research questions and research sites (Saunders, Lewis, Thornhill & Bristow, 2019). The research design establishes the procedure for collecting and analyzing the relevant data, as well as how all of this will be used to answer the research question. This research has been conducted to know the awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan.

There are two research approaches which are quantitative and qualitative. In this research, we use the quantitative method to collect and analyze our data using the awareness of paying zakat questionnaires from Muslim community in Kota Bharu, Kelantan. Quantitative

approach is defined as the collection of numerical data, as well as a deductive perspective of the relationship between theory and study, a preference for natural scientific approaches and an objective view of social reality (Bryman & Bell, 2015). Quantitative method has been used by the researcher as the empirical assessment consists of numerical measurement and analysis. Therefore, we choose quantitative research because aside from its being more scientific, quick and efficient, the data also can be described as a number or statistics, making the results clearer and more difficult to misinterpret.

As for data collection methods, we use the primary sources through online questionnaires to make sure that the data gathered is the latest one and relevant. The data collected will assist the researchers in identifying the relationship between religious, Income, perceived corporate credibility, and level of public trust in zakat management institutions with the awareness of paying zakat in the Muslim community in Kota Bharu, Kelantan through this research design which involve the process of developing and organizing research designs

3.3 DATA COLLECTION METHOD

The data collection method is the process of collecting information for the targeted variables in an organized method. Data can be divided into main categories which are primary data and secondary data. For this research, primary data will be used, and the data collected through an online survey which is an online questionnaire. The questionnaire related to the objective of the study was distributed to Muslim community who worked in Kota Bharu, Kelantan. The questionnaires will be distributed to share surveys on social media randomly to the respondents who will be Muslim workers in Kota Bharu, Kelantan. We choose to conduct them online because they are more user-friendly, cost-effective, time-saving, able to reach a wide group of people, easy and practical to perform during this pandemic situation. Each target respondent only has 1 attempt for each email account to answer the questionnaire, this is to avoid the same respondent from answering the questionnaire more than once.

3.4 STUDY POPULATION

According to Sherbini et al. (2007), the meaning is that the population the researcher conducts the study to find the gender, population size, growth, age, migration and general characteristics that have been set by the researcher in the sampling criteria to obtain the data. Population also consists of different groups of individuals in a country to study population size, population density, age, gender, urbanization, migration etc. to make study from statistical sample to draw overall conclusion for population (Bhandari, 2021). Furthermore, the population is very important and should be used by researchers to get the answers learned for topics conducted in Kota Bharu, Kelantan.

In this study, the population for this study will be Muslim workers in Kota Bharu, Kelantan. There are two agencies involved in this study which are government agencies and private agencies. The total of workers from government agencies are 4,598 workers, and private

agencies are 2,475 workers. Therefore, the total population of this study is 7,073 workers in Kota Bharu, Kelantan. We take the total number of people in Kota Bharu from Zhuji World and the demographics of Kelantan. The target population is also defined as a specific group of people that researchers are interested in.

3.5 SAMPLE SIZE

Based on Schwartz (2019), sample size is an observation made by a researcher in any statistical setting such as a public opinion poll and is a critical determinant for a project. In addition, the number of observations picked from the population for research purposes is referred to as sample size. The sample size is also known as the “n” variable in statistics. In addition, the sample size formula can determine the sample size by taking into account several important factors required by the researcher to know the rate of awareness is adequate and correct along with the margin of error and level of confidence. Thus, according to Vaidya et al (2021), the importance of sufficient sample size to draw meaningful conclusions about a population refers to the term sample to a population segment.

This study used the table produced by Krejcie & Morgan (1970) to determine the sample size for the researchers in order to attain a valid sample size. According to the Krejcie & Morgan table, for population 8,073 workers are required 367 respondents as a minimum sample size. Krejcie & Morgan sample sizes are shown at Table 3.5 below:

Table 3.1: Determine Sample Size of a Known Population

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note: N is population size; S is sample size.

Source: Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.

3.6 SAMPLING TECHNIQUES

A quantitative method will be employed in this study using an online survey questionnaire. A purposive examination is a type of non-likelihood Sampling technique in which specialists depend on their judgment while picking individuals from the population to take part in their studies. Generally, a non-probability sampling technique is suitable for studies examining the theoretical influence grounded by a conceptual framework (Hulland et al., 2017; Ngah et al., 2019).

3.7 RESEARCH INSTRUMENT DEVELOPMENT

A research instrument is a device that collects, measures, and analyzes data from research subjects. A research instrument is a measurement tool used to collect data from a study conducted by a researcher using an online survey questionnaire via Google Form. Because the instrument for this study must select the method to be used, quantitative approaches will be used in this investigation. This study will use large-scale surveys in the form of online survey questionnaires, which is a method of gathering and analyzing data.

3.7.1 Questionnaire Design

In this section, there will be three sections for respondents to answer this research. For sections A, the questions should be about the respondent demographic information with the details of respondents. For section B, we will mention the dependent variable which is the awareness of paying zakat and for section C it will mention the independent variables which are religious, income, perceived corporate credibility and level of public trust in zakat institutions. This research will use a five-point Likert-scale on a questionnaire, as this scale was recommended by most researchers. Every scale item was rated at 1 with the statement “strongly disagree” and 5 with the statement “strongly agree”.

Five-Point Likert Scale are shown at Figure 3.1 below:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Sangat Tidak Setuju	Tidak Setuju	Neutral	Setuju	Sangat Setuju
1	2	3	4	5

Figure 3.1: Five-Point Likert Scale

Overview of the Research Instruments are shown at Table 3.2 below:

Table 3.2: Overview of the Research Instruments

SECTION	DIMENSION	NO. OF ITEMS	SOURCES
A	Demographic	6	Amichai-Hamburger & Vinitzy (2010)
B	The Awareness of Paying Zakat	8	Zaenuddin (2018)
C	Religious	8	Senawi et. al. (2021)
	Income	8	Hairunnizam Wahid (2017)
	Perceived Corporate Credibility	8	Sureshchandar et. al. (2002)
	Level of Public Trust in Zakat Institutions	8	Ridhwan & Aqilah (2020)

3.8 MEASUREMENT OF THE VARIABLES

From this study, the researchers will gather and analyze data to help determine the statistical inference test. The measurement scales such as nominal, ordinal and interval (Likert-scale) were used for online questionnaires. The questionnaires were divided into three sections which are section A for demographic profile, section B is questions for dependent variables and section C is questions for independent variables.

3.8.1 Nominal Scale

A nominal scale is one that allows the researchers to assign subjects to certain categories or groups. It can be defined as variables that are qualitative, which means that numbers are only used to categories or identify objects in this context. This type of measurement is basic and least expensive to use. This nominal scale was used to questionnaire in Section A to determine each respondent's demographic profile. Age, gender, race, academic qualification, occupation and total income household are all measured in that questionnaire to analyze the target respondents.

3.8.2 Ordinal Scale

An ordinal scale is a type of measurement variables that accepts values in a particular order or rank that are used in quantitative variables. It is a second level of measurement and the subset of nominal scale. Items on this scale are arranged in descending order of satisfaction from least to the most satisfied. The most commonly used scale in this research is the Likert-scale. A five-point Likert-scale is used, ranging from strongly disagree (1) to strongly agree (5). Strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The aims are to assess the extent to which statements of agree or disagree from the respondents.

3.9 PROCEDURE FOR DATA ANALYSIS

Procedures for extracting usable information from raw data are known as data analysis procedures. Selecting, sorting, combining, and tabulating are examples of manipulating activities. Data analysts also perform calculations on raw materials, which the researcher then uses as evidence to make a judgment based on the information obtained through the study.

The following three outcomes can be obtained through data analysis:

- I. Produce results and conclusions about a study-related issue or problem.
- II. Using statistics, create a thorough image of an object, situation, or condition of an object of study.
- III. Able to present an early image of a problem's likely solution. This preliminary overview is critical in guiding the researcher toward a final and definite result. It can also generate a number of carefully chosen options for resolving any challenges or concerns.

The data from the questionnaire was analyzed in this study using the Statistical Package for Social Science (SPSS). SPSS is one of various software systems for analyzing and processing research data. When utilizing SPSS, it is possible to conduct data analysis. a large number of them, all of which are rapidly and efficiently replicated Pearson correlation, descriptive analysis, reliability, and linear multiple regression are the five types of analysis employed.

3.9.1 Reliability Analysis

The reliability of the instrument to be used is determined through reliability analysis. All Muslims in Kota Bharu, Kelantan, will receive 40 questionnaires. Depending on the feedback received, the study will be modified if necessary. Results were taken and tested using Cronbach Alpha internal consistency of 0.7 to 0.8 in this study.

Table 3.3: Reliability Levels of Cronbach Alpha Values

Alpha Value	Reliability
<0.6	Weak
0.6 to <0.7	Simple
0.7 to <0.8	Good
0.8 to <0.9	Very good
0.9	The best

The Cronbach's Alpha Value is explained in Table 3.3 above. The findings of this study indicate whether the questionnaire's items should be improved or discarded

3.9.2 Descriptive Analysis

The level, frequency, and percentage of the variables analyzed were determined using descriptive analysis. Descriptive analysis is a statistic that is used to examine data by describing or characterizing the data obtained rather than making broad conclusions. Data will be analyzed using descriptive statistics in percentages, frequencies, and measures of central tendency (MCT) such as mean, mode, and median. For demographic parameters like gender, age, and even education, percentages and frequencies are routinely utilized in chapter data analysis. As a result, it's useful in Part A of the survey, where respondents are asked to provide demographic data.

3.9.3 Spearman Correlation

Defining correlation, according to Dictionary Dewan Fourth Edition (2005), is a reciprocal relationship or connection, a relationship, having a relationship or connection with each other, or connecting objects, difficulties, and so on. Correlation is employed in this study to determine the strength of the association between quantitatively shaped data.

Table 3.4: Rules of thumb on Correlation Coefficient size.

Coefficient Range (r)	Strengths of Association
0.90 to 1.00/-0.90 to -1.00	Very high positive/negative correlation
0.7 to 0.90/-0.70 to -0.90	High positive / negative correlation
0.50 to 0.70/ -0.5 to -0.70	Moderate positive / negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.10 to 0.30/-0.10 to -0.30	Very low positive/ negative correlation
0.00 to 0.10 / 0.00 to – 0.10	No linear relationship

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3.9.4 Unit of Analysis

The unit of analysis refers to the level of aggregation of the data collected during the subsequent data analysis stage. In this study, the unit of analysis is the individual worker in the government sector, private sector and self-employed. In other words, the researcher is interested in using the unit of analysis as an individual. This study has been focused on factors influencing the awareness of paying zakat on Muslim community. The target respondents in this study were Muslim workers who are eligible to pay zakat with certain conditions.

CHAPTER SUMMARY

This chapter describes the methodology that will be employed in this study and the purpose of achieving the objectives stated in chapter one. This chapter also highlighted the research approach, research design, and research sampling of the study. The validity and reliability and validity of the questionnaire are also discussed in the chapter. Finally, the brief outlines of data collection and data analysis were also presented in this chapter.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter explains the data analysis and results. This chapter also analyzes and interprets the results obtained from the questionnaires distributed. To investigate "Factors Influencing Zakat Payment Awareness in the Muslim Community in Kota Bharu, Kelantan," an online survey and questionnaire were used. There are 367 sets of data obtained from questionnaires. All data will be analyzed and interpreted using the SPSS 25.0 (Statistical Package for Social Science) software, and the final statistical results will be presented in this chapter. This chapter will go over preliminary analysis, respondent demographic profiles, descriptive analysis, validity and reliability tests, and hypothesis testing. The obtained results will be presented in charts and tables. Finally, a summary of the hypothesis findings concludes this chapter.

4.2 Preliminary Analysis

In this preliminary analysis, we distributed our questionnaire to 45 respondents in Kota Bharu, Kelantan as performing an initial assessment of our research. This is the first step to make sure our survey has successfully achieved the objectives of the study. Cronbach's Alpha has been used in this section to test on reliability analysis in our survey. The result of the reliability analysis for 45 respondents will be shown in table 4.1 below to see if our variable data can be used or not for the research.

Table 4.1: Pilot Test Result

Variables	Cronbach's Alpha	Number of Items
The Awareness of Paying Zakat	.758	8
Religious	.738	8
Income	.835	8
Corporate Credibility	.921	8
Level of Public Trust in Zakat Institution	.876	8

Table 4.1 shows the result of the variables accepted and can be used for this research. As we can see Cronbach's Alpha for all variables is more than 0.70 which means that is recommended as the acceptability level.

4.3 Demographic Profile of Respondents

In section A, it is about the demographic profile of respondents. The information on respondents' demographic profiles, including age, gender, race, educational background, occupation, and total income, is generated from the information from section A of this questionnaire. Demographic information is being collected in Kota Bharu, Kelantan, to understand the respondents' backgrounds.

4.3.1 Age

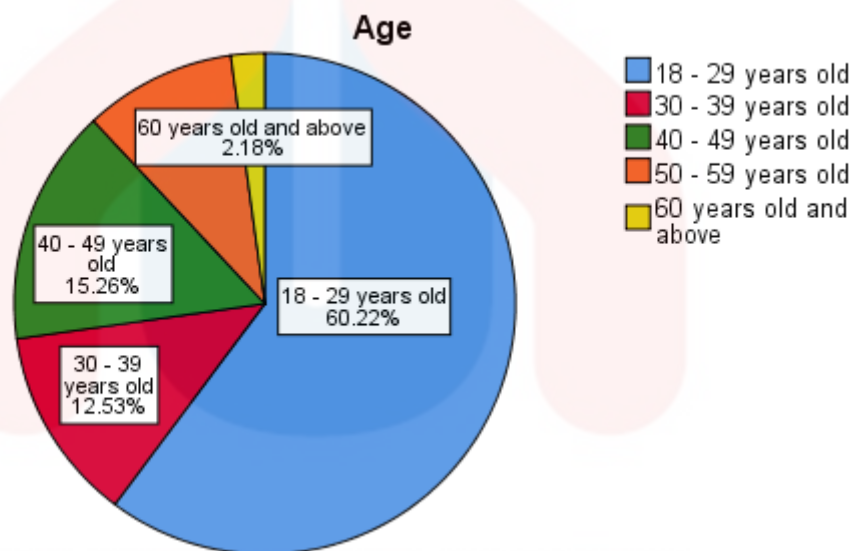


Figure 4.1: Age of The Respondents

Figure 4.1 shows the category's age range of 367 respondents. We can see that the respondents are from the age 18-29 years old with a percentage value of 60.22% (221 respondents) are the highest. With 56 respondents aged 40 to 49, the second-highest proportion of respondents is 15.26%. Meanwhile, 12.53 % (46 respondents) are aged 30-39 years old, and 9.81% (36 respondents) are aged 50-59 years old. Then, respondents 60 years old and above are the least that answered the questionnaire, with only 2.18% (8 respondents) from the total number of respondents, which is 367.

4.3.2 Gender

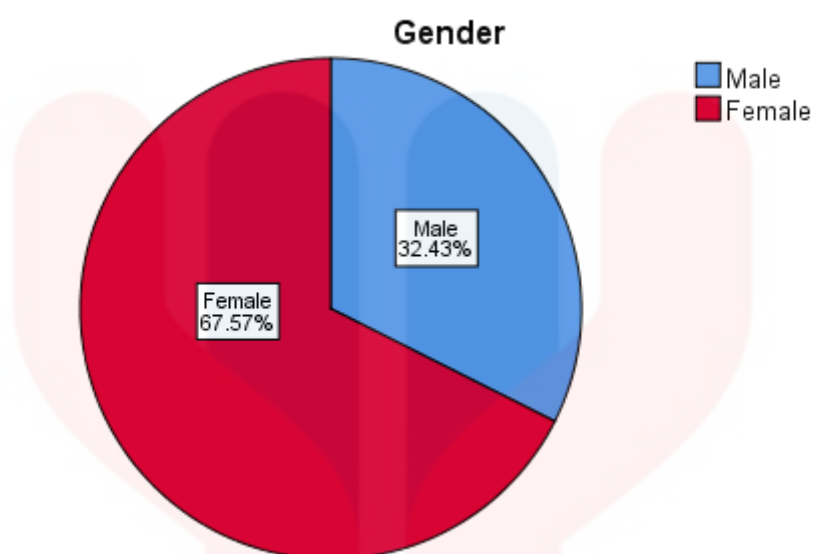


Figure 4.2: Gender of The Respondents

Figure 4.2 shows the gender of the respondents involved in this research. We can see that most respondents are female, with a percentage of gender 67.57%, while the percentage of male respondents is only 32.43%. The number of respondents for women is 248 respondents, and the number of men is 119 out of the total number of respondents, namely 376. So, most respondents are women, with as many as 129 people compared to men.

4.3.3 Race

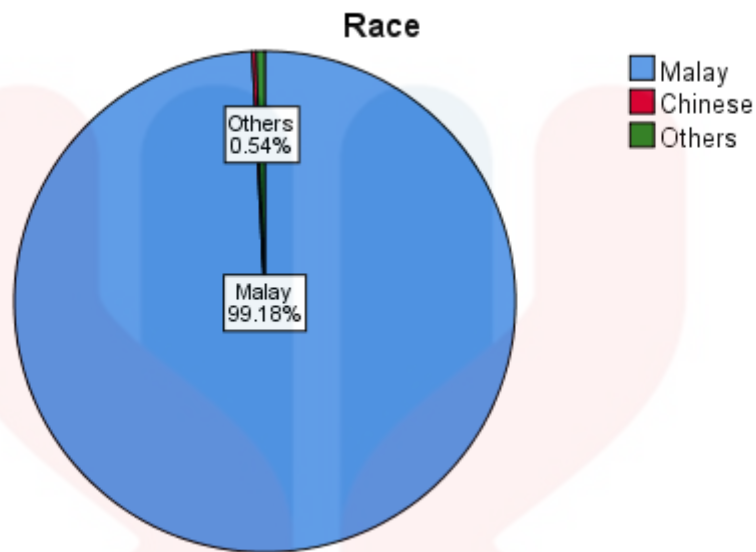


Figure 4.3: Race of The Respondents

Figure 4.3 shows that the majority of respondents are Malay, which is 364 respondents, equivalent to 99.18% of the total number. Meanwhile, for Chinese respondents, the percentage is 0.28% equal to 1 respondent and 0.54% which is 2 respondents from other races.

4.3.4 Academic Qualification

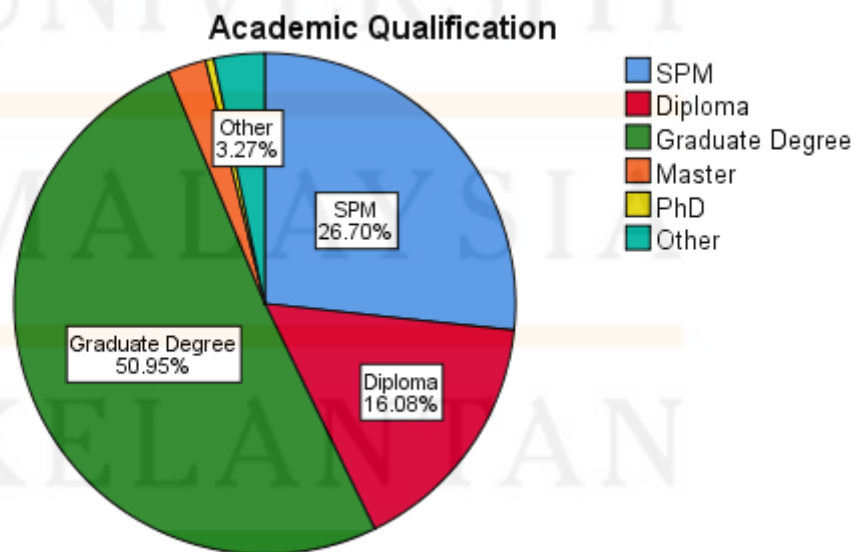


Figure 4.4: Academic Qualification of The Respondents

Figure 4.4 shows the results of the number of academic qualifications from the respondents. There are 367 respondents involved in this survey, all of which come from different levels of education. The highest number of respondents are from the Graduate Degree with 50.95% (187 respondents), followed by 26.70% (98 respondents) from SPM. Next, the percentage of respondents from Diploma and Others are 16.08% (59 respondents) and 3.27% (12 respondents) respectively. The total number of respondents from the Master's academic qualification is only 9 respondents with a percentage of 2.50%. Then, the lowest percentage is PhD with only 0.50% (2 respondents).

4.3.5 Occupation

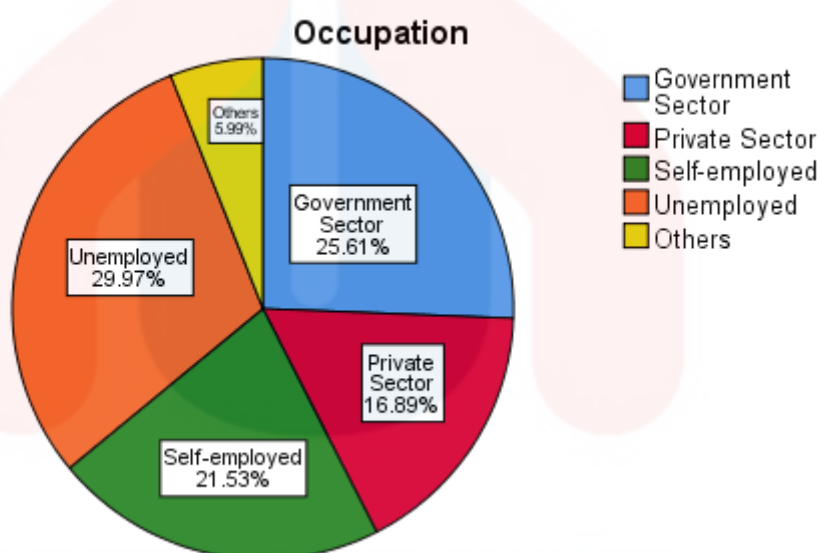


Figure 4.5: Occupation of The Respondents

Figure 4.5 shows the category's occupation of 367 respondents. We can see that the respondents are from the unemployed with a percentage value of 29.97% (110 respondents) are the highest. The second-highest percentage of respondents is 25.61% along with 94 respondents from the government sector. The number and percentage of respondents who are self-employed and who work in the private sector are 79 respondents with 21.53% and 62 respondents with 16.89%, respectively. Then, respondents from Others are the least that answer the questionnaire with only 5.99% (22 respondents) from the total number of respondents.

4.3.6 Total Income Household

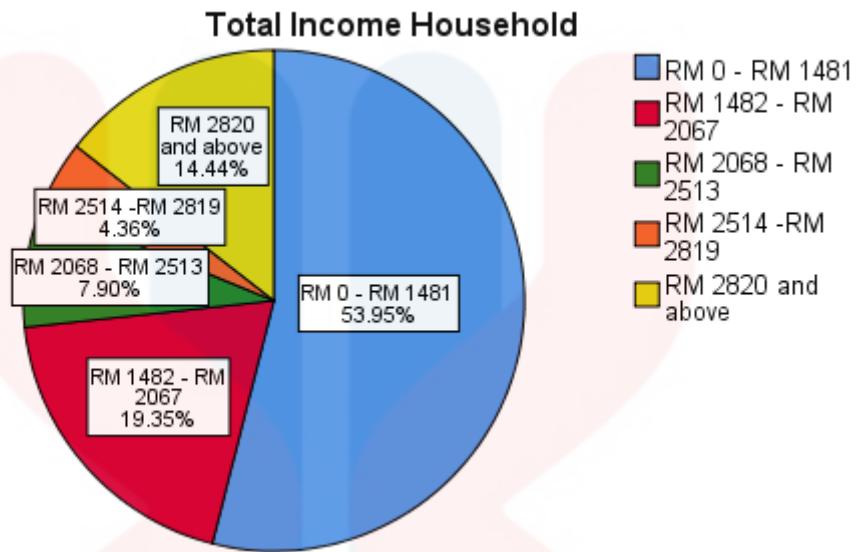


Figure 4.6: Total Income Household of The Respondents

Figure 4.6 shows the total income household of the respondents. From the figure above, it shows that the higher percentage is total income of RM0 - RM1481 with 53.95%, then followed by 19.35% from total income of RM1482 - RM2067. Meanwhile, 14.44% is from total income of RM2820 and above, then followed by the total income of RM2068 - RM2513 with 7.90%. Last but not least, the lowest percentage is total income of RM2514 - RM2819 with 4.36%. So, the number of respondents from RM0 - RM1481 are 198 respondents while 71 respondents from RM1482 - RM2067. In addition, the number of respondents with a total income of RM2068 - RM2513 and RM2514 - RM2819, respectively 29 and 16 respondents. Then, the total income of RM2820 and above has a total of 53 respondents.

4.3.7 Summary of Demographic Profiles of Respondents

Table 4.2 Summary of Demographic Profile

Variable	Frequency	Percentages (%)
Age		
18-29 years old	221	60.22
30-39 years old	46	12.53
40-49 years old	56	15.26
50-59 years old	36	9.81
60 years old and above	8	2.18
Total	367	100
Gender		
Male	119	32.43
Female	248	67.57
Total	367	100
Race		
Malay	364	99.18
Chinese	1	0.28
Others	2	0.54

Total	367	100
Academic Qualification		
SPM	98	26.70
Diploma	59	16.08
Graduate Degree	187	50.95
Master	9	2.50
PhD	2	0.50
Others	12	3.27
Total	367	100
Occupation		
Government Sector	94	25.61
Private Sector	62	16.89
Self-employment	79	21.53
Unemployed	110	29.97
Others	22	5.99
Total	367	100
Total Income Household		

RM0-RM1481	198	53.95
RM1482-RM2067	71	19.35
RM2068-RM2513	29	7.90
RM2514-RM2819	16	4.36
RM2820 and above	53	14.44
Total	367	100

4.4 Descriptive Analysis

For the descriptive analysis, the researchers use the mean for each section of dependent variables and independent variables. Its purpose is to identify the factors influencing zakat payment awareness in the Muslim community of Kota Bharu, Kelantan. The researcher compared the mean between the dependent variable and the independent variable for each question based on the analysis. Then, the researcher will find out the answer of which strongly agree by the respondent and strongly disagree. The responses are scaled by using the Likert Scale and where 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5=Strongly Agree.

Table 4.3: The Level of Means

Level	Means
Strongly Agree	4.01 - 5.00
Agree	3.01 - 4.00
Neutral	2.01 - 3.01
Disagree	1.01- 2.01
Strongly Disagree	0 - 1.00

4.1 Descriptive Statistic

Table 4.4: Overall Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
The awareness of paying zakat	367	1.00	5.00	4.6614	.49424
Religious	367	1.00	5.00	4.5501	.47845
Income	367	1.00	5.00	4.0899	.68291
Corporate credibility	367	1.00	5.00	4.4257	.65419
Level of public trust in zakat institution	367	1.00	5.00	4.5031	.57642
Valid N (listwise)	367				

This table shows the mean values for the overall variable. As it showed from the table above, the dependent variable which is the awareness of paying zakat is the highest mean score is 4.6614.

While the lowest mean score is 4.0899, which is the income.

Table 4.5: Descriptive Statistics for Awareness of Paying Zakat

	N	Minimum	Maximum	Mean	Std. Deviation
Paying zakat can contribute money to the Zakat Center.	367	1	5	4.64	.702
Paying zakat can ease the burden of people in need.	367	1	5	4.80	.511
The Muslim of Kelantan are aware of the importance of paying zakat.	367	1	5	4.50	.728
The Kelantan Muslim community cares about the payment of zakat.	367	1	5	4.53	.704
Zakat should be distributed to the right individuals.	367	1	5	4.80	.522
Zakat must be issued by the claimed Muslim community.	367	1	5	4.72	.620
Collection of zakat helps solve the issues of poverty.	367	1	5	4.60	.716
I believe zakat can help the economy of Muslims.	367	1	5	4.70	.594
Valid N (listwise)					

This table shows the mean values for dependent variables, the awareness of paying zakat. As it showed from the table above, the highest mean score is 4.80. Paying zakat can ease the burden of people in need if the respondents think that the result of paying zakat can help the asnaf group. Meanwhile, the lowest mean score is 4.50. The Muslim of Kelantan are aware of the importance of paying zakat, respondents think that there are still Kelantan people who are not aware of the importance of paying zakat.

4.2 Descriptive Analysis for Independent Variable

Table 4.6: Descriptive Statistics for Religious

	N	Minimum	Maximum	Mean	Std. Deviation
I got the knowledge of zakat from talks held in the mosque.	367	1	5	4.13	.876
I attend many courses on zakat.	367	1	5	3.59	1.039
I pay zakat because it is obligatory in Islam.	367	1	5	4.75	.564
Paying zakat is one of the pillars of Islam.	367	1	5	4.80	.547
Paying zakat is a praiseworthy attitude among Muslims.	367	1	5	4.78	.552

I am aware that paying zakat is obligatory for Muslims.	367	1	5	4.81	.512
The law of issuing zakat is Fardhu Ain and obligatory for Muslims who meet the conditions.	367	1	5	4.77	.563
Zakat can purify the property of every Muslim who pays it.	367	1	5	4.78	.543
Valid N (listwise)	367				

This table shows the mean values for independent variables, religious. As it showed from the table above, the highest mean score is 4.8, which I am aware that paying zakat is obligatory for Muslims, which is why the respondents think and believe that Muslims need to fulfil the obligations of a Muslim by paying zakat on income when the conditions are met. Meanwhile, the lowest mean score is 3.59 which is why I attend many courses on zakat and it shows that the respondent is less exposed to the courses on zakat and the zakat party needs to hold more talks about zakat to the community.

Table 4.7: Descriptive Statistics for Income

	N	Minimum	Maximum	Mean	Std. Deviation
My monthly income is enough for my life.	367	1	5	4.06	.987
I divide the zakat payment rate according to income.	367	1	5	4.32	.785
I know clearly about the payment of zakat according to the type of zakat.	367	1	5	4.25	.837
I prefer to give alms and donate than to pay zakat.	367	1	5	3.48	1.207
I believe that the level of income affects the payment of zakat.	367	1	5	4.36	.857
I am wise in managing my finances.	367	1	5	4.10	.867
I set aside my monthly income to pay zakat.	367	1	5	4.09	.937
I always pay zakat on income.	367	1	5	4.06	1.034
Valid N (listwise)	367				

This figure shows the mean values for independent variables, income. As it has shown from the table above, the highest mean score is 4.36, which is I believe that the level of income affects the payment of zakat, which is the respondents believe that the amount of income earned will affect the payment of zakat. Meanwhile, the lowest mean score is 3.48 which is I prefer to give alms and donate than to pay zakat and it shows that the respondents prefer giving charity and donating than paying zakat.

Table 4.8: Descriptive Statistics for Corporate Credibility

	N	Minimum	Maximum	Mean	Std. Deviation
I believe that corporate credibility influences the payment of zakat.	367	1	5	4.23	.848
Paying zakat can give a good image among the government and society.	367	1	5	4.53	.700
Paying zakat can increase the revenue and life expectancy of a business.	367	1	5	4.40	.789
Zakat can increase customer confidence and loyalty.	367	1	5	4.35	.842

I believe that zakat can increase the confidence, motivation and enthusiasm of entrepreneurs.	367	1	5	4.44	.783
Good corporate credibility can boost customer trust.	367	1	5	4.46	.756
I am more confident and trusting to deal with corporate bodies that issue zakat.	367	1	5	4.46	.788
Paying zakat can build a closer relationship with the community.	367	1	5	4.54	.723
Valid N (listwise)	367				

This table shows the mean values for dependent variables, corporate credibility. As it showed from the table above, the highest mean score is 4.54, which is Paying zakat can build a closer relationship with the community which is the respondent believe that relations in society will be better if every Muslim fulfills his obligation to pay zakat. Meanwhile, the lowest mean score is 4.23 which is I believe that corporate credibility influences the payment of zakat and it shows that the respondent lacks confidence in corporate ability to pay zakat income.

Table 4.9: Descriptive Statistics for Level of Public Trust in Zakat Institution

	N	Minimum	Maximum	Mean	Std. Deviation
I am confident with the services provided at zakat institutions.	367	1	5	4.49	.724
Zakat institutions need to make continuous efforts to raise awareness about the obligation to pay zakat.	367	1	5	4.64	.637
I believe that zakat institutions distribute zakat to the right people.	367	1	5	4.53	.688
A good zakat institution is able to increase the number of zakat payers.	367	1	5	4.57	.701
I believe that only zakat institutions have the information of eligible zakat recipients.	367	1	5	4.46	.784
The distribution of zakat-by-zakat institutions is not something that can be taken lightly.	367	1	5	4.62	.640

The staff of the zakat center adopts a customer-friendly attitude.	367	1	5	4.41	.737
The time period for obtaining services and paying zakat is very fast.	367	1	5	4.31	.829
Valid N (listwise)	367				

The table shows the mean values for independent variables, level of public trust in zakat institutions. As it has shown from the table above, the highest mean score is 4.64, which is why Zakat institutions need to make continuous efforts to raise awareness about the obligation to pay zakat. Meanwhile, the lowest mean score is 4.31 which is the time period for obtaining services and paying zakat is very fast and it shows the service at the zakat institution is not very efficient in managing the time when the customer wants to pay zakat and needs to be repaired.

4.5 Validity and Reliability Test

In a study, it is important to ensure that the data for researchers is reliable because it is likely that the data are stable and consistent results. The special parameter called 'reliability' was introduced to evaluate its consistency. (Joe Eckel, 2022). For this section, the researcher used Cronbach's Alpha to assess the reliability of the data in this study whether the data corresponded to a common measure of internal validity.

Table 4.10: Table of Cronbach's Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
> 0.9	Excellent

4.5.1 Reliability Result for The Awareness of Paying Zakat

Table 4.11: Reliability Test for The Dependent Variable of The Awareness of Paying Zakat

Reliability Statistics	
Cronbach's Alpha	N of Items
.901	8

Table 4.11 showed the reliability analysis for the dependent variable of the awareness of paying zakat were acceptable. The Cronbach's Alpha is 0.901. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.901 was excellent. The 8 questions for the awareness of paying zakat were accurate because all the questions given can be understood by respondents.

4.5.2 Reliability Result for Religious

Table 4.12: Reliability Test for The Independent Variable of Religious

Reliability Statistics	
Cronbach's Alpha	N of Items
.859	8

Table 4.12 showed the reliability analysis for the independent variable of religion was acceptable. The Cronbach's Alpha is 0.859. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.859 is very good. The 8 questions that have been given are to gain insights into the religious factors that influence the choices of the respondents.

4.5.3 Reliability Result for Income

Table 4.13: Reliability Test for The Independent Variable of Income

Reliability Statistics	
Cronbach's Alpha	N of Items
.868	8

Table 4.13 showed the reliability analysis for the independent variable of income also acceptable. The Cronbach's Alpha is 0.868. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of income, which is 0.868, is also very good like religion. The 8 questions that have been asked to the respondent is to get their view about income that influences the zakat payment awareness.

4.5.4 Reliability Result for Corporate Credibility

Table 4.14: Reliability Test for The Independent Variable of Corporate Credibility

Reliability Statistics	
Cronbach's Alpha	N of Items
.940	8

Table 4.14 showed the reliability analysis for the dependent variable of corporate credibility was acceptable. The Cronbach's Alpha is 0.940. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.940 was excellent. The 8 questions for corporate credibility were accurate because all the questions given can be understood by respondents.

4.5.5 Reliability Result for Level of Public Trust in Zakat Institution

Table 4.15: Reliability Test for The Independent Variable of Public Trust in Zakat Institution

Reliability Statistics	
Cronbach's Alpha	N of Items
.920	8

Table 4.15 showed the reliability analysis for the dependent variable of public trust in the zakat institution was acceptable. The Cronbach's Alpha is 0.920. According to the table of Cronbach's Alpha Coefficient Size, it seems that the consistency and stability of 0.920 was excellent. The 8 questions were accurate because all the questions given can be understood by respondents.

Table 4.16: Summary of Reliability Statistics

Variables	Cronbach's Alpha	Number of Items	Relationship
The Awareness of Paying Zakat	.901	8	Excellent
Religious	.859	8	Very Good
Income	.868	8	Very Good
Corporate Credibility	.940	8	Excellent
Level of Public Trust in Zakat Institution	.920	8	Excellent

4.6 Normality Test

Table 4.17 Table of Normality Test

Tests of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
The awareness of paying zakat	.247	367	.000	.697	367	.000
Religious	.216	367	.000	.757	367	.000
Income	.091	367	.000	.947	367	.000
Corporate credibility	.190	367	.000	.820	367	.000
Level of public trust in zakat institution	.194	367	.000	.804	367	.000

We have two procedures to utilize for the normality test: Kolmogorov-Smirnov and Shapiro-Wilk. In this study. If the significant value is greater than 0.05, the data may be considered normal; if it is less than 0.05, the data can be considered non-normal. The table's normality test reveals that the significance values for these study variables are less than 0.05. The information gathered can therefore be categorized as non-normal data.

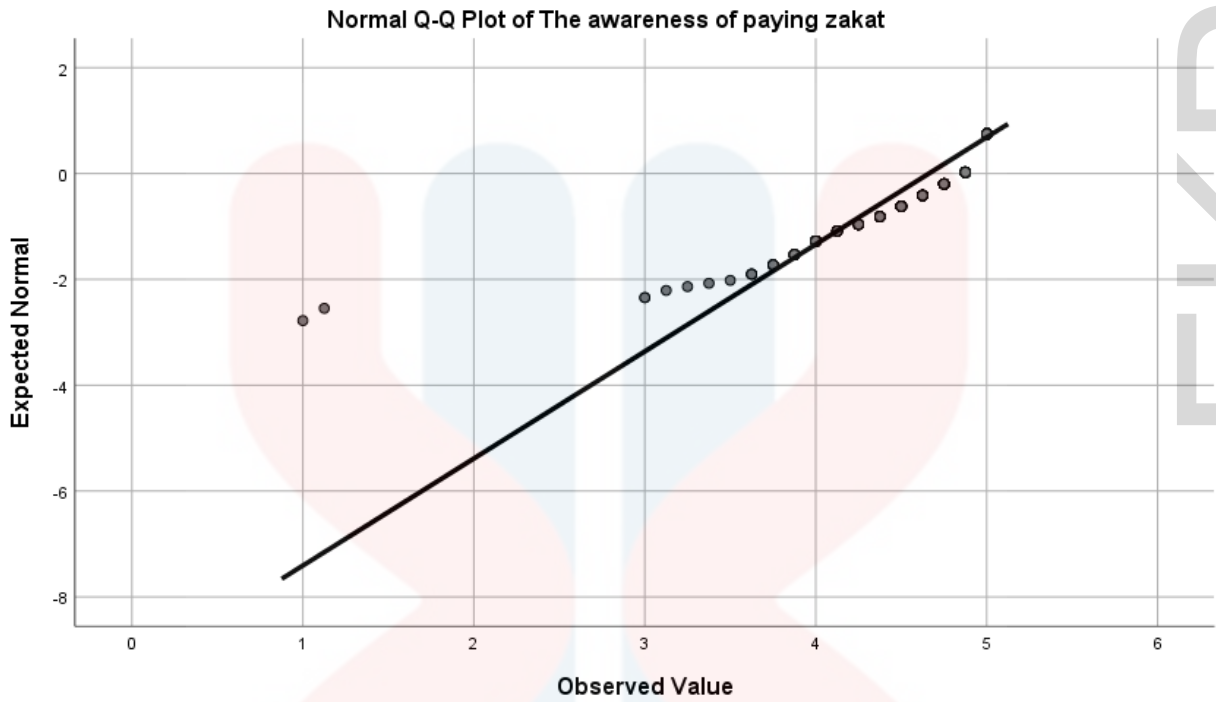


Figure 4.7: Normal Q-Q Plot of the awareness of paying zakat

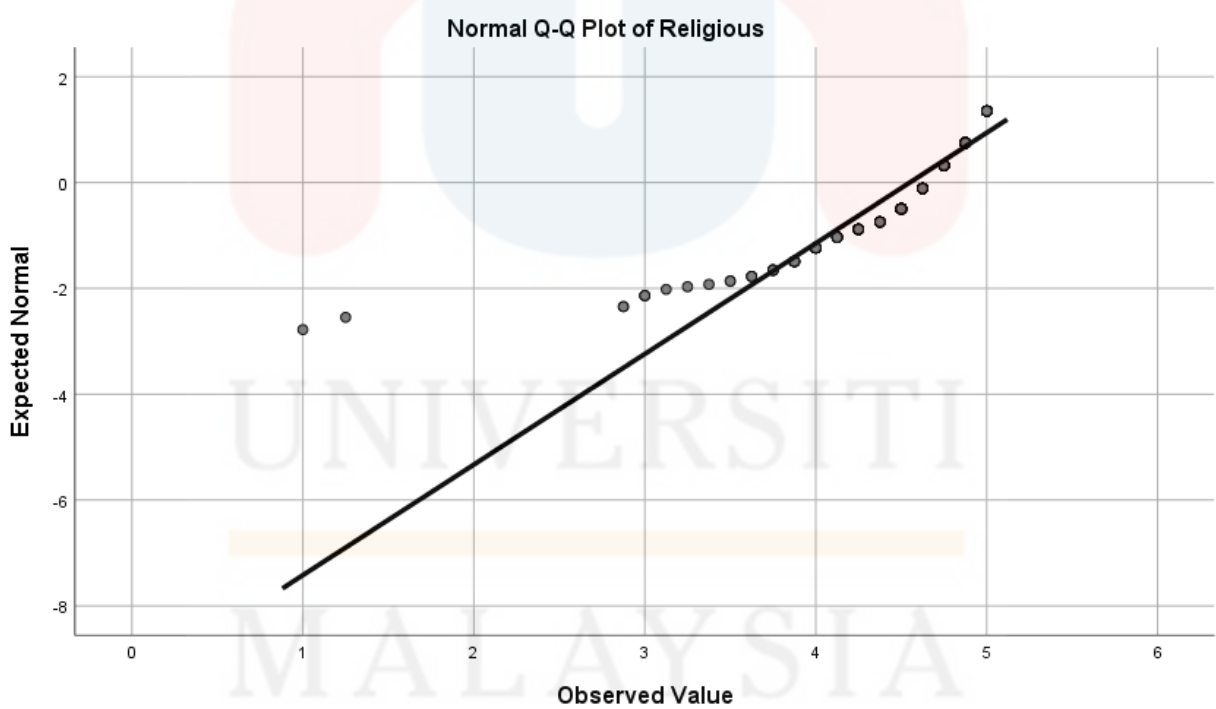


Figure 4.8: Normal Q-Q Plot of Religious

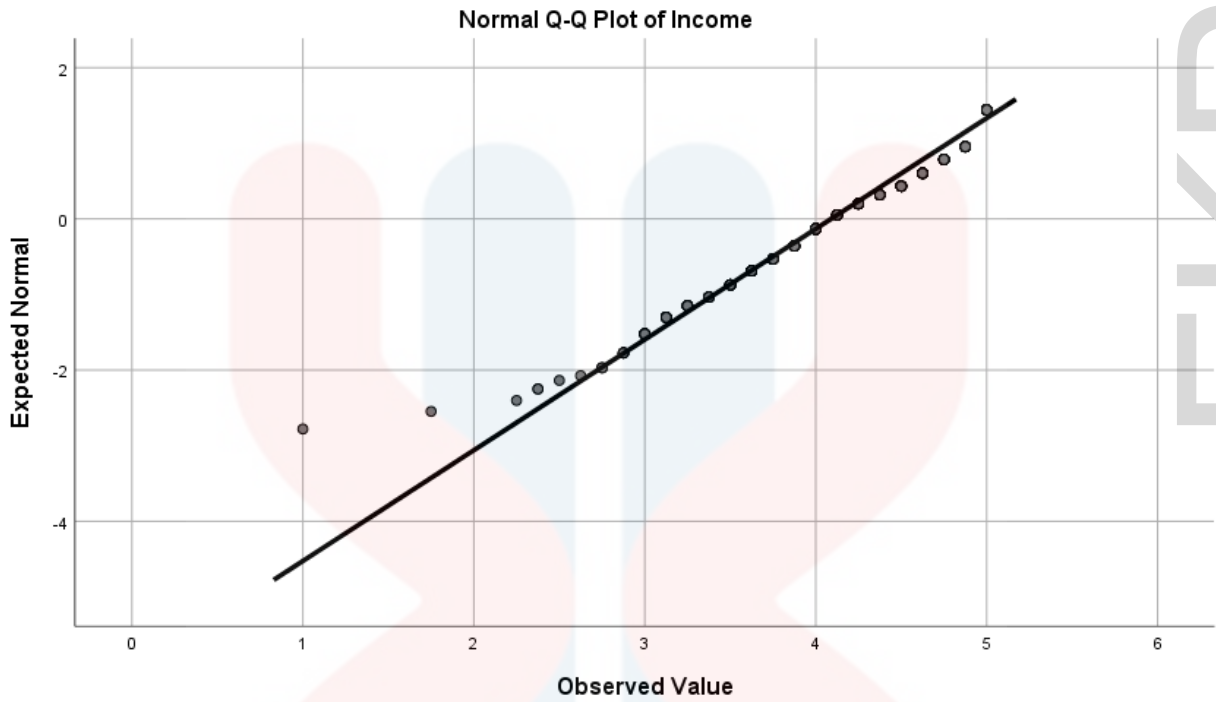


Figure 4.9: Normal Q-Q Plot of Income

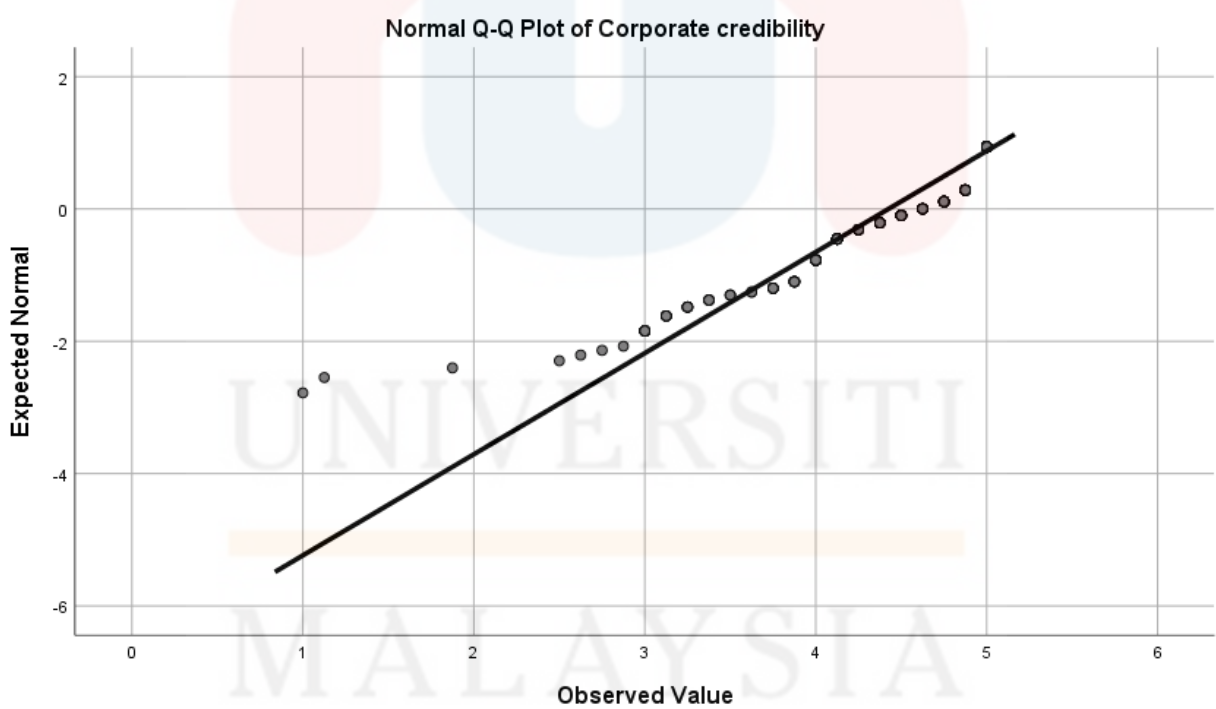


Figure 4.10: Normal Q-Q Plot of Corporate Credibility

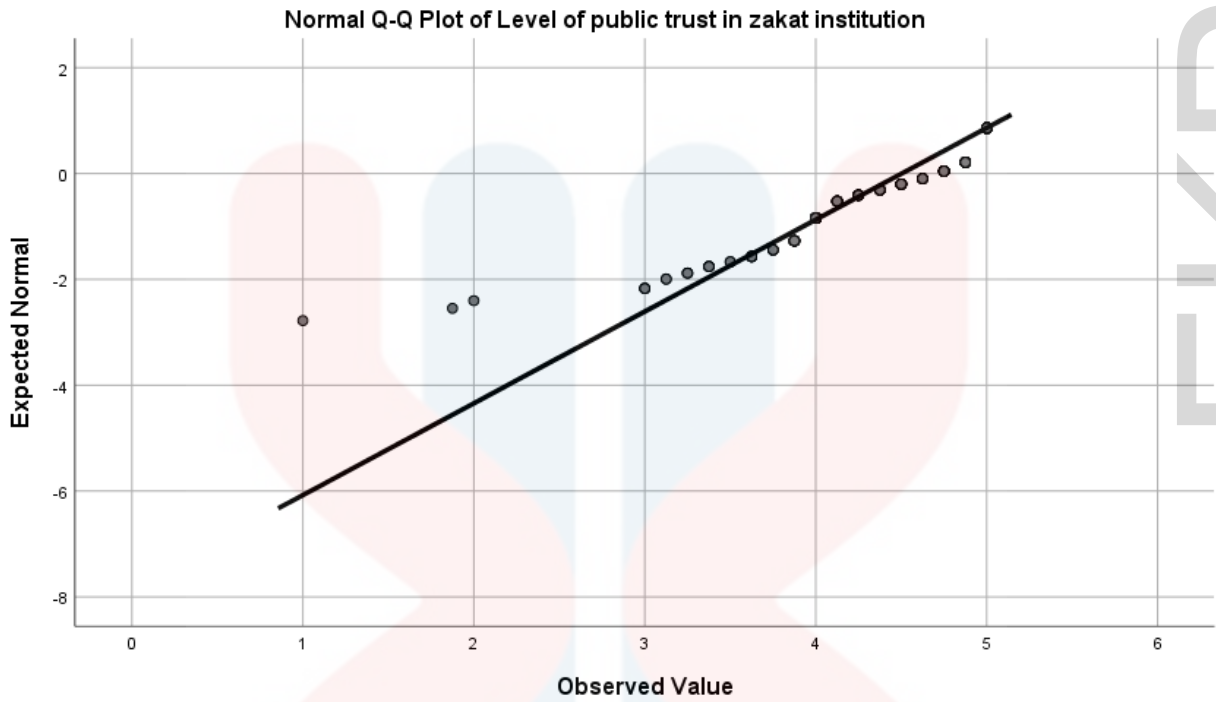


Figure 4.11: Normal Q-Q Plot of Level of Public Trust in Zakat Institution

4.7 Hypotheses Testing

This study's assessment can be made using the results that have been provided, and it can also be made using the respondents who have participated. Spearman correlation analysis is one of the techniques employed. The statistical measurement used to show the relationship between two variables is the correlation coefficient. Positive values range from 0.10 to 1.0, while negative values range from -0.10 to -1.0. Therefore, in evaluating the correlation there is a penalty if the statistic displays a different range of values from -1.0 to positive 1.0.

Table 4.18: Rules of thumb on Correlation Coefficient size.

r	Strengths of Association
0.90 to 1.00/-0.90 to -1.00	Very high positive/negative correlation
0.7 to 0.90/-0.70 to -0.90	High positive / negative correlation
0.50 to 0.70/ -0.5 to -0.70	Moderate positive / negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.10 to 0.30/-0.10 to -0.30	Very low positive/ negative correlation
0.00 to 0.10 / 0.00 to - 0.10	No linear relationship

4.7.1 Hypothesis 1

RELATIONSHIP BETWEEN RELIGIOUS AND AWARENESS OF PAYING ZAKAT IN THE MUSLIM COMMUNITY

Table 4.19: Spearman correlation for religious

Correlations				
			The awareness of paying zakat	Religious
Spearman's rho	The awareness of paying zakat	Correlation Coefficient	1.000	.599**
		Sig. (1-tailed)	.	.000
		N	367	367
	Religious	Correlation Coefficient	.599**	1.000
		Sig. (1-tailed)	.000	.
		N	367	367

** . Correlation is significant at the 0.01 level (1-tailed).

Based on the spearman's rho table above for religious factors that influence the awareness of paying zakat, this information shows that this achievement has a moderately positive relationship. The value of the religious factor in the awareness of paying zakat for the Islamic community in Kota Bharu shows that the ratio value is 0.599, N=367, p=0. Therefore, this relationship has proven that most of the Islamic community in Kota Bharu, Kelantan has a moderate high awareness of the payment of zakat in the religious factor

4.7.2 Hypothesis 2

RELATIONSHIP BETWEEN INCOME AND AWARENESS OF PAYING ZAKAT IN THE MUSLIM COMMUNITY

Table 4.20: Spearman correlation for income

Correlations				
			The awareness of paying zakat	Income
Spearman's rho	The awareness of paying zakat	Correlation Coefficient	1.000	.520**
		Sig. (1-tailed)	.	.000
		N	367	367
	Income	Correlation Coefficient	.520**	1.000
		Sig. (1-tailed)	.000	.
		N	367	367
**. Correlation is significant at the 0.01 level (1-tailed).				

Based on the spearman's rho table above for the income factor in influencing the awareness of paying zakat, this information shows that this achievement has a moderately positive relationship. The value of the income factor in the awareness of paying zakat for the Islamic community in Kota Bharu shows that the value of the ratio is 0.520, N=367, p=0.000. Therefore, this relationship has proven that most of the Islamic community in Kota Bharu, Kelantan has a moderately high awareness of zakat payment in the income factor. Income influences the Islamic community to pay zakat. This is so because there are also Islamic communities in Kota Bharu, Kelantan who cannot afford to pay zakat.

4.7.3 Hypothesis 3

RELATIONSHIP BETWEEN CORPORATE CREDIBILITY AND AWARENESS OF PAYING ZAKAT IN THE MUSLIM COMMUNITY

Table 4.21: Spearman correlation for corporate credibility

Correlations				
			The awareness of paying zakat	Corporate Credibility
Spearman's rho	The awareness of paying zakat	Correlation Coefficient	1.000	.616**
		Sig. (1-tailed)	.	.000
		N	367	367
	Corporate Credibility	Correlation Coefficient	.616**	1.000
		Sig. (1-tailed)	.000	.
		N	367	367
**. Correlation is significant at the 0.01 level (1-tailed).				

Based on the spearman's rho table above for the corporate credibility factor in influencing the awareness of zakat payment, this information shows that this achievement has a moderately positive relationship. The value of the income factor in the awareness of paying zakat for the Islamic community in Kota Bharu shows that the value of the ratio is 0.616, N=367, p=0. Therefore, this relationship has proven that most of the Islamic community in Kota Bharu, Kelantan has a moderately high awareness of zakat payment in the corporate credibility factor. Corporate credibility greatly influences the Islamic community to pay zakat.

4.7.4 Hypothesis 4

RELATIONSHIP BETWEEN LEVEL OF PUBLIC TRUST IN ZAKAT INSTITUTION AND AWARENESS OF PAYING ZAKAT IN THE MUSLIM COMMUNITY

Table 4.22: Spearman correlation for Level of public trust in zakat institution.

Correlations				
			The awareness of paying zakat	Level of public trust in zakat institution
Spearman's rho	The awareness of paying zakat	Correlation Coefficient	1.000	.649**
		Sig. (1-tailed)	.	.000
		N	367	367
	Level of public trust in zakat institution	Correlation Coefficient	.649**	1.000
		Sig. (1-tailed)	.000	.
		N	367	367
**. Correlation is significant at the 0.01 level (1-tailed).				

Based on the Spearman's rho table above for the factor level of public trust in zakat institutions in influencing the awareness of zakat payment. This information shows that this achievement has a moderately positive relationship. The value for the factor of level of public trust in zakat institutions in the awareness of zakat payment for the Islamic community in Kota Bharu shows the value of the ratio is 0.649, N=367, p=0.000. Therefore, this relationship has proven that most

of the Islamic community in Kota Bharu, Kelantan has a moderately high awareness of zakat payment in the factor of level of public trust in zakat institutions. The level of public trust in zakat institutions greatly influences the Islamic community to pay zakat.

CHAPTER SUMMARY

In conclusion, we have examined the respondents' questionnaire using data analysis. To get the findings of the data analysis presented in this chapter, all tests in the research were carried out using the SPSS programmed. From the total population, which is 7 073 communities in Kota Bharu, Kelantan, we chose 367 communities as our respondents for this study. The descriptive tests are then used to understand each data point entered into the SPSS programmed. The purpose of each test and analysis was to evaluate the reliability of the information collected from 367 respondents. The findings for the link between the independent and dependent variables and the factor affecting zakat awareness will be further addressed and clarified in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

In chapter 5, we describe the discussion and conclusions that have been conducted in chapter 4 namely analysis and results. This chapter also discusses the results of data analysis for dependent variables (awareness of paying zakat) and independent variables (religious, income, corporate credibility and level of public trust in zakat institutions). In addition, the researcher will describe the key finding to answer the research question and research objective for factors influencing the awareness of zakat payment in the Muslim Community in Kota Bharu, Kelantan.

In addition, findings and recommendations are also discussed in this chapter. Next, to determine if the study hypothesis was accepted or rejected, researchers also addressed their assumptions regarding the hypothesis. Based on the study's findings, the researchers also offer recommendations for future research and discuss the study's limits and findings. The outcomes of the data analysis in this study served as the foundation for the findings reached in this inquiry.

5.2 Key Findings

The research done by the researchers was carried out in Kota Bharu, Kelantan with the involvement of 367 Islamic communities in Kota Bharu, Kelantan. The goal of this study is to determine the variables that affect zakat awareness among the Muslim population in Kota Bharu, Kelantan, including income, religiosity, business credibility, and level of public trust in zakat institutions. The goals of this study have been carried out satisfactorily and are attainable. Therefore, in order to complete this study, the researchers circulated questions via Google Form, and the respondents who the researcher is interested in, namely those in Kota Bharu, Kelantan, responded. We put all the data and information into IBM SPSS Statistics once the questionnaire was distributed and the respondents responded. The reliability coefficient in a reliability test

provides an overall indicator of test performance and varies from 0 to 1. As a result, the questionnaire employed in this investigation is quite reliable, with a Cronbach's Alpha coefficient of 0.8 to 0.9, and 0.966 in this study.

The demographics of the respondents in this study have been divided into several categories, including age, gender, race, academic achievement, occupation, and total household income, to determine the factors that affect the Islamic community of Kota Bharu, Kelantan, residents' awareness of paying zakat. In terms of gender, the majority of respondents were Malay women between the ages of 18 and 29, with graduate degrees as their highest level of education. Regarding employment, the majority of respondents indicated that they did not have a job, and the average household income ranged from RM 0 to RM 1481.

The researcher discovered that, according to the hypothesis investigation, there is a substantial correlation between income, religiosity, corporate credibility, and level of public trust in the zakat institution in the Islamic community of Kota Bharu, Kelantan. Next, corporate credibility is at 4.4257, level of faith in zakat institutions is at 4.5031, and finally, income is at 4.0899, with the religious element having the highest mean value at 4.6614.

Additionally, this hypothesis demonstrates that the association between the information acquired and religiosity in terms of factors influencing awareness in the Islamic community is somewhat strong. The level of income awareness of the elements influencing awareness in the Islamic community is likewise moderately high. The next component that has a reasonably high awareness of the factors influencing awareness in the Islamic community is corporate credibility. Also having a reasonably high awareness of the elements influencing awareness in the Islamic community is the level of public trust in zakat organizations. As a result of this survey, we can conclude that the majority of respondents are from the Muslim community in Kota Bharu, Kelantan.

5.3 Discussion

The researchers doing this research to study if the factors influencing the awareness of zakat payment in the Muslim community in Kota Bharu, Kelantan have any relationship between independent variable and dependent variable. A total of 367 respondents Muslim community have responded to this research. Using an online questionnaire, the researcher was able to collect data and by using IBM SPSS Statistics Version 25.0, the results for the tests were obtained.

Additionally, the goal of this study is to determine whether there is any relationship between the independent and dependent variables about the elements that influence zakat knowledge in the Islamic community. This study also determines whether there is a significant relationship between religion, income, business credibility, and public faith in institutions in determining whether the Islamic population in Kota Bharu, Kelantan, is aware of paying zakat. The Cronbach's Alpha Coefficient for this study indicates that this finding is significant, and as a result, the study's goal has been met.

5.3.1 Hypothesis 1: There is a moderate positive relationship between religion and awareness of paying zakat in the Muslim community.

The key finding of this study is the identification of the elements influencing zakat awareness in the Kota Bharu, Kelantan, Islamic community. In order to finish this work, Spearman's correlation was employed to look into the components that influence zakat knowledge. According to Table 4.2.2 in Chapter 4, the awareness component for paying zakat has a good moderately positive relationship with Religion, which is (0.599). Therefore, there is a substantial association between religiosity and the factor of lack of awareness of paying zakat among community Muslims in Kota Bharu, Kelantan, as evidenced by the somewhat positive relationship between the supporting variables in hypothesis H1. This result appears to support earlier studies on the awareness component of zakat payment for religiosity. Therefore, a number of internal elements, including

religious understanding and faith, have an impact on the decision to give zakat (Wahid et al., 2005).

5.3.2 Hypothesis 2: There is a moderate positive relationship between income and awareness of paying zakat in the Muslim community.

Based on the table 4.2.3 in Chapter 4, shows that the income has a good moderate positive relationship with awareness of paying zakat on the Muslim community in Kota Bharu, Kelantan which is (0.520). The result of the relationship between income and awareness of paying zakat on the Muslim community is significant because the p-value is 0.000 ($p\text{-value} < 0.01$). So, the null hypothesis is rejected and H2 is accepted. This finding has been supported by a previous study from Duasa & Zainal, (2020) where the probability of paying zakat is higher among respondents with lower per capita annual income compared to those with higher per capita annual income. On the other hand, the higher the income earned by a person, the higher the probability of the individual paying zakat. (Wahid et al., 2005).

5.3.3 Hypothesis 3: There is a moderate positive relationship between corporate credibility and awareness of paying zakat in the Muslim community.

According to table 4.2.4 in Chapter 4, it shows that the corporate credibility has a good moderate positive relationship with awareness of paying zakat on the Muslim community in Kota Bharu, Kelantan which is (0.616). The result of the relationship between corporate credibility and awareness of paying zakat on the Muslim community is significant because the p-value is 0.000 ($p\text{-value} < 0.01$). So, the null hypothesis is rejected and H3 is accepted. Therefore, the significant moderate positive relationship between the variables does satisfy the hypothesis in H3 that there is a significant relationship between corporate credibility and awareness of paying zakat on the Muslim community in Kota Bharu, Kelantan. Supporting this finding, the previous study by

Sumiati et al., (2020), the credibility of the zakat management institution will increase the inflow of zakat funds through the institution.

5.3.4 Hypothesis 4: There is a moderate positive relationship between the level of public trust in zakat institutions and awareness of paying zakat in the Muslim community.

Based on the table 4.2.5 in Chapter 4, it shows the result of the level of public trust in the zakat institution has a good moderate positive relationship with awareness of paying zakat on the Muslim community in Kota Bharu, Kelantan which is (0.649). The result of the relationship between the level of public trust in zakat institutions and awareness of paying zakat on the Muslim community is significant because the p-value is 0.000 ($p\text{-value} < 0.01$). So, the null hypothesis is rejected and H4 is accepted. This is supported in study by Naswan et al., (2021) that concludes the most important role is the public's trust in determining the level of compliance which makes it an important element in the sustainability of zakat institutions. Therefore, the stronger a person's adherence to zakat rules, the greater effect of their trust in zakat institutions.

5.4 Implications of the Study

This study raises some important implications, first of all, the probability of increasing the awareness of paying zakat on income is dependent on four independent variables. This study shows that the independent variable level of public trust in the zakat institution significantly affects the payment of zakat income. This shows that the more reliable the mechanism for Muslims to pay zakat, the higher the collection of zakat, especially income zakat. This indirectly increases the interest of the Muslim community in paying zakat income. The zakat institution needs to further increase the understanding of the Muslim community in Malaysia through various means including information, talks, campaign and so on. So, the information campaign needs to be targeted especially at all groups and also those with relatively low incomes. This is because there are many who feel that they still lack awareness of paying zakat but have the potential to become income zakat payers in the future. The level of income also significantly affects the payment of zakat. In addition, the higher the income, the higher the probability of individuals paying zakat considering that a high income will satisfy the condition of sufficient nisab zakat.

5.5 Limitations of the Study

Several limitations have been identified which are limitations of the data collection method during the conducting of the research. In this study, researchers only use an online survey to collect data from respondents through online questionnaires google form. Because not all respondents were devoted to and supported this study, there are two flaws in that approach which are not knowing how the information provided by respondents was validated and erroneous data received from respondents. The researcher needs to locate additional respondents to finish the questionnaire because some have yet to respond. On the other hand, online surveys need more time than other approaches since researchers must recruit respondents and allow them enough time to complete the questionnaire. Since this questionnaire can only be viewed through the link that opens on devices and requires a strong internet connection, some respondents may need help with their devices or internet connections.

The next limitation faced by researchers is time management. Time management is challenging when the researcher wants to take respondents willing to fill out a questionnaire and make a quantitative study. Not all respondents who tried to answer the question, accepted or opened the link to the questionnaire provided by the researcher. After all, the respondents have their own lives and commitments. Besides that, some are busy with their work and need more time to answer the questionnaire provided. Their attitude will indirectly cause difficulty or problems for the researcher to complete this assignment or study as soon as possible at the scheduled time or set as a result of challenges in collecting information or data from respondents. Therefore, the researchers had to take a long time to obtain and collect the respondents' feedback on the questionnaire form for their study.

Besides that, the respondents' accuracy and sincerity are also the study's boundaries. It is difficult for the researcher to ensure that the respondents will respond correctly when filling out the questionnaire because this study only uses or conducts an online survey. Some people may have trouble interpreting the question and responding honestly. Therefore, the researchers did not

know whether the answers given by the respondents were honest views or opinions from them or they only answered them because they felt compelled to respond. As a result, it will render research findings unpredictable and possibly invalid. This is so that the researcher can determine whether the data collected from the respondents is accurate. This is because most of them may need to read the question more carefully.

5.6 Recommendations/ Suggestion for Future Research

Based on this study, researchers made the following recommendation for future research. Additional recommendations, as discussed in the previous section, may be related. In addition, there is some other knowledge that prospective researchers can use. Therefore, research that can be done in the future about those factors which encourages the community to pay zakat online and needs to be expanded by giving more priority to the initial trust factor of the website is good service through this online. Furthermore, this initial belief is also one of the factors that can encourage the Muslim community to pay zakat online. Because of this, society is more exposed to the risk of fraud and needs to be more careful when making decisions for zakat payment so as not to be easily deceived.

Next, time management is also one of the suggestions for future improvement for the researcher. Time management was essential to allocate a task and collect all sample respondents in a certain period. Based on the time given, we had minimal time, plus our field of the project is very limited. So, researchers need to manage enough time to collect data on a specific site that has been chosen. For example, we can do several interviews and meet with the community who tell the purpose of this questionnaire to be carried out in more depth. As a result, the researcher can save time by getting several respondents simultaneously. The researchers advise selecting the appropriate responder to complete the whole disseminated questionnaire. The respondent may answer the question honestly and have enough time to read the question accurately, which will produce positive research findings.

Besides that, another recommendation that needs to improve is to use other variables. Other variables can also be used as factors that encourage the awareness of the Muslim community to pay zakat such as location, demographics, facilities and education. In addition, researchers can also expand the study by taking into account factors such as the zakat institution needs to further increase the understanding of the Muslim community in Malaysia through various means, including information, lectures, campaign and so on.

5.7 Overall Conclusion of the Study

In conclusion, it is hoped that this research has given a clearer view of the factors influencing zakat payment awareness in the Muslim community of Kota Bharu, Kelantan. Specifically, it is hoped that the current study gives a clear view of the religious, income, corporate credibility, and level of public trust in institution zakat. Therefore, the awareness of paying zakat which was a dependent variable. Furthermore, there were three independent variables in this study which are religious, income, corporate credibility, and level of public trust in zakat institutions. Those independent and dependent variables were analyzed by the Spearman Correlation Coefficient. It shows that the dependent variable is influenced by the independent variable. Then the result shows the correlation between religious, income, corporate credibility, and level of public trust in zakat institutions and awareness of paying zakat is highly significant. In conclusion, the finding of this study proves that there is a connection between religious, income, corporate credibility, and level of public trust in zakat institutions towards the awareness in the Muslim community of Kota Bharu, Kelantan.

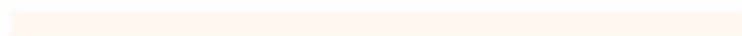
Through this study it also shows that the awareness of paying zakat on income is important. However, it should be understood here that income zakat has many socio-economic benefits just like other zakat purposes. So the more zakat collection, the more money can be distributed and can help the asnaf, especially the poor and needy asnaf in their lives. A certain amount of zakat collection is actually a lot contributed by income zakat collection. This increase

will eventually create a society that cares for each other, especially for Muslim households that experience extreme poverty and can be gradually eliminated.

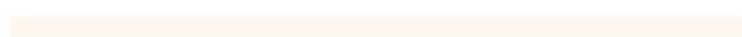
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APPENDIX A – DRAFT OF QUESTIONNAIRE

SECTION A: DEMOGRAPHIC PROFILE

Please answer the following questions by clicking the best answer describing you.

Sila jawab soalan-soalan berikut dengan mengklik jawapan terbaik yang menerangkan tentang anda.

1. Age / Umur

- 18 – 29 years old / 18 – 29 tahun
- 30 – 39 years old / 30 – 39 tahun
- 40 – 49 years old / 40 – 49 tahun
- 50 – 59 years old / 50 – 59 tahun
- 60 years old and above / 60 tahun dan keatas

2. Gender / Jantina

- Male / Lelaki
- Female / Perempuan

3. Race / Bangsa

- Malay / Melayu
- Chinese / China
- Indian / India
- Others / Lain

4. Academic Qualification / Kelayakan Akademik

- SPM
- Diploma
- Graduate Degree
- Master
- PhD

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5. Occupation / Pekerjaan

- Government Sector / Sektor Kerajaan
- Private Sector / Sektor Swasta
- Self-employed / Bekerja Sendiri
- Unemployed / Tidak Bekerja

6. Total Income Household / Jumlah Pendapatan Isi Rumah

- RM 0 – RM 1481
- RM 1482 – RM 2067
- RM 2068 – RM 2513
- RM 2514 – RM 2819
- RM 2820 and above

SECTION B: DEPENDENT VARIABLES

Please indicate your degree of agreement on the following statements by circling the numbers given ranging:

Strongly Disagree Sangat Tidak Setuju	Disagree Tidak Setuju	Neutral Neutral	Agree Setuju	Strongly Agree Sangat Setuju
1	2	3	4	5

THE AWARENESS OF PAYING ZAKAT

1	Paying zakat can contribute money to the Zakat Center. Membayar zakat dapat menyumbang wang kepada Pusat Zakat.	1	2	3	4	5
2	Paying zakat can ease the burden of people in need. Membayar zakat dapat meringankan beban orang yang memerlukan.	1	2	3	4	5
3	The Muslim of Kelantan are aware of the importance of paying zakat. Masyarakat Kelantan sedar tentang kepentingan membayar zakat.	1	2	3	4	5
4	The Kelantan Muslim community cares about the payment of zakat. Masyarakat Islam Kelantan mengambil berat tentang pembayaran zakat.	1	2	3	4	5

5	Zakat should be distributed to the right individuals. Zakat perlu diagihkan kepada individu yang betul.	1	2	3	4	5
6	Zakat must be issued by the claimed Muslim community. Zakat perlu dikeluarkan oleh masyarakat Islam yang dituntut.	1	2	3	4	5
7	Collection of zakat helps solve the issues of poverty. Kutipan zakat membantu menyelesaikan isu kemiskinan.	1	2	3	4	5
8	I believe zakat can help the economy of Muslims. Saya percaya zakat dapat membantu ekonomi orang Islam.	1	2	3	4	5

SECTION C INDEPENDENT VARIABLES

i) RELIGIOUS

1	I got the knowledge of zakat from talks held in the mosque. Saya mendapat pengetahuan zakat daripada ceramah yang dijalankan di masjid.	1	2	3	4	5
2	I attend many courses on zakat. Saya banyak menghadiri kursus tentang zakat.	1	2	3	4	5
3	I pay zakat because it is obligatory in Islam. Saya membayar zakat kerana wajib di dalam agama Islam.	1	2	3	4	5
4	Paying zakat is one of the pillars of Islam. Membayar zakat merupakan adalah salah satu rukun Islam.	1	2	3	4	5
5	Paying zakat is a praiseworthy attitude among Muslims. Membayar zakat merupakan sikap terpuji di kalangan umat Islam.	1	2	3	4	5
6	I am aware that paying zakat is obligatory for Muslims. Saya sedar membayar zakat adalah wajib bagi umat Islam.	1	2	3	4	5
7	The law of issuing zakat is fardhu ain and obligatory for Muslims who meet the conditions. Hukum mengeluarkan zakat adalah fardu ain dan wajib kepada umat Islam yang memenuhi syarat-syaratnya.	1	2	3	4	5
8	Zakat can purify the property of every Muslim who pays it. Zakat dapat menyucikan harta setiap Muslim yang membayarnya.	1	2	3	4	5
9	Paying zakat makes my sustenance increase	1	2	3	4	5

	and get blessings. Membayar zakat membuatkan rezeki saya bertambah dan mendapat keberkatan.					
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i) INCOME

1	My monthly income is enough for my life. Pendapatan bulanan saya mencukupi bagi kehidupan saya.	1	2	3	4	5
2	I divide the zakat payment rate according to income. Saya membahagikan kadar pembayaran zakat mengikut pendapatan.	1	2	3	4	5
3	I know clearly about the payment of zakat according to the type of zakat. Saya mengetahui dengan jelas tentang pembayaran zakat mengikut jenis zakat.	1	2	3	4	5
4	I prefer to give alms and donate than to pay zakat. Saya lebih suka bersedekah dan menderma daripada mengeluarkan zakat.	1	2	3	4	5
5	I believe that the level of income affects the payment of zakat. Saya percaya bahawa tahap pendapatan mempengaruhi pembayaran zakat.	1	2	3	4	5
6	I am wise in managing my finances. Saya bijak dalam menguruskan kewangan saya.	1	2	3	4	5
7	I set aside my monthly income to pay zakat. Saya mengasingkan pendapatan saya setiap bulan untuk membayar zakat.	1	2	3	4	5
8	I always pay zakat on income. Saya sentiasa membayar zakat pendapatan	1	2	3	4	5
9	I am obligated to pay zakat on income.	1	2	3	4	5

	Saya wajib membayar zakat pendapatan					
10	I pay zakat on income willingly. Saya membayar zakat pendapatan dengan rela hati	1	2	3	4	5

ii) CORPORATE CREDIBILITY

1	I believe that corporate credibility influences the payment of zakat. Saya percaya bahawa korporat kredibiliti mempengaruhi pembayaran zakat.	1	2	3	4	5
2	Paying zakat can give a good image among the government and society. Membayar zakat dapat memberi imej baik dalam kalangan pemerintah dan masyarakat.	1	2	3	4	5
3	Paying zakat can increase the revenue and life expectancy of a business. Membayar zakat dapat meningkatkan hasil dan jangka hayat sesebuah perniagaan.	1	2	3	4	5
4	Zakat can increase customer confidence and loyalty. Zakat dapat meningkatkan keyakinan dan kesetiaan pelanggan.	1	2	3	4	5
5	I believe that zakat can increase the confidence, motivation and enthusiasm of entrepreneurs. Saya yakin zakat dapat meningkatkan keyakinan, motivasi dan semangat usahwan.	1	2	3	4	5
6	Good corporate credibility can boost customer trust. Kredibiliti korporat yang bagus dapat meningkatkan kepercayaan pelanggan.	1	2	3	4	5
7	I am more confident and trusting to deal with corporate bodies that issue zakat.	1	2	3	4	5

	Saya lebih yakin dan percaya untuk berurusan dengan badan korporat yang mengeluarkan zakat.					
8	Paying zakat can build a closer relationship with the community. Membayar zakat dapat membina hubungan yang lebih rapat dengan masyarakat.	1	2	3	4	5

iii) LEVEL OF PUBLIC TRUST IN ZAKAT INSTITUTION

1	I am confident with the services provided at zakat institutions. Saya yakin dengan perkhidmatan yang disediakan di institusi zakat.	1	2	3	4	5
2	Zakat institutions need to make continuous efforts to raise awareness about the obligation to pay zakat. Institusi zakat perlu melakukan usaha berterusan bagi meningkatkan kesedaran tentang kewajiban membayar zakat.	1	2	3	4	5
3	I believe that zakat institutions distribute zakat to the right people. Saya percaya institusi zakat menyalurkan zakat kepada golongan yang betul.	1	2	3	4	5
4	A good zakat institutions is able to increase the number of zakat payers. Institusi zakat yang baik mampu meningkatkan jumlah pembayar zakat.	1	2	3	4	5
5	I believe that only zakat institutions have the information of eligible zakat recipients. Saya percaya bahawa institusi zakat sahaja yang mempunyai maklumat penerima zakat yang layak.	1	2	3	4	5
6	The distribution of zakat by zakat institutions	1	2	3	4	5

	is not something that can be taken lightly. Agihan zakat oleh institusi zakat bukanlah sesuatu yang boleh dipandang ringan.					
7	The staff of the zakat center adopts a customer-friendly attitude. Kakitangan pusat zakat mengamalkan sikap mesra pelanggan	1	2	3	4	5
8	The time period for obtaining services and paying zakat is very fast. Tempoh masa untuk mendapatkan perkhidmatan dan membayar zakat sangat laju	1	2	3	4	5
9	The staff at the center are knowledgeable and skilled. Kakitangan di pusat mempunyai pengetahuan dan berkemahiran.	1	2	3	4	5

APPENDIX B – GANTT CHART

MONTH	March	April	May	June	July	November	December	January	February
WEEK									
ACTIVITY									
Project Title Selection									
Projection Research & Finding Journal									
Introduction									
Literature Review									
Research Methodology									
Preparation For Proposal Presentation									
Final Corrections and Amendments									
Collecting Data									
Analyze & Discussion									
Conclusion & Summary									
Preparation For Final Presentation									

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