

FACULTY OF ENTREPRENEURSHIP AND BUSINESS

**THE AWARENESS ON ZAKAT DISTRIBUTION
AMONG UNIVERSITY STUDENT: A STUDY IN
UNIVERSITY MALAYSIA KELANTAN**

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**BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC
BANKING AND FINANCE) WITH HONORS**

2024

FKP



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The Awareness On Zakat Distribution Among University Student: A Study In University Malaysia Kelantan

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**A thesis submitted in partial fulfillment of the requirement for the degree of Bachelor of
Business Administration (Islamic Banking and Finance) with Honors**

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

2024



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LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID**

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Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya, Dr. Siti Zamanira Mat Zaib, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

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Sekian, terima kasih

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Research Topic: THE AWARENESS ON ZAKAT DISTRIBUTION AMONG UNIVERSITY STUDENT: A STUDY IN UNIVERSITY MALAYSIA KELANTAN

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		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	Research Findings and Discussion (20 MARKS)		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	

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		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)		
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)		
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)		
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)		
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)		
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)		
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)		
	TOTAL (50 MARKS)							

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ACKNOWLEDGMENT

First of all, we would like to express our gratitude to the Almighty God, Allah S.W.T., for His favor and protection, which has enabled us to carry out the struggle to the end. We would like to thank our research supervisor, Dr. Siti Zamanira Binti Mat Zaib, in particular. We appreciate your patience in providing full assistance, guidance and information to our group throughout the production of this report and until the completion of the project. His constant guidance and support in this process would be impossible without him. This paper would not have been completed if not for him. We would like to thank you for your patience and support in helping us complete this study. Remember that our panel, led by Prof. Dr. Mohd Zulkifli Bin Muhammad, will evaluate and support our group before and after our presentation. Thanks again to both of our wonderful lecturers for your help and support. Infinite gratitude to the friends at Universiti Malaysia Kelantan who often give opinions, comments, suggestions and are willing to cooperate throughout this project, and who also spend time in discussions and help and share a positive attitude with others to complete this project right on time. Finally, we would like to thank our family members as well as everyone who helped us complete this proposal, either directly or indirectly.

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ABSTRAK

Objektif kajian ini adalah untuk menyiasat kesedaran dan sikap agihan zakat dalam kalangan pelajar universiti, dengan penekanan khusus terhadap konteks Universiti Malaysia Kelantan sebagai titik fokus penyiasatan. Zakat, yang merupakan tonggak asas kewangan Islam, mempunyai beberapa peranan penting, dua daripadanya yang paling penting ialah memberi bantuan kepada mereka yang kurang bernasib baik dan merangsang pembangunan sosioekonomi. Bagi menjelaskan faktor-faktor yang boleh mempengaruhi kesedaran pelajar universiti terhadap agihan zakat, matlamat kajian ini adalah untuk menilai pengetahuan, sikap dan tingkah laku pelajar universiti tentang agihan zakat. Hasil daripada penilaian ini, pengetahuan, sikap, dan tingkah laku pelajar universiti akan dinilai. Tujuan kajian ini adalah untuk menilai aspek demografi dan latar belakang agama yang mungkin memberi kesan kepada kefahaman pelajar tentang Zakat. Penyiasatan menggunakan metodologi kaedah campuran, yang melibatkan pentadbiran tinjauan dan temu bual. Kami percaya bahawa penemuan itu akan menambah wawasan berguna kepada wacana akademik, penciptaan dasar, dan program pendidikan yang disasarkan untuk meningkatkan pengetahuan dan penglibatan dalam pengagihan Zakat dalam kalangan komuniti universiti di Malaysia. Ini adalah sesuatu yang kami nantikan. Tambahan pula, penemuan itu mungkin mempunyai kesan yang berpotensi untuk amalan kewangan Islam yang lebih luas dan aktiviti dermawan.

Kata kunci: *Agihan Zakat, Kesedaran, Universiti Malaysia Kelantan, Kewangan Islam dan ilmu.*

ABSTRACT

The objective of this study is to investigate the awareness and attitudes of Zakat distribution among university students, with a specific emphasis on the context of University Malaysia Kelantan as the focal point of the investigation. Zakat, which is a fundamental pillar of Islamic finance, has a number of vital roles, two of the most important of which are to provide aid to those who are less fortunate and to stimulate socioeconomic development. In order to shed light on the factors that may influence the awareness of university students to Zakat distribution, the goal of this study is to evaluate the knowledge, attitudes, and behaviors of university students about Zakat distribution. As a result of this evaluation, the knowledge, attitudes, and behaviors of university students will be evaluated. The purpose of this study is to evaluate the demographic aspects and religious backgrounds that may have an impact on the students' understanding of Zakat. The investigation makes use of a mixed-methods methodology, which involves the administration of surveys and interviews. We believe that the findings will add useful insights to academic discourse, the creation of policy, and educational programmes targeted at boosting knowledge and engagement in Zakat distribution among the university community in Malaysia. This is something that we are looking forward to. Furthermore, the findings may have potential ramifications for wider Islamic financial practices and philanthropic activities.

Keywords: Zakat Distribution, Awareness, University Malaysia Kelantan, Islamic Finance and knowledge.

CHAPTER 1

INTRODUCTION

1.1 Background of the study

Zakat is a religious demand for Muslims because zakat is one of the fifth pillars of Islam. According to Nadiah et al., (2021), Zakat plays a major role in helping Muslims and developing the ummah's economy. Zakat is a mechanism of worship to help the needy (Muhaimin & Azman, 2019). The worship of zakat includes various aspects, namely religion, politics, social and economy, not only for Muslims, but also for all people (Muaz et al., 2016). Al-Qaradawi (2011) stated that zakat is considered as worship to Allah, because the payer gives part of his wealth to the poor. In addition, Ab Rahman, Alias, and Syed Omar (2012) suggest that the main goal of zakat is to redistribute social capital among the poor.

Abdul Rahman and Ahmad (2010) claim that the majority of zakat distribution still takes place through periodic direct payments, in which asnaf are given zakat funds on a monthly or yearly basis. But other instances show that payments continue to reduce the asnaf's incentive to work, leading them to rely only on zakat funds. The primary variables that influence a person's behavior and life are based on significant historical and social events that happen in their lives, even though direct zakat contributions are still permitted. It is advised that zakat be distributed in the form of capital financing to the poor and needy for non-productive asnaf categories like the elderly and crippled in order to promote economic engagement among asnaf.

According to Noor & Adha. (2022), Efficient zakat management is a criterion that gives an overview of a successful zakat institution and organization. Looking at the material context,

the distribution of part of the property released by muzakki (Muslim individuals who are obligated to pay zakat) is one of the instruments that has the potential to help asnaf or recipients of zakat assistance from an economic aspect and some are also able to continue their studies at the university level.

Next, the knowledge of zakat contribution according to Harun et al., (2021), is necessary to create awareness because it helps the general public and the younger generation in understanding and appreciating the value of zakat. Consciousness is described as the state of being aware of something and it is the state or ability to observe, feel, or care about an event, object, or sensory pattern. A study conducted on zakat awareness shows that the level of social responsibility and the sense of sharing wealth has encouraged Muslims to give zakat. In addition, the system, method, and method of zakat payment are also factors that encourage employees to pay zakat (Barizah & Bakar, 2010).

Based on previous studies, many previous researchers discussed factors related to the weakness of zakat distribution and the less satisfactory distribution of zakat to more systematic ones. Many researchers have found that zakat distribution services have been accepted by many people in Malaysia. However, only a few studies have examined the awareness of zakat distribution among university students. In this study, the researcher will study more deeply about the factors that can give awareness to university students regarding the distribution of zakat carried out by zakat institutions.

There is a problem related to the awareness issue in zakat distribution where there are some zakat institutions that get little zakat funds while there are institutions that get more zakat funds where the distribution is unfair to be distributed to the asnaf group. In addition, the issue of inefficient management and distribution methods causes students to be aware and care about the distribution of zakat. Next, the performance of zakat distribution in Malaysia became weak because it was not managed well by the responsible staff. All these problems will be taken up and studied in this study.

1.2 Problem Statement

The management of zakat collecting is improving yearly, yet there are still numerous issues, disputes, and disagreements surrounding zakat distribution. It is challenging to find a solution to the distribution method's problems, particularly the problem of how to distribute zakat to qualified and unqualified asnaf. The issue of poverty that endures despite the implementation of zakat distribution. Additionally, some zakat institutions are short on finances while others are in the black. This is one of the problems to blame for the underwhelming performance and results of zakat distribution in zakat institutions (Ahmad et al., 2021), that need to investigated further in this study.

Therefore, the problem that arises is due to the lack of effectiveness of zakat distribution towards the asnaf group in Malaysia. There are some cases such as management and distribution methods that are inefficient and considered unsatisfactory at the State level (Lubis et al., 2019). Besides that, it also has several other problems and issues in the management of zakat distribution such as inefficiency, potential payers, reputation of zakat institutions, unsatisfactory

zakat distribution, service quality and also bureaucracy (Matali & Ab Rahman, 2019). The distribution of zakat in Malaysia cannot be managed well is due to the lack of workers and a network of qualified professionals in managing zakat affairs (Zainal, 2016).

Nevertheless, there are several other problems recorded in the distribution of zakat (Yusof, 2010). Rahman et al. (2012) and Lubis et al. (2011) came to the same conclusion, namely the inability of the Zakat Distribution Organization (ZDO) to recognize zakat recipients correctly is the cause of inefficiency in the distribution of zakat funds. In addition to the lack of ZDO experts, Lubis et al. (2011) attributed the deficit to the lack of staff available in the organization. The time delay experienced by zakat payers in making payments is another factor that contributes to the poor performance of the zakat distribution system. Since withdrawals are made before zakat collection, some zakat payers choose to pay their zakat at the end of the year. Giving zakat at the end of the year does not help ZDO in terms of fund distribution in the same year, at least not completely (Noor et al., 2015).

In these very difficult times, the cost of living is often linked to the cost of university expenses, which can be very expensive. Almost all institutions of higher learning in Malaysia have a specific department or department that is responsible for managing the collection and distribution of zakat within their institutions. It is a great blessing of MAIK to help students from the asnaf group by giving zakat to help cover the expenses of attending university. However, there are still doubts about the students' understanding of zakat and their belief in it, as well as its distribution to asnaf (Ab Rahman et al, 2021).

Research on zakat has been carried out by various researchers before. Most of their studies are mainly focused on aspects of zakat administration such as zakat collection and zakat distribution to various asnaf. In addition, previous empirical investigations focused mainly on the importance of zakat donations to college students (Azrin et al, 2022). In addition, Nasrul et al, (2018) conducted a study on the perception of students as zakat recipients on the effectiveness of zakat management in higher education institutions. However, there is a lack of research that has been conducted on the awareness of zakat distribution among university students. Thus, there is a need to conduct more studies on zakat distribution among students. Therefore, the purpose of this study is to investigate the awareness on zakat distribution among University Malaysia Kelantan (UMK) students by using a qualitative method.

From the factors of awareness of zakat distribution among university students in Kelantan, this study is expected to provide awareness and exposure to students to emphasize understanding of zakat distribution especially in universities. If this study is not carried out, students will not be aware of zakat and subsequently lack knowledge in zakat distribution causing ineffective zakat implementation. As a result, this study will take a closer look at the factor of awareness of zakat distribution among university students in Kelantan.

1.3 Research Question

The study is conducted by the following research questions:

1. How far UMK students aware on zakat distributions?
2. How far UMK students understand the concept of zakat distribution?
3. Why knowledge on Zakat Distribution is important towards UMK students?

1.4 Research Objectives

The general research objectives of this research are to study the weakness of Zakat Distribution among students of University Malaysia Kelantan. The specific research objectives can be summarized as follows:

1. To identify the awareness of Zakat Distribution among UMK students
2. To investigate the understanding of Zakat Distribution among UMK students
3. To investigate the importance of zakat distribution among UMK students

1.5 Scope of the Study

This study focuses on University Malaysia Kelantan students as its primary focus. This is because of the student's easily accessible position. Researchers may find it easier to quickly and accurately collect and record data as a result. Because students at University Malaysia Kelantan are unaware of the flaws in the income zakat system, the purpose of this study was to conduct research among them. This situation may cause some students concern. Nonetheless, exploration will in any case be directed to give more data to understudies at University Malaysia Kelantan. In addition, the students at University Malaysia Kelantan were the main respondents of this study because they are familiar with the flaws in income zakat. University Malaysia Kelantan gives many courses connected with zakat. Additionally, University Malaysia Kelantan does not skip out on providing zakat aid to students who need it in order to complete their education there. For instance, financial support, a rental property, and others.

1.6 Significance of Study

According to the study's goal and objectives, the presented research aims to add to the relevant body of knowledge. Subsequently, the review's significance can be summed up as follows;

1.6.1 Students

This study can assist students in conducting a study on the perception of students' awareness of the flaws in the distribution of zakat among University Malaysia Kelantan students. Consequently, university graduates will greatly benefit from this research because they will be able to use the findings as a source of knowledge and expertise. The findings of this study can also serve as a guide for students as they complete this study and gain a comprehensive understanding of the scope of their learning. Obviously, this investigation of understudy's view of Zakat can help understudies in working on their examination.

1.6.2 University

In the long run, this research was undoubtedly beneficial to the university because it provided guidelines for creating a conducive and current learning environment.

Furthermore, this study can help understudies and the college in giving rules in exploring the view of mindfulness the shortcoming of zakat dispersion among understudies in College Malaysia Kelantan. As a result, students at the university can use this study as a model and as a point of reference.

1.6.3 Zakat Institution

Zakat means clean, pure, fertile and flourishing. While in terms of syariah, zakat is giving a certain portion of property to a certain group when the conditions are sufficient. All of the muslims is mandatory for all Muslims to pay zakat when it comes to time. The Tithe Law: Zakat is Fard (compulsory) on every Muslim male and female individual who can afford certain obligatory conditions. There are two types of Zakat which are Zakat ul Mal and Zakat ul Fitr. The difference between these two Zakat is eligibility. All Muslims, who have enough food for a day, must pay Zakat ul Fitr (otherwise known as Fitrana) regardless of their age or financial status. In this research, the researchers will study about the awareness on zakat distribution among student in UMK.

1.7 Definition of Term

1.7.1 Zakat institution

According to Rahman et al, (2010), a good and dependable zakat institution has good financial management, which includes using a performance management system to improve the distribution of funds and applying the appropriate accounting standards and audits. The Zakat institution is a non-profit organization in which funds are collected and then redistributed to beneficiaries. In practice, zakat institutions are obligated to manage zakat funds appropriately. Therefore, for zakat institutions to achieve a fair distribution of funds to those entitled to receive them, good governance is required. In this study to raise awareness among university students, the researchers want to see how Zakat institutions distribute funds in this study.

1.7.2 Awareness on zakat distribution

According to Ismail and Abidin. (2020), raising awareness is essential because it enables the general public and younger generations to comprehend and appreciate the

significance of zakat. According to Ramli, Ahmad, Wahid, & Harun (2011), UMK students also struggle with zakat assessment. "The distribution of Zakat is explained in detail in the Quran according to what is said by Allah SWT." Because students are on the list of people who can receive zakat, some students are aware that they are entitled to it. One more some of understudies actually don't know regardless of whether they have the right to apply zakat. In addition, some students were unsure of where to apply for zakat on the UMK. There are some students on the UMK who are unaware of the distribution of zakat. The students were aware of the type of zakat offered by the UM . In addition, the students were aware of the locations of the zakat resources that UMK provided to them.

1.7.3 Zakat distribution

Zakat installment is necessary for people who satisfy the nisab and there are additionally unambiguous gatherings of people who are able to get it. According to Zakat has evolved as a tool for economic growth and poverty reduction among the regions' peoples during economic distress (Yusroni & Chadhiq, 2021). Zakat provides several benefits over the standard fiscal tools now available. Numerous ideas and theories have been advanced by specialists to address the issue of poverty (Alaro & Alalubosa, 2019; Iqbal & Mirakhor, 2011) Therefore, in order to carry out zakat collection and distribution in a manner that is both more effective and just, it is essential to fully comprehend the entire zakat system, including zakat payers and zakat recipients. This part will momentarily make sense of the eight classifications of zakat beneficiaries, specifically faqir, miskin, amil, muallaf, al-riqab, al-gharimin, fisabilillah, and ibnu sabil. In this study, the researchers want to see how well university students' economies benefit from zakat distribution.

1.8 Organization of the Proposal

Chapter 1 presents an outline of the foundation of the review, issue articulation, research question, research level headed, the extent of the review, meaning of the review, the meaning of the term, and the association of the postulation. The qualitative data collection method that was utilized in the research is described in detail in this chapter.

The identification literature review, fundamental theory, previous research, conceptual framework, and summary of UMK students' awareness of distribution zakat are discussed in Chapter 2. Chapter 3 dissects research approach, research strategy, research instrument development, procedure of data collection, procedure for data analysis, and rundown.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will examine the research that has been conducted on the factors to identify the awareness of zakat distribution among UMK students. Research is necessary to find out the reasons that motivate someone to be aware of the distribution of zakat in Malaysia. This section will go over the underlying theory, literature review, and conceptual framework, all of which are interconnected. The literature review is completed by referring to the efforts of other researchers to understand and examine the research problem. A framework is a visual representation of how interconnected ideas and variables in a survey fit together. Then, the researcher will also discuss factors related to knowledge and experience that lead to the level of awareness of students in the distribution of zakat.

2.2 Underpinning Theory

Underpinning theory is the theories mention 'how' and 'why' something happens in the way that they do. The theory which underpins a study is often viewed as a lens. The main purpose is as a "sharpening gadget" for reviewing the world in a specific light (Gregor. S, 2002). In addition, the foundation is any theoretical or background research on the subject that will support this study and thesis.

2.2.1 The Theory of Planned Behaviour (TPB)

The hypothetical model utilized in this study depends on the Theory of Planned Behaviour (TPB). It is a major theory that has been utilized by previous researchers in the field of social psychology. It basically tries to describe people's actual behavior and their intentions (Ajzen, 1991). Khaddafi (2014), states that the hypothesis is additionally used to check out an individual's advantage in different related exercises determined to share with others. This

theory includes three primary variables to provide a comprehensive understanding of planned behavior theory (Ajzen 1991). Attitude, subjective norm, and perceived behavioral control are the main variables.

The hypothesis indicates the idea of connections among convictions and perspectives. As indicated by these models, individuals' assessments of, or perspectives toward conduct are still up in the air by their open convictions about the way of behaving, where a conviction is characterized as the emotional likelihood that the conduct will deliver a specific result. More specifically, the person's subjective possibility that the behavior produces the questioned outcome directly correlates with the evaluation of each outcome's contribution to the attitude. People's actions can be influenced by intention, which acts as a motivating factor. It shows how eager people are to do something and how hard they work to get it done.

Various studies have confirmed that perceived behavioral control is a determining factor for using certain technologies. Niswah et al., (2019) found that perceived behavioral control positively and significantly affects donation intentions through Fintech. Chen et al., (2019) discovered that the intention to donate was influenced by perceived behavioral control. In a similar direction, Ghazali et al., (2018) revealed that perceived behavioral control had the most potent positive effect on consumer adoption intentions. Other studies also found the similar results (Giovanis et al., 2019; Safeena et al., 2013; Troise et al., 2020; Yadav et al., 2015) that perceived behavioral control affected intention in a positive and significant mood.

According to the TPB model (Ajzen, 1991), perceived behavioral control could influence behavioral intentions. When individuals have sufficient resources and knowledge related to a specific behavior, the intention to carry out that behavior will be even greater.

In this context of this research, the students' expectations towards the awareness about zakat distribution has confidence, knowledge, and resources which are needed for them to gain information about the zakat distribution in University Malaysia Kelantan.

In conclusion, numerous studies have examined the factors that influence Muslims to pay zakat on employment income. Muslims have a religious obligation to pay zakat, and if certain conditions are met, they are required to do so. The zakat institutions and policymakers can use all of the findings to educate the general public about the significance of paying zakat in Islam and encourage compliance with this religious obligation. According to Ajzen & Fishbein (1980), several researchers have been carried out to predict the intention to pay zakat using the factors introduced by the Theory Planned Behavior. The purpose of this research is to analyze the awareness towards zakat distribution among university students at University Malaysia Kelantan.

2.3 Factor That Can Influence Students' Awareness Of Zakat Distribution

2.3.1 Students Awareness

Raise awareness is very important because doing so allows the general public and the younger generation to understand and appreciate the importance of zakat. Understanding the methods to acquire and fulfill the requirements of the purification of wealth is what is meant by "Zakat awareness." In previous studies on zakat, the importance of awareness was given less weight than it should have been. A person's level of understanding of the Islamic method for cleaning property may improve if they are knowledgeable about zakat. Several studies have been done to examine the extent to which people are aware of how to fulfill their zakat obligation and how this awareness affects their behavior. According to Ismail and Abidin. (2020), it is important to raise awareness because doing so helps the public and the younger

generation in understanding and appreciating the importance of zakat distribution. Having awareness of zakat is having an understanding of the mechanism that can be used to achieve and meet the requirements of property purification. In the previous study of zakat, the connection between people and their consciousness was not given enough consideration.

On the other hand, Ismail and Abidin (2020) assert that zakat is one of the most significant financial mechanisms in the Muslim economy. Mandatory charitable contributions known as zakat are governed by a set of rules established by Islam. They have recently published the results of an investigation into the level of awareness of university students regarding the obligation of zakat. The main objective of their study was to investigate the extent to which unrelated factors, such as religiosity, knowledge, attitude, and modest promotion, are associated with the level of awareness of the obligation of zakat.

However, according to Ab Rahman et al., (2021), zakat administration is a contentious subject in Malaysia and varies from state to state. A study was conducted at University Science Islam Malaysia to investigate the extent of understanding of students associated with the Awqaf and Zakat Center (PWZ) regarding the allocation of zakat to asnaf. Findings show that the majority of students are aware of PWZ's efforts; however, they view the distribution of zakat by PWZ with skepticism.

2.3.2 Zakat Knowledge

Zakat is one of the Five Pillars of Islam, and it is an important part of Islamic financial and social systems. It is a required way for Muslims all over the world to give and share wealth, and it is very important. Zakat has been around since the beginning of Islam, but it has changed over the years. During the time of the Prophet Muhammad, in the 7th century CE, the idea of

zakat first came up. It was found in the Quran that Muslims with money had to do this (Donner, 2010). The word "zakat" suggests cleaning up or making things better. This thought fits with what Abdulagatov (2022) said, which is that in the early days of Islam, zakat was mostly used to help poor people get what they wanted. There were rules about who could get zakat and how much they could get, which made sure that it was given to people who deserved it.

On the other hand, Esposito (1998) said that the caliphs who came after the Prophet Muhammad were the ones who collected and gave out zakat. As the Islamic world grew and people in new places and groups learned about Islam, zakat got better. It had to be better organized, and there had to be people in charge of collecting and distributing zakat funds. Over time, Islamic scholars like Hayeeharasah et al., (2013) came up with detailed rules and instructions about zakat, taking into account things like the types of wealth that are subject to zakat, the small limit (nisab) that makes zakat mandatory, and the special rates to be given.

To counter (Hayeeharasah et al., 2013), (R. A. R. Ahmad et al., 2015) said that zakat was still an important part of Islamic society and a way to redistribute wealth and build community. It cut poverty by a lot, improved social safety, and helped Muslims feel like they were part of a group. Zakat has changed to meet the needs and difficulties of the modern world. With the rise of more complicated financial systems and global financial interdependencies, researchers and Muslim organizations have tried to bring the rules of zakat up to date. In short, there are two ways to look at the idea that zakat has been around since the start of the Islamic era. Others, on the other hand, agree that it didn't start until after Prophet Muhammad S.A.W. Aside from this sensible point of view, some people think this is the only way to help people in need. Therefore, in this study, the researcher found the knowledge factor to be one of the

important factors for UMK students to determine whether students are aware or not in the distribution of zakat.

2.3.3 Understanding on Zakat distribution

There are numerous studies on zakat, but few on its impact on the macroeconomic system. Salleh and Rogayah Ngah (1980) directed an investigation of ranchers in Malaysia. This study looks at imbalance in pay circulation when zakat dissemination with Gini — coefficient approach. The study's conclusion is that zakat can improve farmers' income distribution. Patmawati (2007) directed an investigation of the zakat in Selangor, Malaysia, in light of the 2001-2002 information. The study found that the distribution of zakat reduced Selangor's poverty rate, income distribution gap, and poverty gap. After zakat, the distribution saw a decrease in both the Sen Index and the FGT index. Both the rise in public consumption and the decrease in poverty and income inequality are reflected in an increase in zakat recipients' incomes.

The model consolidates zakat which can be conveyed to satisfy essential utilization needs while the Awqaf asset will be utilized for business or capital ventures for the poor to include in financial action. As the proposed model is completely founded on benefit misfortune sharing and concessional contract modes, the appropriation of benefit or profit will be distributed according to the commitment of capital among the contributors, investors, financial backers in the NGO. Additionally, the poor are less burdened by debt under this model because the zakat fund does not require repayment. Borrowers won't have to pay a fixed interest rate because the model is based on profit-loss sharing. It is argued that all of these factors will lower default rates and, as a result, increase the success rate in alleviating poverty.

Yussof (2010) extended the research to look at how zakat spending affects Malaysia's real output. The study demonstrates that the zakat has an impact on output variations. Using panel data, Yussof (2011) investigated how spending on zakat affects economic growth by increasing school enrollment. He found that zakat spending and school enlistment are significant determinants of genuine result addressed by the development of genuine Gross domestic product. Suprayitno, Radiah, and Azhar (2013) looked into how the distribution of zakat affects overall consumption in Malaysia. The study found a positive correlation between zakat expenditure and overall consumption. This study focuses on the factor of awareness of zakat distribution among students at Universiti Malaysia Kelantan. therefore, the researcher found that students who have knowledge and are aware of zakat directly increase the effectiveness in the awareness study studied.

2.3.4 Zakat Distribution

The primary goal of zakat is to help those in society who are less fortunate, such as the poor, the needy, the wandering, or heavily indebted. Zakat gives help to them with the expectation that these individuals will essentially have the fundamental necessity to have an ordinary existence. In order to ensure that middle-income groups, as well as those who are burdened by small traders and B40 workers, can continue to live better lives. Zakat provides assistance (Hambari et al., 2020). As can be seen, zakat helps a lot of the poor and needy, particularly asnaf. This shows that zakat is doing their obligation that has being shown in Islam which is helping those out of luck. In the end, every state's Muslim society's socioeconomic conditions will improve as a result of proper zakat management. Since zakat redistributes abundance from the well off to poor people, it turns into a proficient answer for battling destitution.

In Malaysia, most of zakat payers thought the conveyance component was questionable and the insights concerning the circulation of zakat was muddled. Following that, great zakat assortment and appropriation should take out neediness and upgrade unfortunate residents' expectations for everyday comforts (Ali and Hatta, 2014). It has also been established that the distribution of zakat has a positive effect on the prevalence, severity, and extent of poverty. Zakat training might be expected to help Muslims in acquiring benefits from the zakat framework, notwithstanding the conceited components of social, strict, and financial worries (Bidin et al., 2017).

Moreover, zakat can possibly be an amazing asset for invigorating monetary development. According to Yusoff (2012), it may also contribute to reducing income and wealth disparities as well as the gap between wealthy and poor individuals, resulting in long-term economic progress for the ummah. In addition, Anis and Kassim (2016) discovered that, prior to and following receiving zakat funds, significant nominal and real gains in average monthly income, fixed assets, and monthly average household expenditure are linked to the efficacy of zakat programs in Bangladesh. This study has a significant theoretical value because it contributes to a better understanding of students about the implementation of zakat distribution. Therefore, the study found that zakat implementation factors contribute to the level of awareness of students in zakat distribution.

2.4 Conceptual Framework

Figure 2.1 shows the study framework which consists of factors that can influence students' awareness of zakat distribution, namely knowledge of zakat, effectiveness of zakat distribution and implementation of zakat.

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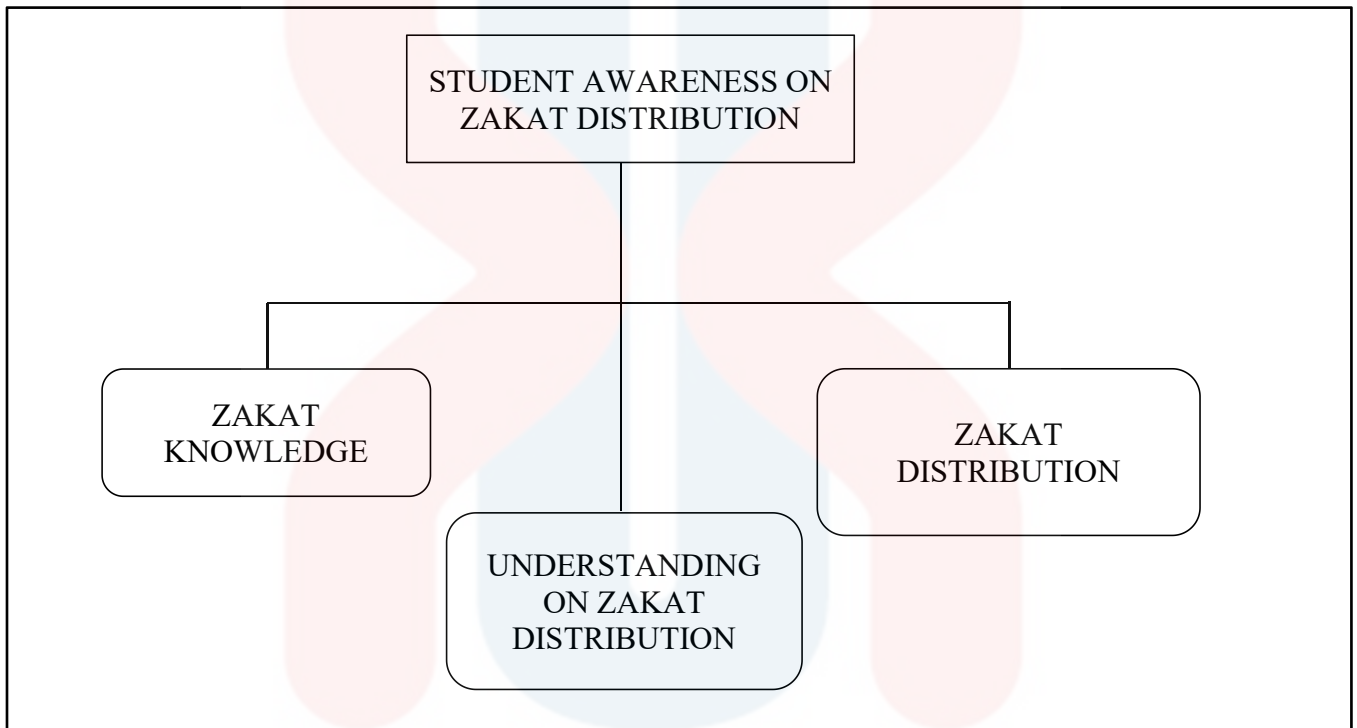


Figure 2.4: Factors that can influence students' awareness of zakat distribution

2.5 Summary/ Conclusion

All of the factors that influence students' awareness of distribution zakat have been examined in this chapter. This part has made sense of the multitude of factors and has likewise look at the plan of the proposed applied structure. As a result, it is anticipated that this study will be able to demonstrate the factors that influence students' awareness on zakat distribution.

CHAPTER 3

RESEARCH METHODS

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3.1 Introduction

Research methodology is the term used to describe the procedures used to gather, examine, and interpret data. The study's methodology will be covered in this chapter. This research's demographic, research design, and interview sample procedures are just a few of the topics that will be covered. This makes it the most significant component of the study. In general, Chapter 3 examines the application for this study, the research strategy, the construction of the research instrument, the measurement of the variable, the procedure for data collecting and analysis, and the conclusion. Additionally, it makes it apparent how the study for this chapter was conducted.

3.2 Research Approach

The method chosen by the researcher to gather, examine, and interpret data is known as a research approach. There are two general approaches to reasoning that can lead to the acquisition of new knowledge: deductive approach and inductive approach.

3.2.1 Deductive Approach

According to Nana (2005), Chua (2006), and Fraenkel (2007), the deductive method of research is one that places an emphasis on objective and controlled phenomena through the process of data collecting and analysis. A type of research that involves the measuring of research variables using instruments that are scientific or experimental in nature. An endeavor to explain, clarify, or discover correlations between the variables in a study is represented by the use of statistical tests to that study. Researchers look at the work that was done by others, read the various ideas that have been developed regarding the phenomenon that they are researching, and then put the hypotheses that result from those theories to the test. Pearse

(2019) says that deductive qualitative research is different from other qualitative methods. This is due to the fact that he derived his research from other sources and used it in the data collection and analysis process to arrive at a new conclusion based on the investigated theory.

3.2.2 Inductive Approach

The process of building a theory through inductive approach starts with specific observations and aims to generalize about the phenomenon being studied. An inductive approach is a research strategy that creates data that can be observed (Lexy, 2007). Burney, et al., (2008) says that the study of inductive approach is generally carried out within the field known as informal logic or critical thinking. According to Linneberg and Korsgaard (2019), the inductive method is useful when doing an exploratory investigation or when there are no readily available theoretical notions that can assist with gaining an understanding of the phenomenon that is being investigated. Therefore, this study use qualitative method to investigate this situation.

3.2.3 Application to the Study

To collect and examine the data for this study, researchers make use of a wide variety of different sorts of instruments. Using strategies based on interviews is one of the instruments that are associated with this qualitative method. This is due to the fact that conducting interviews is a crucial step in the process of gathering information for research. Students are being interviewed as a means of determining the extent to which they are aware of the deficiencies in the manner in which distribution zakat is distributed in Malaysia.

According to Patton (1980), there are three different approaches to conducting interviews, which are referred to as formal interviews, informal interviews, and open interviews.

Structured interviews, semi-structured interviews, and unstructured interviews are the three forms of interviews, according to Fontana and Frey (1994) and Merriem (1998). Unstructured interviews are the most common type of interview.

The researcher used the interview format that had been set for this study by interviewing five students of the University Malaysia Kelantan. This is due to the fact that structured interviews, as described by Merriem (1998), are conducted with the intention of obtaining precise information such as socio-demographic information, age, education level, and so on. The flexibility of the semi-structured interview, combined with the fact that the respondent is given the opportunity to explain his thoughts to the researcher, makes this a useful method.

Because of the diversity of the students' perspectives regarding this scenario, the survey questions were administered in small groups using a semi-structured format in order to facilitate respondents' comprehension of the inquiries. It is to ensure that the research problem is effective while also gathering more information.

The use of open-ended questions to conduct qualitative research results in the generation of data that cannot be quantified. According to Denzin and Lincoln (2005), this approach gives researchers the ability to comprehend problems by researching them in the contexts in which they occur and the meanings that individuals ascribe to those situations. Unlike quantitative research, qualitative research typically results in data that is presented in the form of words rather than statistics. According to Creswell (2014), the primary objective of qualitative research is to identify and comprehend the reasons why individuals or groups of

persons examine social or human issues. In this study, the researcher used an inductive approach to gain an understanding of the phenomenon being investigated.

3.3 Research Strategy: Case Study

The general bearing of the exploration, including the interaction by which the examination is led, is given by the exploration system. In this chapter, Creswell, J. W. (2007), the researchers begin our in-depth investigation of narrative research, phenomenology, grounded theory, ethnography, and case studies. A case study is being used in this study. Contextual investigation research is a subjective methodology where the examiner explores a solitary case or a progression of cases over the long haul utilizing definite information assortment from different wellsprings of data.

A case study is the method of research that is used to investigate a system unit, whether that system unit is in the shape of a program or an event that is tied by a specific location, time, or bond (Nana, 2005). Case studies are carried out with the goals of collecting data, deriving meaning, and gaining comprehension from a case. In order hand, Merriam-Webster's word reference (2009) characterizes a contextual investigation directly following contextual analysis. An in-depth examination of a single unit (a person or a community) that places an emphasis on the development factor in relation to the environment.

Since this study includes a review of elements that influence the familiarity with University Malaysia Kelantan understudies towards instruction zakat, that is Purposive testing technique was picked in light of the fact that it is accepted to be delegate the goal of an exploration connected with a peculiarity to be examined. According to Burn, 1995, in order to provide information for this study, a select sample was selected. Because the majority of students follow Islamic beliefs, the researchers believe that this strategy is suitable for use among them. This is due to the fact that zakat is one of the

pillars of Islam and is also significant in Muslim life. However, the researchers want students to be more aware of zakat distribution. Scientists need to get that much significant data from them might be to figure out that UMK understudies know about the upsides of this instructive zakat. In this study, the researchers used case study approach in order to obtaining information, drawing conclusions, and expanding one's understanding through the study of a case.

3.3.1 Data Collection Methods

The method of gathering data for the desired variables is called the data collection method. There are two types of data: primary data and secondary data. It is essential to ensure that the data collected is correct and accurate, despite the fact that the methodologies may differ depending on the purpose of the research. This study will use primary data, which will be gathered through an interview or survey. In order to evaluate and collect all of the necessary information regarding the preferences, feelings, opinions, and attitudes of the respondents, a survey question for the interview was used in Malay and English. The meeting will be given indiscriminately to Muslim understudy of business visionary from University Malaysia Kelantan understudies to finish a study or interview for the specialist.

3.3.2 Primary data

Primary data is more trustworthy, authentic, and objective because it comes from sources that are not disclosed. It's brand-new data that can be gleaned from interviews (Saunders et al., 2019). New discoveries or new information, original research reports, new reviews, and alternative interpretations of prior knowledge are primary sources. In concrete inquiry, knowledge processing consists of highly relevant working knowledge. Researchers use data collection methods to answer data collection questions or achieve their research objectives. Researchers can learn a lot about Muslim students at University Malaysia Kelantan's views,

perceptions, and attitudes by using this method. In order to carry out this interview, the researcher requires a group of Muslim student entrepreneurs from University Malaysia Kelantan (UMK) to respond to the target and research questions. The researcher was able to separate all kinds of questions and opinions about students' awareness of distribution zakat in stages using this primary data. Finally, researchers measure or observe the elements of interest using their chosen method.

3.3.3 Secondary Data

Information that has already been gathered from other sources is referred to as secondary data. It has previously been studied by another researcher (Saunders et al., 2019). The subsequent source includes the speculation, investigation, blend, translation, or assessment of the first data and is material that has been handled, printed, and dispersed to people in general. Qualitative secondary data analysis involves the researcher employing qualitative methods like language to provide in-depth data analysis information.

To get more data, the auxiliary information is likewise used in the exploration. The primary data section and the general data section make up its two sections. Hence, to help the cases, general information is upheld by essential information. Articles and diaries are the second kind of information utilized in this examination. Hence, the scientists likewise utilized a web source, diary, article, and a review book to assemble information from the University Malaysia Kelantan (UMK) library. In fact, the researchers are repurposing data from a literature review from a previous study. The researchers were able to obtain data from this study despite the fact that only a few previous researchers had examined it.

3.4 Research Instrument Development

The most common qualitative data collection methods were participant observations, interviews, and focus group discussions. Member perception is an information assortment strategy that involves long haul interest and perception of gatherings or people (Polit DF, Beck C, 2017). Interviews, in which the interviewer asks respondents questions over the phone or online, are another method of data collection (Bonevski B, Randell M, Paul C, et al., 2014). According to Moser A, Korstjens I, van der Weijden T, et al., (2010), the primary objective of the interview was to comprehend what the participants were saying. For the purposes of this study, data were gathered through interviews.

The primary data, on the other hand, were more trustworthy and had a higher level of confidence in the decision-making process because the trusted analysis had direct contact with the occurrence of the events. It was acquired from the first data source. A meeting is certainly not a latent technique for get-together information, it is a functioning collaboration between at least two individuals that outcomes in arranged and setting based choices. Communication between the interviewer and the respondent is based on the questions they ask. Focus group discussions should be distinguished from individual interviews.

Be that as it may, in this study scientists utilized the subjective strategy which is interviews. The study questions were approached through little gatherings to help the respondents in their understanding towards the inquiries utilizing semi-organized type. It guarantees productive research questions. Distinguishing the understudy mindfulness toward zakat distribution is utilized. In this review, subjective examination techniques frequently gather information in which a questionnaire asks the respondents which is student UMK inquiries by face to face (physical), or by on the web or phone (online).

3.4.1 Semi-structured Interview (Interview Analysis)

Interview analysis includes handling the data, organizing it, breaking it down into manageable pieces, integrating it, finding patterns, figuring out what is important and what the researcher has learned, and deciding what the researcher will tell other people. According to Saarijärvi & Bratt, (2021). Qualitative interviews conducted via video, telephone, and online are valid and reliable alternatives to traditional face-to-face interviews. As a result, the researcher in this study read the notes and listened to the interview's audio recording before making an interpretation. In order to get a complete picture of the qualitative data that was gathered, researchers will listen to the recordings multiple times. Likewise, in this study, the researchers just evaluated five respondents. The case study is suitable for two to five respondents, according to Robert Yin (2006). This is because the researchers employ the saturation method, which implies that brand-new data frequently repeat previously obtained information.

In interviews, data saturation occurs when the researcher begins to hear the same statements over and over again. The time has come to stop collecting data and start looking at what has already been collected. Additionally, the sample-to-variable ratio recommends a value of 15:1 or 20:1 for the minimum observation-to-variable ratio (Hair et al., 2018). This is in line with Tabachnick and Fidell's (1989) suggestion that five participants for a case study using hierarchical or multiple regression analysis constitute the "basic minimum need." In this study, the researcher used interview analysis to obtain more accurate and clear data and to find out the extent to which UMK students are aware of the zakat distribution.

3.4.2 Interview Protocol

True Tamplin, (2023) says that qualitative analysis is a research method that tries to figure out and explain people's subjective experiences, attitudes, beliefs, and behaviors. Qualitative research methods collect and analyze non-numerical data like text, images, and observations in contrast to quantitative research, which focuses on numerical data and statistical analysis. For researchers and practitioners in a variety of fields, including the social sciences, psychology, sociology, anthropology, healthcare, education, and business, qualitative analysis is an essential tool. It is especially helpful when looking into complicated phenomena that are hard to measure or quantify. The significance of subjective examination in research lies in its capacity to give rich and definite experiences into human way of behaving and social peculiarities. In this study, it enables researchers to examine issues from the perspective of those who are affected by them, resulting in a deeper comprehension of the topic's complexity and nuance.

3.5 Procedure of Data Collection

Information assortment is a precise course of get-together perceptions or estimations. Data collection enables you to acquire first-hand knowledge and original insights into your research problem, regardless of whether you are conducting the research for academic, governmental, or business purposes. While techniques and points might vary between fields, the general course of information assortment remains to a great extent the equivalent. Consider the following factors prior to beginning data collection:

1. The point of the examination
2. The kind of information that you will gather
3. The techniques and methods you will use to gather, store, and cycle the information

This study will use qualitative method to collect data from the informant. In its broadest sense, qualitative research refers to studies that yield results that cannot be derived from statistics. It takes a naturalistic approach to comprehending the intricate phenomena, narratives, and behaviors of individuals that are more closely related to individual functioning, health, and social relationships. Gay and Airasian (2000) say that qualitative research is done without using other kinds of research by collecting data in a naturalistic setting to get a complete understanding of its variables.

In the same vein, qualitative research has also been defined as an inductive, explanatory, and naturalistic method of examining people, natural events, interpersonal relationships, and processes in their natural context in order to discover their descriptive properties and the meanings people attach to them.

3.5.1 Unit of Analysis

The units of analysis are one of the most important concepts in a research. In a study, a researcher examines it as the primary entity. The people or items whose qualities will be estimated are named the units of examination. In research methodology, units of analysis can be individuals, groups of people, businesses, inanimate objects, transactions, monetary units, or anything else a person can think of. The units of analysis in this research is students who study at University Malaysia Kelantan.

3.5.2 Study Population

According to Anderson (2019), the population is a collection of all possible individuals, objects, or measurements that are observed. Population in statistics refers to a group of individuals with distinctive characteristics of a study's concern. The research objective is to study student awareness of zakat distribution among university students at University Malaysia

Kelantan. Based on the data from survey, there are 8,587 students studying at University Malaysia Kelantan. The researchers will get in touch with the students who live and study at University Malaysia Kelantan which is located in Pengkalan Chepa, Kota Bharu, Kelantan. According to Denzin & Lincoln (2000), the study population is an investigation process to understand a social or human issue from different qualitative research design perspectives. A study of a group of individuals drawn from the general population who share common characteristics, such as age, gender, and different knowledge. This group may be studied for different reasons, such as their response to the awareness of zakat distribution. Bernstein (2011), added that it also shows perception as awareness of sensory information or a process for understanding. Generally, this study was only focused on the students who stay at University Malaysia Kelantan, Pengkalan Chepa. Furthermore, according to Robert Yin (2006), he assert that a case study should only be conducted with 2 to 5 informant. Therefore, this study interview five UMK Students.

3.5.3 Informant Selection Criteria

Informant selection criteria is very important for the researchers. This is because many students are not able to give the best answer about the zakat. The knowledge about zakat among students is very poor because they think this is not an important thing for them. The researchers will select some students who have more information and can give an elaboration when the interview starts. From this, the researchers will record and collect information from the perspective of the student University Malaysia Kelantan. In addition, the researchers will find the students who are studying in the Faculty of Entrepreneurship and Business because they have to take some subjects about the zakat.

3.5.4 Potential Informants for this Study

Potential informants for this study are students at University Malaysia Kelantan, Pengkalan Chepa, Kota Bharu, Kelantan. They have been chosen because the objective of this research is to study awareness among students about zakat distribution among students in University Malaysia Kelantan. There are no other informants for this study but only students in University Malaysia Kelantan.

3.6 Procedure for Data Analysis

Data analysis is the process by which a researcher looks at the information gathered from interviewees to find the answer he or she wants and answer the research question in order to see the results. The expert will look at the collected data to find out whether or not it does what the study set out to do and answers the questions asked in Chapter 1 (Bengtsson, 2016).

Also, data analysis is a technical part of research and is linked to the deepest parts of research methodology (Mohajan, 2018). This is because the goal of data analysis is to find meaning in the data. This can be done by carefully organizing and entering information.

3.6.1 Transcribing and coding

For this study, the researchers used a coding guidebook to figure out what the numbers meant. A Coding Manual for Qualitative Research Methods points out an important part of many different types of qualitative studies: by giving primary analysis important attributes (codes), letting researchers take part in a wide range of analytical processes, such as recognizing patterns, classifying data, and coming up with new theories. Belotto (2018) says that the coding process could make it possible to look at a lot of text and material in new ways. By looking at how these meaning units fit together, the researchers were able to figure out what

the themes were. In qualitative study, there is a strong tradition of getting codes "straight" from the data. Qualitative coding is often done on textual data like recorded interviews, handwritten field notes that record real events, and/or different types of content like newspaper articles, articles, samples from social media sites, and so on. Line-by-line coding is a research idea that shows this very well. It is hard to find a good mix between keeping the number of codes small and showing how rich and different the study results are. To find out what the study goal was and what the sub-theme was based on what the informants said, each answer was coded.

3.6.2 Thematic Analysis

Thematic analysis is a type of qualitative data study that looks for recurring patterns in data sets, evaluates them, and writes a report on them. Techniques for thematic analysis, such as how to organize data, help find and improve. Different types of qualitative research, such as foundational theory and discourse analysis, can be used to look for themes and share their results. For this study, which gathers information through interviews, the information will be put together. Once this is done, theme analysis is a good and powerful tool to use when searching, i.e. interviewing and coding, to understand a collection of ideas or behaviors shared by university students in a data set (factors) about zakat awareness. The study uses thematic analysis to come up with themes that can be used to reframe, reinterpret, or link different pieces of data. So, themes are more than just ways to organize information by putting it into groups and giving it labels. The researcher sets up organizational and categorization labels to describe the data as part of theme analysis methods. Thematic analysis also includes getting data and figuring out what it means and how to change it.

3.6.3 Atlas.ti & NVivo

Software for data analysis/Manual Analysis

Atlas.ti and NVivo are both well-known pieces of software that are used in qualitative research methods to analyze data. These tools help academics manage and look at qualitative data by giving them a variety of features and options. Atlas.ti (ATLAS.ti) is a piece of software made to help experts analyze qualitative data. It lets people organize, analyze, and see qualitative data like text papers, images, audio recordings, and videos. Some of the most important things about Atlas.ti are coding and annotation, linking and network analysis, text search and retrieval and visualization tools. NVivo is another piece of software that is often used to analyze qualitative data. It has some of the same features as Atlas.ti, but the user interface and functions may be different. Some of the most important parts of NVivo are importing and organizing data, coding and analyzing it, querying and finding, and making visuals and reports. Both Atlas.ti and NVivo are widely used in qualitative research and have a wide range of tools for organizing, analyzing, and understanding qualitative data. Researchers usually choose one based on their personal preferences, how well they know it, or the needs of their projects. It is best to look at each software's features and functions and choose the one that fits your study needs best.

3.7 Summary / Conclusion

As an overall, this chapter provides the research method to find out how far the awareness on zakat distribution among university student. This study will be conducted using an effective and helpful research approach that will assist the researcher in solving the factor regarding the awareness on zakat distribution

CHAPTER 4

DATA ANALYSIS AND FINDING

4.1 Introduction

The researcher will give the information and results gained from the performed interview sessions in this chapter 4. The interview took place with five undergraduates from the University Malaysia Kelantan. Every single informant who took part in this study did so of their own free will. Question topics for the interview are derived from the overarching goal of the research. Each informant's findings provide context for the interview data.

4.1.1 Demography of Respondent

Five informants were interviewed for this study. The informants are Nur Azleen Binti Abdullah, Muhammad Zulwaqor Bin Ehsan, Nur Aqilah Auni Binti Abdullah, Muhamad Shah Ikhwan Bin Shahrum and Siti Ainatasneem Izzatty Bt Nazari. All informants are from the Faculty of Entrepreneurship and Business, University Malaysia Kelantan.

4.1.2 Interview

Irani (2019) contends that interviews are an excellent technique to obtain qualitative data on issues that are difficult to observe with the naked eye. In this study, the researcher conducted in-person or phone interviews with participants. Researchers gather information by conducting in-person interviews with the people they've chosen to be study participants. Even though phone interviews are also conducted online, they might occur in multiple locations at the same time. Both methods function effectively since they rely on the researcher using a voice recorder to assist with data transcription. The interviewer also got permission from the informant to record the interview using the phone. The recording and transcription of the

interview is done through an application called Transcripator. Within a few days of the event, the interviews were transcribed, and the interviewers were able to examine, edit, and confirm their comments. The researcher collects field notes throughout each interview. All of the interviews were conducted in November.

4.2 Findings for Zakat Knowledge

Zakat knowledge is the first topic that will be covered in this investigation. According to the findings of these research, there are four questions that should be asked to informants who are students at the University of Malaysia Kelantan. These questions are based on zakat knowledge. The first thing to do is to determine whether or not they are familiar with the concept of zakat. Secondly, in order to investigate their knowledge, it is necessary to find out where they first heard about zakat. The next step is to determine whether or not they are aware that University Malaysia Kelantan implements a zakat system. Last but not least, you should inquire about their thoughts on the operation of the zakat distribution system. The University of Malaysia Kelantan is the source of all of the respondents.

In response to the first question that was posed to the respondents, each and every one of them stated that they had, in fact, heard about zakat prior to this. In other words, it demonstrates that the pupils were already familiar with the concept of zakat before we introduced it to them. According to the fourth source of information:

"Alhamdulillah I have heard about zakat before because this is something that all Muslims must know but maybe some people slip from this knowledge but I have heard about zakat" There is evidence to support this assertion (Meerangani, 2019). (Patmawati, 2008) Zakat is one of the instruments that plays a major role in strengthening the Muslims and ensuring justice and social stability through the decrease of the income disparity among the community. Zakat provides a significant contribution to

these goals. According to al-Qardawi (1991), "Islam has established a caring and responsible nature in every Muslim, so that they take care of the needy in society." This "caring and responsible nature" is a result of Islamic responsibilities.

The information provided by informant 1

"Yes, I used to hear about zakat. It is a form of charity in Islam, where individuals give part of their wealth to help those in need and promote social welfare."

According to Yaacob et al.'s research from 2020, this demonstrates that zakat is an essential component of ibadah, which is another term for devotion in Islam. In the eyes of Muslims, zakat is not only a form of devotion to Allah SWT, but it also represents a responsibility towards fellow human beings, as prescribed by Allah SWT for those who are in a position to provide for themselves. In point of fact, zakat plays a crucial role in enhancing the economic standing of the Muslim community. As Muslims, they ought to have been aware of zakat and should have been practicing it.

The second question that was posed to the informants was, "Where or from what source do you learn about zakat?" The research discovered that the majority of the informants learned about it from their elementary school, while some learned about it from speeches and campaigns, and the remaining informants learned about it from social media. It is possible to draw the conclusion from this that the informants' knowledge of zakat comes from a variety of sources and was acquired in a variety of conditions when they learned about it. According to the informant number 4,

"About this zakat I have learned and heard since elementary school because as I said earlier this is a basic thing but in depth about the knowledge of zakat I have heard from religious lectures, conversations with parents and not forgotten with the passage of time I have heard on social media

who often discuss the issue of zakat". From there it's proven that knowledge about zakat is a must from school to give the awareness to all so that they will practice it forever.

According to Muhammad (2021), education should play a significant role in educating Muslims about zakat beginning in school and continuing ahead. This assertion is reinforced by such a statement. According to the findings of a study, the majority of Muslims do not comply with the zakat obligation because they are not aware of the distribution system. Because of this, it is necessary to inculcate the understanding in them from the beginning of their schooling in order to ensure that the awareness is widely disseminated among the students and the communities. Another benefit is that it will encourage those who follow Islam to pay zakat without making any excuses, given the information they already possess.

Moving to the next sub-theme which is to know the understandings of respondents whether they are aware of the zakat distribution system in University Malaysia Kelantan. As students of University Malaysia Kelantan majority of respondents had said yes that they knew about it and some of them conveyed that they are not sure about it as its not widely spread among students there. According to informant 1,

"Yes, I found that Universiti Malaysia Kelantan has a zakat distribution system for students". It is recommended by Ismail and Abidin (2020) that universities educate students about zakat in order to guarantee that students are aware of the concept and that students who are in need are receiving advantages from the zakat distribution system that is organised by the institution. It is possible to educate students about the zakat distribution system through a variety of sources; however, universities that offer classes in Islamic economics, finance, and accounting are more effective at doing so. This position is backed by Shome et al., 2018.

NO	Statements	Informant 1	Informant 2	Informant 3	Informant 4	Informant 5
1	Have you ever heard of zakat before?	Yes, I used to hear about zakat. It is a form of charity in Islam, where individuals give part of their wealth to help those in need and promote social welfare.	Yes.	Yes, i've heard about zakat before this.	Alhamdulillah I have heard about zakat before because this is something that all Muslims must know but maybe some people slip from this knowledge but I have heard about zakat	Yes, I've heard about that.
2	Where did you hear about zakat?	I used to hear about zakat everywhere especially when there is a zakat awareness campaign, there are people who give zakat to poor people even though my family pays zakat	I have heard about zakat since I was in primary school.	I've heard about it through speeches, social medias and had learn about it during school.	About this zakat I have learned and heard since elementary school because as I said earlier this is a basic thing but in depth about the knowledge of zakat I have heard from religious lectures, conversations with parents and not forgotten with the passage of time I have heard on social media who often discuss the issue of zakat	I heard about it from our main course group in WhatsApp

3	Did you know that Universiti Malaysia Kelantan has a zakat distribution system?	Yes, I found that Universiti Malaysia Kelantan has a zakat distribution system for students	Yes.	I know a little bit about that.	Regarding this matter, I am not clear about the distribution of zakat at University Malaysia Kelantan. But it's not that I don't know about the existence of zakat distribution at this university, but it's not clear that it may need to be widely disseminated in a more effective way. So that all students are clear about this zakat matter	Yes, I know about it.
4	In your opinion, how does the zakat distribution system work	In my opinion, the zakat distribution system works by collecting funds from deserving individuals and distributing them to those in need, according to Islamic	In my opinion, the system of zakat distribution is functioning when the students get an information to apply	What I know about umk's zakat distribution system is, there will be an Islamic center issuing a memo	As far as I know, this zakat distribution starts from the party that pays zakat to the amil who has been assigned and there are parties who will screen the people who are	In my opinion, this zakat system functions as a financial platform that helps those who

		<p>principles. The system aims to address various aspects of welfare and community development, helping beneficiaries in areas such as education, healthcare, and poverty alleviation. The effectiveness of the zakat distribution system can vary based on its implementation and the transparency of the process.</p>	<p>the zakat from the website or google form that blast from the groups in WhatsApp and Telegram.</p>	<p>related to zakat distribution to B40 students and students who need help should fill up the given google link.</p>	<p>eligible to receive this zakat distribution. This is what I know to do so far.</p>	<p>are not able or categorized as asnaf.</p>
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Table 4.2: Zakat Knowledge as a factor to investigate the awareness towards zakat distribution among UMK Students.

4.3 Findings for Understanding on Zakat Distribution

For this study which is the second research objective, finding for understanding on zakat distribution is considered as the second theme which suggests awareness on zakat distribution among students at University Malaysia Kelantan. If there is no effectiveness on zakat distribution among students at UMK, do they contribute to the zakat distribution?

According to the first sub-themes that discussed effectiveness on zakat distribution about the understanding of the concept of zakat distribution. The first sub-themes is “do you understand the concept of zakat distribution?”. In this sub-themes, there is only one informant who partly understands the concept of zakat information which is informant 3. However, the other four informants say that they understand the concept of zakat distribution. According to the informant 1:

“Yes. I understand the concept of zakat distribution. Zakat refers to the provision of zakat which is a form of charity that is obligatory in Islam. It involves collecting funds from deserving individuals and distributing them to specific categories such as helping the poor, supporting education and addressing various welfare needs.” This statement supported by (Surah At-Taubah: 60), The Quran highlighted the importance of zakat contribution and distribution by clearly mentioned the eight categories whom are the poor, the needy, zakat administrators, new converts to Islam, slaves, debtors, fighters for the cause of Allah, and finally wayfarers. The Zakat system has been practiced since the prophethood and is ancient and is the most influential system of wealth-sharing. The system is proven to promote economic activity and assures a minimum standard of living for Muslims. Zakat is a symbol of Islamic economic justice that assures an equal and trustworthy distribution of wealth.

The second question is “can you explain what you understand about zakat distribution?”. All the informants say they can explain about zakat distribution. For example, the informant number 5 answer is:

“Sure. I would explain it. So, it’s about financial institutions that help the underprivileged and distribute aid fairly and equitably.” This answer can be supported by Azman et al. (2012), a proper and efficient management of the zakat system will certainly bring a wonderful impact on the socio-economic positions of the poor and needy among the ummah. Therefore, the efficiency and efficacy of zakat money collection and distribution are essential as they constitute the foundation of Islamic economics and can serve as a vehicle to improve the lives of the underprivileged and needy.

Lastly, the fourth question in this sub-themes is “ in your view, does zakat provide a balancing act and encourage new growth in our economy?”. All the five informants have responded to these questions very well. Many of them give a positive response to this question. According to the answer of informant number three:

“Yes, because zakat is capable of increasing economic growth by helping the needy communities and people. Therefore, it might balance the economy. The zakat system seeks to achieve a number of aspects of economic balance, including total consumption, investment and savings, labour and capital supply aggregates, economic growth, and the eradication of poverty.

As a result, meeting the responsibilities depends heavily on the zakat institution's management effectiveness. According to Norazlina and Abdul Rahim (2011), in the context of zakat institutions, management efficiency refers to how effectively the institutions use their resources, such as staff, to meet the goals of socio-economic justice, which include reducing poverty and enhancing the social welfare of the legitimate zakat recipients as well as proving accountability to the zakat payers.

NO	Statements	Informant 1	Informant 2	Informant 3	Informant 4	Informant 5
1	Do you understand the concept of zakat distribution?	Yes, I understand the concept of zakat distribution. zakat refers to the provision of zakat which is a form of charity that is obligatory in Islam. It involves collecting funds from deserving individuals and distributing them to specific categories, such as helping the poor, supporting education, and addressing various welfare needs.	Yes I do understand the concept of zakat distribution.	I'm lack of knowledge on zakat distribution concept.	I understand but I feel that my understanding of the knowledge of zakat distribution may be little that I understand	Yes, I understood about it but a bit.
2	Can you explain what you understand about zakat	Of course, zakat distribution is the fair and equitable distribution of zakat funds collected to	What I can understand about zakat distribution is about the progress of zakat distribution from	In my opinion, zakat distribution system is to identify students	In my opinion, the distribution of zakat exists because it wants to help a few people who are not	Sure, I would explain it. So, it's about financial institutions that

	distribution?	various recipients, as defined by Islamic principles. These beneficiaries can include the poor, needy travelers, etc. Its goal is to promote economic justice, reduce poverty, and support community well-being.	the start and when the students can get it. The process is very easy for students to access because the system of zakat distribution at UMK is very systematic.	who are needful in terms of funds and UMK will distribute zakat fund accordingly.	able because it may be that from a conventional point of view, from the Government's side it is an aid issued to the people, but this zakat is an aid from the Islamic institution itself from the payment of all Muslims who are obliged to fulfill their obligations They are the only ones I understand in my field.	help the underprivileged and distribute aid fairly and equitably.
3	In your opinion, how can we promote knowledge of zakat among university students?	In my opinion, we can promote knowledge of zakat among university students through workshops, seminars, awareness campaigns, include related topics in the curriculum, use online	I think you can promote the knowledge of zakat among universities through social media. Nowadays, there are many students likely to get information about what they need through	For me, UMK should promote zakat through a briefing session or include a zakat subject that must be taken by muslim students to	In my view, I think the university needs to be more aggressive in disseminating the knowledge of zakat distribution but we can also establish an association for example	I thoughts that we can promote this through social media platform like TikTok cause it ease and fast to spread quickly to the audience.

		resources, and foster student organizations focused on philanthropy and community service.	the social media such as FaceBook, WhatsApp, Instagram, Telegram and Tiktoks.	ensure no Muslims was exclude from the knowldge of zakat.	establishing a student concern association or vice versa so that students at this university who are not fortunate in the economy can be helped without being overlooked, besides that's my suggestion we need to use medial social power as best as possible, as we know nowadays everything we can share on social media so the university needs to be more active in social media management to spread this knowledge of zakat distribution.	
4	In your view, does zakat	In my view, zakat has the potential to provide a	In my point of view, zakat is able to provide	Yes, because zakat is capable in	This is what we need to see clearly because the	In my opinion, it able to provide

	<p>provide a balancing act and encourage new growth in our economy?</p>	<p>balancing act in the economy by redistributing wealth and supporting those in need. Although its direct impact on overall economic growth may be indirect, individual empowerment through zakat can contribute to sustainable development and economic stability.</p>	<p>balancing action and encourage new growth in our economy. This is because the zakat is very important to help those who need it. There are many aspects of zakat that can help people who are really needed. For example for students who really cannot afford their fees. The university is responsible to make sure the zakat is given to the students that they struggle with while they are studying. This can help the student achieve a good result in their studies and get a good job. This will prove that the zakat is very important to</p>	<p>increasing economic growth by helping the needy communities and people. therefore it might balance the economy.</p>	<p>original purpose of this zakat is to help the poor in their economy. Who knows with the help of zakat can change the economy of an unfortunate family. Because with the help of zakat they may be able to run a small business that starts from a small capital and will change their lives drastically.</p>	<p>balancing action and encourage new growth in our economy.</p>
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			encourage new growth in our economy.			
5	What is your view on the implementation of zakat distribution at Universiti Malaysia Kelantan?	For me, the effective implementation of zakat distribution at UMK is likely to involve transparency, accountability, and alignment with Islamic principles to ensure that zakat funds are distributed in a way that meets the needs of the community and complies with the goals of economic justice and social welfare.	My point of view on the implementation of zakat distribution at University Malaysia Kelantan is that students can get a lot of information about the zakat. After that, the students can give feedback for the improvement of the zakat distribution at UMK.	To my mind, zakat distribution system in UMK is quite unstrategic leading to many students who need the aid couldn't use or not eligible for it.	For me, the implementation of zakat at the University of Malaysia Kelantan is less encouraging because not all parties are aware of the assistance provided by the university from the state zakat department of Kelantan.	My point of that view which is UMK have done it on the implementation of zakat distribution to students fairly through food bank program.

Table 4.3: Understanding on Zakat Distribution as a factor to investigate the awareness towards zakat distribution among UMK Students.

4.4 Findings for Zakat Distribution

For this research, the zakat distribution is considered as theme 3. It consists of 5 sub-themes namely do you think knowledge about zakat distribution is important to us, why knowledge about zakat distribution is it important, How can the knowledge of zakat distribution be extended to students of University Malaysia Kelantan, Are you willing to promote others about the distribution of zakat for their awareness in the future and do you think with knowledge of zakat distribution, they can distinguish between zakat and tax.

According to first sub-theme that discussed in the implementation of zakat was about do you think knowledge about zakat distribution is important to us. According to the findings of an interview with five respondents, the majority agree zakat distribution is important. In any case, there is one student who stated why information about zakat distribution is important. According to informant 4 (IF4):

“It is important because with the rapid passage of time there may be some who are careless about the distribution of zakat and there may also be families whose religion is Islam but unfortunately only Islam is on the identity card because the knowledge of zakat distribution is a fardhu ain for Muslims and is not an easy matter can just be ignored.” This is supported by Rizal, Helmi and etc. (2021) said that “Zakat is the third pillar of Islam. Its position in this third place and often paired by Allah SWT with the instruction to perform prayer, has by itself illustrated the legal status and importance of zakat”.

However, there is a student who stated that the knowledge of zakat distribution is important, but there are differences in the reasons stated. According to informant 1 (IF1):

“Yes, knowledge of zakat distribution is important because it is in line with religious obligations, promotes social well-being, and contributes to economic justice. It fosters a sense of community responsibility and compassion”. This is supported by Sadam Hussain Kakar, Muhammad Hasbi Zaenal and Fitri Yani Jalil (2022) said that “Zakat, presumably the first pillar of its economic system. It provides food to those who are struggling financially and is the first and most important tool for implementing Islamic economic justice”.

At the end of the day, this information on zakat distribution should be stressed in light of the fact that it is a compulsory matter for each Muslim because of zakat is the cornerstone of Islam's equitable wealth transfer system and the most effective means of reducing poverty and other economic and social problems in an Islamic society. The Qur'an refers to this duty in about thirty places; in twenty-eight of those, Zakat is associated with prayer. (Sadam Hussain Kakar, Muhammad Hasbi Zaenal and Fitri Yani Jalil, 2022)

The second subtheme is the importance of knowledge about zakat distribution. As we can see in the first subtheme all respondents agree that knowledge of zakat distribution is important, for the second subtheme we want to know why knowledge of zakat distribution is important. this question is about personal opinion The majority of responses give their own opinion. As respondent 5 (IF5) said that:

“It's important because to help others who needed this to provide their life to get better”. Supported by Nur Fikhriah Takril and Nor Faizah Othman (2020), said that “The economic cycle that zakat plays is in ways by distribution of certain percentage of excess wealth from the rich Muslims if exceeds the minimum threshold (nisab) to be given to the poor Muslims.”

Other students differed slightly from other respondents, namely IF2 told that:

“This is because the zakat is one of the Islamic pillars in which is the Muslim students should be informed about it.”

IF3 respond was:

“It’s important because we are carrying responsibilities as Muslims to help those in needs and knowledge about it must be there to spread it to everyone.”

IF4 respond was:

“In my opinion, this knowledge of zakat distribution is important because not all students who successfully enter university come from wealthy families, so this zakat can make things easier for those students. Because we don't want precious jewels to not get a chance because of economic problems alone.”

As seen in table 4.4 below, according to finding of Herna (2020). Zakat can prevent the accumulation of unfair property in society, according to Islamic economics. This can be tried not to be guaranteed property and abundance are disseminated reasonably. Accordingly, the zakat place goes about as a specialist or establishment that disseminates property and abundance to be genuinely conveyed in the economy.

The third sub-theme is how knowledge of zakat distribution can be extended to students of Universiti Malaysia Kelantan. Feedback for this sub-theme, is an idea proposed to further expand the knowledge of zakat distribution among students. An example is IF1

“Knowledge can be expanded through workshops, seminars, guest lectures, integration into relevant courses, online resources, student organizations focused on philanthropy, and

awareness campaigns. Cooperation with religious departments and using various communication channels can also be effective.”

Idea proposal from IF2:

“The knowledge of zakat distribution could be expanded to the students of UMK by programs that are held by Pusat Islam UMK. The students can get a lot of information when the programs are held.”

IF3 idea was:

“It can be extended during 3M programme so that the knowledge would be reach a huge number of students and students must be given a briefing session on zakat system.”

According to Saad et al. (2020) suggested that attitudes toward zakat evasion, moral reasoning, peer influence, zakat knowledge, zakat distribution, and perceived zakat board capital positively and significantly influence intention to pay zakat.

The fourth subtheme are you willing to promote others about the distribution of zakat for their awareness in the future? The responses for this sub-theme, all of them said "willing" indicating that they are willing to promote to others about zakat distribution. An example is IF2:

“Yes. I am willing to promote others about zakat distribution for their awareness in future. I will use my social media as a medium to share the information about the zakat distribution”. This is the spirit we want to become this we can see the implementation of zakat among the students at the University of Malaysia Kelantan has been well nurtured.

From research Yusof Ismail (2022). “Widespread usage of social media among members of the public can be tapped by religious institutions such as zakat collection and disbursement centers to introduce,

promote and reinforce the institution of zakat.” We can use social media as a medium to promote zakat distribution.

Last sub-theme Do you think with knowledge of zakat distribution, they can distinguish between zakat and tax? . Feedback for this sub theme, four respondents said "yes" indicating that they can distinguish between zakat and tax. An example is IF1:

“Yes, with the knowledge of zakat distribution, individuals can distinguish between zakat and taxes. Zakat is a form of voluntary charitable giving in religious obligation, while taxes are compulsory contributions levied by the government for public services.”

However, one student expressed a slightly different view. According to the answer of IF4:

“For me, zakat and tax are different things. Maybe it's zakat and taxes that must be paid but most of the tax expenditure is to upgrade the country's facilities but in my opinion, zakat is an institution that gives help to the less fortunate maybe this can be distinguished but to those who don't know about the science of zakat cannot distinguish between zakat and this tax.”

According to Darvina, Safrudin Halimy Kamaluddin, and Ridho (2020). The purpose of tax and the meaning of Zakat have something in common, namely as a source of funds to realize a just and prosperous society that is equitable and sustainable between material and spiritual needs. Taxes are used to finance activities in the field, and the development sector, as well as the utilization of zakat funds, can be channelled to develop activities that are adjusted to the allocation of zakat recipients, such as economic development, transportation, and tourism, increasing religious practice, educational sector, young generation and culture, health development, social welfare guarantee, women's role sector, growth in the field of politics, government apparatus and foreign Law.

Table 4.4 explains the description mentioned above: Studying the Implementation of Zakat among university students in Kelantan. All informants have expressed their answers and opinions about the implementation of zakat among students at UMK. Four respondents said that the implementation of zakat among University Malaysia Kelantan students, while one was not satisfied for the reasons stated in table 4.4.



NO	Statements	Informant 1	Informant 2	Informant 3	Informant 4	Informant 5
1	Do you think knowledge about zakat distribution is important to us?	Yes, knowledge of zakat distribution is important because it is in line with religious obligations, promotes social well-being, and contributes to economic justice. It fosters a sense of community responsibility and compassion.	Yes.	Yes	It is important because with the rapid passage of time there may be some who are careless about the distribution of zakat and there may also be families whose religion is Islam but unfortunately only Islam is on the identity card because the knowledge of zakat distribution is a fardhu ain for Muslims and is not an easy matter can just be ignored.	I thoughts that's important to us.
2	Why is it important?	Understanding the distribution of zakat is important to fulfill religious obligations, address social inequality, and create a sense	This is because the zakat is one of the Islamic pillars in which is the muslim students should be	It's important because we are carrying responsibilities as Muslims to help those in needs and	In my opinion, this knowledge of zakat distribution is important because not all students who successfully enter university	Its important because to help others who needed this to provide their life

		of solidarity in society. It empowers individuals to contribute to the well-being of society and promote economic balance through charitable giving.	informed about it.	knowledge about it must be there to spread it to everyone.	come from wealthy families, so this zakat can make things easier for those students. Because we don't want precious jewels to not get a chance because of economic problems alone.	to get better.
3	How can the knowledge of zakat distribution be extended to students of Universiti Malaysia Kelantan?	Knowledge can be expanded through workshops, seminars, guest lectures, integration into relevant courses, online resources, student organizations focused on philanthropy, and awareness campaigns. Cooperation with religious departments and using various communication channels can also be effective.	The knowledge of zakat distribution could be expanded to the students of UMK by programs that are held by Pusat Islam UMK. The students can get a lot of information when the programs are held.	It can be extended during 3M programme so that the knowledge would be reach a huge number of students and students must be given a briefing session on zakat system.	In my opinion, perhaps the subject of zakat itself can be a subject that must be taken at the university for its field, as I am a student of Islamic banking, I think that subject should be compulsory so that the knowledge of the science of zakat can be thoroughly studied and there are also teachers for us to refer to in problems. in more detail	I thought this will be gains more knowledge to UMK students through platform social media like WhatsApp and TikTok.

4	Are you willing to promote others about the distribution of zakat for their awareness in the future?	Yes, I am willing to promote others about the distribution of zakat for their benefit in the future. This is because zakat will never disappear because it is an obligatory thing in Islam.	Yes. I am willing to promote others about zakat distribution for their awareness in future. I will use my social media as a medium to share the information about the zakat distribution.	Yes i'm willing to promote about zakat so that each of us would be aware the important of zakat in future and would never escape from their responsibility to pay zakat.	If I get a chance to promote about zakat distribution, I will promote with all my heart because this can also be a jihad for me and my religion.	Yes, I was willing to do that.
5	Do you think with knowledge of zakat distribution, they can distinguish between zakat and tax?	Yes, with the knowledge of zakat distribution, individuals can distinguish between zakat and taxes. Zakat is a form of voluntary charitable giving in religious obligation, while taxes are compulsory contributions levied by the government for public services.	Yes. This is because they learn about it in those programs and classes.	Of course yes, having knowledge on zakat distribution, people can be able to differentiate between zakat and tax in any situations.	For me, zakat and tax are different things. Maybe it's zakat and taxes that must be paid but most of the tax expenditure is to upgrade the country's facilities but in my opinion zakat is an institution that gives help to the less fortunate maybe this can be distinguished but to those who don't know about	I thoughts it can differentiate because zakat which is about property laundering and taxes more about our responsible to our country.

					the science of zakat cannot distinguish between zakat and this tax.	
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Table 4.4: Zakat Distribution as a factor to investigate the awareness towards zakat distribution among UMK Students.

4.5 Proposed Framework

This study intends to investigate the elements that influence UMK students' knowledge and comprehension of zakat distribution. This section discusses the theoretical framework's goal. A suggested framework is an operationalization of the theory that demonstrates the link between the many components in a research study (Adom, 2018). Figure 4.5 describes all the findings gathered in this study. According to the paperwork that was completed successfully, all the variables were recorded, including zakat knowledge, effectiveness in zakat distribution, and zakat implementation, influence UMK students' knowledge and comprehension of zakat distribution.

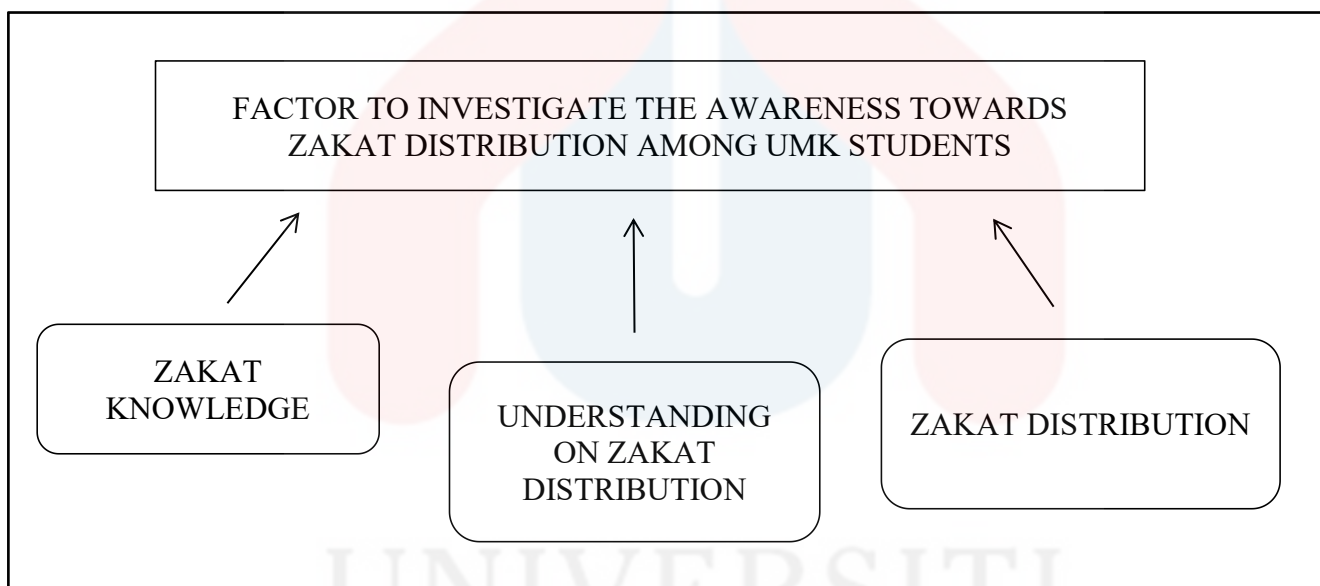


Figure 4.5: Factor to Investigate the Awareness towards Zakat Distribution Among UMK Students

4.6 Conclusion

Finally, the chapter compiled the in conclusion, the chapter gathered the analyzing data and observations gained through interviews, which identified UMK students as the primary objectives of this study. In addition, the researchers analyze their responses depending on the interview questions. According to their perspectives, all of them provided balanced responses on zakat distribution. As a result, the informants were the most knowledgeable about the zakat distribution networks. It proves that all UMK students are aware of and comprehend the topic.

CHAPTER 5

CONCLUSION AND DISCUSSION

5.1 Introduction

The interpretation of the data and the related debate were the topics of the previous chapter. The researchers had completed the interview and observation sessions, which focused on the objectives of the research, and then presented the results and discussion that they had gathered from those sessions.

The researchers provide a list of the restrictions that were implemented throughout the course of the trial. A number of suggestions have also been provided by the researchers regarding this project. In addition to the suggestions for the appropriate authorities, the recommendations were made for future research. To encourage more people to save their money in Islamic banks could prove to be beneficial. The final part of the research consists of drawing conclusions based on the findings of the entire study.

5.2 Main Findings

The main findings of the study are based on the objectives of the study, namely knowledge of zakat, effectiveness of zakat distribution, and the Implementation of Zakat. These three objectives are to study the awareness toward zakat distribution among university students: a study in University Malaysia Kelantan. From the interviews, the researcher can draw the following conclusions:

- I. This study emphasizes that knowledge of zakat is the awareness of zakat distribution among students of University Malaysia Kelantan. This is because, the majority of informants agree that someone who has knowledge of zakat has an attitude towards the awareness of zakat distribution.

all the informants who were asked said they had heard about zakat before. This shows awareness of zakat distribution will arise if you have knowledge of zakat. We can see this with all the informants having had early exposure to the knowledge of zakat because some informants have known about zakat from primary school, but there are also informants who know about the knowledge of zakat from social media and some from campaigns carried out by the zakat themselves. According to Yaacob et al.'s research from 2020, this demonstrates that zakat is an essential component of ibadah, which is another term for devotion in Islam. In addition, three out of five informants knew about the existence of zakat distribution at University Malaysia Kelantan and two more informants did not know about the existence of zakat distribution at UMK. For the zakat distribution system to work is quite surprising because all the informants can give answers even if there is a slight difference of opinion.

- II. This study reveals the effectiveness of zakat distribution is the awareness of zakat distribution we can see with four out of five informants stating that they understand the concept of zakat distribution for example informant 1 stated "giving zakat which is a form of obligatory charity. in Islam. It involves collecting funds from deserving individuals and distributing them to certain categories, such as helping the poor, supporting education, and dealing with various welfare needs." Next, the effectiveness of this zakat distribution can be proven by all respondents being able to reflect on their understanding of zakat distribution, this can show that the awareness of zakat distribution among UMK students is high. In addition, we can also see respondents give their opinion on the best way for us to promote awareness of zakat distribution, the majority said through social media which is now a high attraction for young people among students. In addition, all respondents agreed that zakat provides a balancing act and promotes new growth in our economy, this is a good response because zakat distribution can also be one of the mechanisms that can improve the economy of those in need. According to Norazlina and Abdul Rahim (2011),

in the context of zakat institutions, management efficiency refers to how effectively the institutions use their resources, such as staff, to meet the goals of socio-economic justice, which include reducing poverty and enhancing the social welfare of the legitimate zakat recipients as well as proving accountability to the zakat payers. The last is the implementation of zakat distribution in University of Malaysia Kelantan. there are 2 informants who think that the implementation of zakat distribution at UMK is not strategic and less encouraging because according to the informant's opinion many more UMK students are not aware of the implementation of zakat distribution at this university.

III. This study mentions that the implementation of Zakat is a factor in the awareness of zakat distribution among students of University Malaysia Kelantan. all respondents agreed that knowledge about zakat distribution is important, because the respondents said that the knowledge of zakat distribution is obligatory for Muslims to know. After all the respondents agreed on the importance of the knowledge of zakat distribution, they could all provide insightful views on the importance of the knowledge of zakat distribution. In addition, respondents also gave their opinion on the knowledge of zakat distribution extended to students of University Malaysia Kelantan, there are various opinions the most interesting is to create an association that collects and disseminates information about zakat distribution, and some also give suggestions to set a slot to explain about distribution zakat at UMK for 3M. This study is supported by Yusof Ismail (2022). “Widespread usage of social media among members of the public can be tapped by religious institutions such as zakat collection and disbursement centers to introduce, promote and reinforce the institution of zakat.” then all respondents are willing to help promote knowledge about zakat distribution because all respondents agree. Finally, all respondents can distinguish between zakat and taxes, which shows that their awareness of the science of zakat distribution is high.

5.3 Implications of The Research

Being an Islamic Banking and Finance student, we are required to know the main pillars of Islamic finance industry where zakat is one of the element. Carrying a responsibility to spread the awareness of zakat among university students is not challenging at all as they aware the basic theory of zakat. With this method, Muslims find their role in paying zakat and the benefits along. This helps to bring the knowledge of zakat to current, past and future generation as well. Based on our analysis, we find that issues related to zakat keeps arising in order to the knowledge lackment among Muslim pupil. We identify some of them. Firstly, some of the university students are not aware of the existence of zakat. Secondly, most of the don't understand the method of zakat distribution and lastly they don't have the knowledge understanding on zakat and how it works.

For that, discussion of the implications of the study is presented in this section. This discussion is based on the discussion of the findings of the study that came before it. Two key conclusions are presented by the researchers as a result of their investigation. These results are referred to as theoretical implications and practice implications. The theoretical implications of this study are a comparison of the findings of the investigation with the theory that underpins the outcomes and is utilised in this study. This comparison is referred to as the empirical implications. The discussion that is being discussed here is known as the "theoretical implications." The steps that are taken by persons who are directly involved in the practice as well as others who are interested in the practice are what are referred to as the implications of practice.

Theoretical implications

This study aims to assess the level of zakat awareness among students at University Malaysia Kelantan in order to evaluate their knowledge and comprehension of zakat. The majority of pupils possess awareness, however, their degree of comprehension of zakat remains at a moderate level.

Therefore, this study aims to provide knowledge to individuals regarding zakat, including its purposes, significance, and the appropriate individuals who should observe it.

Practice Implications

According to the students' perspective, there is a lack of knowledge regarding zakat due to a lack of education on the subject. If the university had included zakat as a curriculum, they would have practiced it. This study aims to enhance the visibility of Zakat distribution at UMK, hence emphasising the role of UMK in this process.

To address the concern voiced by informants regarding the insufficient awareness of zakat distribution at UMK, it is necessary to improve the visibility of zakat distribution efforts on campus. This may entail employing strategic communication methods such as utilising notice boards, newsletters, and interactive sessions to ensure that all students are adequately informed about the availability and operation of zakat distribution mechanisms.

Given that the research was conducted among university students, it is imperative for the university to establish platforms for Zakat education. The university should consider investigating the possibility of building platforms dedicated to collecting and distributing information on zakat distribution in response to the proposal of forming an association for this purpose. This organisation could function as a centralised hub for zakat-related resources, activities, and initiatives, promoting a feeling of community and collective responsibility.

To summarise, the practice implications seek to convert the research findings into practical measures for implementation at University Malaysia Kelantan. The recommendations prioritise instructional tactics, communication channels, institutional frameworks, and student involvement to improve awareness and comprehension of zakat distribution among the university's students.

5.4 Contribution of The Research

This study will benefit many parties. Students will be more aware about the zakat distribution. The majority of university students at UMK are at least 19 years old. At the age of 19, students can be more aware about zakat distribution because it is a very important thing for them. The awareness on zakat distribution among students at UMK can be more active and none of the students will miss the information about the zakat distributions. Without the knowledge of zakat distribution, the students cannot access and get the goods of zakat for themselves. The zakat can give some benefits for students such as money. The money can be used to buy food at university, so they can study peacefully without hesitation. With this research, university students will be more aware of the importance of awareness on zakat distribution among students at University Malaysia Kelantan. Perhaps before this study, the students at UMK did not know what and where they should do to get information about zakat distributions. In this study, it is emphasized that awareness on zakat distributions among university students at UMK is very important because it gives many contributions for them. The main thing to avoid is the false information about the zakat distributions among students at University Malaysia Kelantan.

This study also gives knowledge to people on zakat distributions. Although a person is born naturally as a Muslim, not everyone knows or acquires knowledge about zakat distributions. Some of the people have a lot of zakat knowledge, some have only a few and some have zero understanding at all due to shallowness of religious knowledge. Likewise with knowledge related to zakat distribution among university students at UMK. Some muslims including university students do not know about the existence of zakat distributions and consider it is not important for them. There are also university students who think zakat distributions are just a small matter. Through this study, it is shown that zakat knowledge plays a major role in shaping and applying the values of zakat distributions among university students at UMK. Although university students are considered adults, knowledge is very

important for many of them. This study is no exception will contribute effectiveness on zakat distributions among university students at UMK and attract more students to take part in zakat distributions.

This study also provides information to responsible authorities to attract more people including university students at Universiti Malaysia Kelantan(UMK). This study will contribute important information in awareness of zakat distributions among university students at UMK and attract more people. In this study, there are three elements which are zakat knowledge, effectiveness of zakat distribution and the implementation of zakat. Responsible parties can also promote awareness of zakat distributions among university students at UMK to the other communities because zakat distributions are not only important to students. Although the zakat distribution is only for Muslims, the other religious can know a little bit of information about the zakat for their knowledge. So through the findings of the study, authorities can make assumptions and use those step to attract the interests of university students about the awareness of zakat distribution among university students at Universiti Malaysia Kelantan(UMK).

5.5 Limitations of The Research

Some of the limitations were discovered throughout this investigation, according to the findings. For starters, the sample size is limited since it only includes university students from the University of Malaysia Kelantan rather than students from other states. The researcher picked only those students as informants in this investigation since the sample size is sufficient for this study. This implies that the researchers exclusively select UMK students and take five UMK students. This demonstrates that the participant size of this study is limited.

Enough data to examine is an important component in investigating the significance of zakat distribution among UMK Students. Three characteristics or factors are highlighted in our study. If feasible, the examiners ought to provide some more parameters in future studies to ensure the information collected becomes increasingly precise. While just three elements are offered, the informants' replies during their conversations are additionally limited because could differ from the responses that the informants would offer. As a result, the writers propose that future studies on the matter include multiple factors.

This study exclusively considers Muslim students' perspectives. It is because Muslims are taught in Islamic classes that zakat is the fourth of Islam's five pillars. Most Muslims believe that the zakat requires them to share their riches with those in their community of believers who are less fortunate. We have been taught about zakat from primary school since it is a fundamental Islamic value. As a result, even non-Muslims have been educated a little bit about zakat. However, not every Muslim, or even half of them, is aware of and understands zakat distribution.

Furthermore, the data reveal that informants show basic zakat knowledge. Some of them imply that the participants lack less knowledge and comprehension of zakat distribution. The knowledge we gleaned from the interview was not entirely correct. As a result, the investigations were unable to completely investigate each of the possibilities for understanding and data.

5.6 Recommendations of The Research

This study was able to present a complete research of Zakat Distribution Awareness Among Students at Universiti Malaysia Kelantan. However, the study's limitations were that it was limited to Universiti Malaysia Kelantan students and only three factors. This section presents various research proposals that can be utilized as a guide for future researchers. The researcher can use the following

recommendations for future research based on this study. Based on the study of zakat distribution awareness among university students, these recommendations are intended to provide a new dimension to researchers' work and make a beneficial contribution to the advancement of knowledge in this field.

5.6.1 Comparing and Conducting Research at Other Educational Institutions

This research is only available at University Malaysia Kelantan. Researchers can interview students from other Malaysian educational institutions to gain a better knowledge of zakat distribution awareness among students. This comprises universities in various states as well as private higher education institutes. A comparative study between students from different higher education institutions or states can provide a deeper understanding of the differences in zakat distribution awareness and, as a result, valuable insight into the variations and similarities in their level of awareness. This can help to provide a more complete understanding of the situation. Perhaps broadening the scope of the investigation will improve the accuracy of the data to be studied.

5.6.2 Determine the additional factors.

This study only includes three factors which are zakat knowledge, effectiveness on zakat distribution and the implementation of zakat. Because they are more closely associated with pupils, this study primarily focuses on those three criteria. Other aspects, such as the influence of something that can raise pupils' consciousness, can be added by researchers. Consider the impact of social media. This is due to the fact that social media has a large influence nowadays and plays an essential role among students. Perception analysis can be used to do research on social media platforms. Researchers can explore how social media platforms influence students' attitudes and activities linked to zakat, as well as the extent to which social media is used as a source of zakat distribution information, to see the contextual aspects that

can provide students comprehension. As a result, researchers can investigate the influence of social media in influencing students' perceptions and awareness of zakat distribution.

5.6.3 A more in-depth interview

The interviews conducted are only based on the external knowledge of UMK students. Therefore, future researchers could conduct more in-depth interviews with a subset of university students to gain a qualitative insight into their awareness and understanding of zakat distribution. Researchers can explore personal experiences, perceptions and any challenges they may face in understanding the concept. In addition, interviews can be conducted in the aspect of evaluating the content of educational initiatives for students to ensure that the information and data obtained is more accurate and comprehensive. With this, the information obtained will help support the study in more depth according to the factors that have been set. Therefore, other researchers can make more in-depth statements about students' understanding and knowledge in zakat distribution.

5.7 Conclusion

This research has become relevant to the accessibility of elements investigating the importance of zakat distribution among UMK Students. These elements are disclosed to increase awareness of zakat distribution in Muslim communities. As a Muslim, our faith contains great principles in its chapters. Zakat distribution informs us that it is important to recognize and comprehend this to apply as a Muslim. While the majority of participants were aware of zakat, their grasp of its principles and practices was limited, according to the study. Furthermore, the survey demonstrated a lack of understanding regarding the significance of zakat distribution and its influence on society. According to the report, mosques, religious organizations, and community leaders should take a more active role in raising zakat knowledge and comprehension among Muslims. The report also emphasizes the

importance of developing more effective communication tactics to reach out to younger generations and women, who are frequently underrepresented in zakat distribution. Overall, the study underlines the significance of zakat as a major component of Islamic charity and social welfare, as well as the necessity for further efforts to encourage its practice among Muslims.

FYP



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APPENDIX 1 (INTERVIEW QUESTIONS)



UNIVERSITI
MALAYSIA
KELANTAN

INTERVIEW CONSENT FORM

**RESEARCH TOPIC:
THE AWARENESS ON ZAKAT DISTRIBUTION AMONG UNIVERSITY
STUDENT: A STUDY IN UNIVERSITY MALAYSIA KELANTAN**

Research objective:

1. To identify the awareness of Zakat Distribution among UMK students
2. To investigate the understanding of Zakat Distribution among UMK students
3. To investigate the importance of zakat distribution among UMK students

Name:

University:

I hereby agree/disagree to be one of the study participants to be interviewed by members of this group. I have been informed of the purpose of this interview. I have also been informed that this interview session will be recorded for research purposes. I give permission to this group to use any information collected as long as it does not touch the sensitivities of any party.

Signature: _____

Date: _____

THE AWARENESS ON ZAKAT DISTRIBUTION AMONG UNIVERSITY STUDENT: A STUDY IN UNIVERSITY MALAYSIA KELANTAN

Informant Demography

Interviewer:

Student Name

Student University:

Age:

Gender:

Date and Time:

RO 1 : To identify the awareness of zakat distribution among UMK students

1. Have you heard about zakat before this ?
2. Where from you heard about zakat ?
3. Do you know that University Malaysia Kelantan is having zakat distribution system?
4. In your opinion, how does the system of zakat distribution is functioning ?

RO 2 : To investigate the understanding of zakat distribution among UMK students

1. Do you understand the concept of zakat distribution?
2. Can you explain what you understand about zakat distribution?
3. How do you think we can promote the knowledge of zakat among university students?
4. In your point of view, does zakat is able to provide balancing action and encourage new growth in our economy?
5. Whats your point of view on the implementation of zakat distribution at University Malaysia Kelantan?

RO 3: To investigate the importance of zakat distribution among UMK students

1. Do you think the knowledge about zakat distribution is important to us ?
2. Why is it important?
3. How does the knowledge of zakat distribution could be expanded to the students of University Malaysia Kelantan?
4. Are you willing to promote others about zakat distribution for their awareness in future?
5. Do you think with the knowledge of zakat distribution they can differentiate between zakat and taxes?

INTERVIEW TRANSCRIPT

FKP

Informant 1

Interviewer: Masyitah Binti Ahmad

Student Name: Nur Azleen Binti Abdullah

Student University: University Malaysia Kelantan

Age: 23

Gender: Female

Date and Time: 18 November 2023 (10:30 am)

Interviewer	10:30 am
	Assalamualaikum, I am Masyitah, a final year student at UMK. My group for the final year project conducted research on The Awareness On Zakat Distribution Among University Student: A Study In University Malaysia Kelantan. As a representative for my group, can I interview you on this matter?
Informant	10:31 am
	Waalaikumussalam, sure.
Interviewer	10:31 am
	Before we continue on the questions, can you introduce yourself first?
Informant	10:32 am
	Alright, my name is Nor Azleen Binti Abdullah. I am a third year student.
Interviewer	10:33 am
	Okay Azleen. Firstly, thank you for willingly being our informant for this research. There are a few questions that I want to know from you. First question is, have you ever heard of zakat before?

Informant	10:35 am
	Yes, I used to hear about zakat. It is a form of charity in Islam, where individuals give part of their wealth to help those in need and promote social welfare.
Interviewer	10:36 am
	Where from you heard about zakat ?
Informant	10:37 am
	I used to hear about zakat everywhere, especially when there is a zakat awareness campaign, there are people who give zakat to poor people even though my family pays zakat.
Interviewer	10:37 am
	Did you know that Universiti Malaysia Kelantan has a zakat distribution system?
Informant	10:38 am
	Yes, I found that Universiti Malaysia Kelantan has a zakat distribution system for students.
Interviewer	10:38 am
	In your opinion, how does the zakat distribution system work?
Informant	10:42 am;
	In my opinion, the zakat distribution system works by collecting funds from deserving individuals and distributing them to those in need, according to Islamic principles. The system aims to address various aspects of welfare and community development, helping beneficiaries in areas such as education, healthcare, and poverty alleviation. The effectiveness of the zakat distribution system can vary based on its implementation and the transparency of the process.
Interviewer	10:43 am

	Do you understand the concept of zakat distribution?
Informant	10:4 am
	Yes, I understand the concept of zakat distribution. zakat refers to the provision of zakat which is a form of charity that is obligatory in Islam. It involves collecting funds from deserving individuals and distributing them to specific categories, such as helping the poor, supporting education, and addressing various welfare needs.
Interviewer	10:46 am
	Can you explain what you understand about zakat distribution?
Informant	10:48 am
	Of course, zakat distribution is the fair and equitable distribution of zakat funds collected to various recipients, as defined by Islamic principles. These beneficiaries can include the poor, needy travelers, etc. Its goal is to promote economic justice, reduce poverty, and support community well-being.
Interviewer	10:49 am
	In your opinion, how can we promote knowledge of zakat among university students?
Informant	10:53 am
	In my opinion, we can promote knowledge of zakat among university students through workshops, seminars, awareness campaigns, include related topics in the curriculum, use online resources, and foster student organizations focused on philanthropy and community service.
Interviewer	10:54 am
	In your view, does zakat provide a balancing act and encourage new growth in our economy?

Informant	<p>10:56 am</p> <p>In my view, zakat has the potential to provide a balancing act in the economy by redistributing wealth and supporting those in need. Although its direct impact on overall economic growth may be indirect, individual empowerment through zakat can contribute to sustainable development and economic stability.</p>
Interviewer	<p>10:57 am</p> <p>What is your view on the implementation of zakat distribution at Universiti Malaysia Kelantan?</p>
Informant	<p>11:00 am</p> <p>For me, the effective implementation of zakat distribution at UMK is likely to involve transparency, accountability, and alignment with Islamic principles to ensure that zakat funds are distributed in a way that meets the needs of the community and complies with the goals of economic justice and social welfare.</p>
Interviewer	<p>11:01 am</p> <p>Do you think knowledge about zakat distribution is important to us?</p>
Informant	<p>11:03 am</p> <p>Yes, knowledge of zakat distribution is important because it is in line with religious obligations, promotes social well-being, and contributes to economic justice. It fosters a sense of community responsibility and compassion.</p>
Interviewer	<p>11:03 am</p> <p>Why is it important?</p>
Informant	<p>11:06 am</p>

	Understanding the distribution of zakat is important to fulfill religious obligations, address social inequality, and create a sense of solidarity in society. It empowers individuals to contribute to the well-being of society and promote economic balance through charitable giving.
Interviewer	11:07 am
	How can the knowledge of zakat distribution be extended to students of Universiti Malaysia Kelantan?
Informant	11:10 am
	Knowledge can be expanded through workshops, seminars, guest lectures, integration into relevant courses, online resources, student organizations focused on philanthropy, and awareness campaigns. Cooperation with religious departments and using various communication channels can also be effective.
Interviewer	11:11 am
	Are you willing to promote others about the distribution of zakat for their awareness in the future?
Informant	11:12 am
	Yes, I am willing to promote others about the distribution of zakat for their benefit in the future. This is because zakat will never disappear because it is an obligatory thing in Islam.
Interviewer	11:13 am
	Do you think with knowledge of zakat distribution, they can distinguish between zakat and tax?
Informant	11:15 am
	Yes, with the knowledge of zakat distribution, individuals can distinguish between zakat

	and taxes. Zakat is a form of voluntary charitable giving in religious obligation, while taxes are compulsory contributions levied by the government for public services.
Interviewer	11:16 am
	Alright Azleen. Thank you for cooperating with us for this research.
Informant	11:16 am
	Welcome.



Informant 2

Interviewer: Luqman Haqim Bin Sabri

Student Name: Muhammad Zulwaqor Bin Ahmad Ehsan

Student University: University Malaysia Kelantan

Age: 22

Gender: Male

Date and Time: 15 November 2023 (8.00 am)

Interviewer	8.00 am
	Assalamualaikum, I am Luqman, a final year student at UMK. My group for the final year project conducted research on The Awareness On Zakat Distribution Among University Student: A Study In University Malaysia Kelantan. As a representative for my group, can I interview you on this matter?
Informant	8.03 am
	Walaikumussalam, sure.
Interviewer	8.03 am
	Before we continue on the questions, can you introduce yourself first?
Informant	8.03 am
	Alright, my name is Muhammad Zulwaqor. I am a fourth year student.
Interviewer	8.04 am
	Okay first question, have you heard about zakat before this?
Informant	8.04 am
	Yes I have heard about zakat before this.
Interviewer	8.04 am
	Where are from you heard about zakat?
Informant	8.05 am
	I heard about zakat since I in primary school.
Interviewer	8.05 am
	Do you know that University Malaysia Kelantan is having zakat distribution system?
Informant	8.05 am
	Yes.

Interviewer	8.06 am
	In your opinion, how does the system of zakat distribution is functioning?
Informant	8.06 am
	In my opinion, the system of zakat distribution is functioning when the students get an information to apply the zakat from the website or goggle form that blast from the groups in WhatsApp and Telegram.
Interviewer	8.07 am
	Do you understand the concept of zakat distribution?
Informant	8.07 am
	Yes I do understand the concept of zakat distribution.
Interviewer	8.07 am
	Can you explain what you understand about zakat distribution?
Informant	8.08 am
	What I can understand about zakat distribution is about how the progress of zakat distribution from the start and when the students can get it. The process is very easy for students to access because the system of zakat distribution at UMK is very systematic.
Interviewer	8.08 am
	How do you think we can promote the knowledge of zakat among university students?
Informant	8.08 am
	I think you can promote the knowledge of zakat among university through the social media. Nowadays, there are many students likely to get an information about what they needed through the social media such as FaceBook, WhatsApp, Instagram, Telegram and Tiktoks.
Interviewer	8.10 am
	In your point of view, does zakat is able to provide balancing action and encourage new growth in our economy?
Informant	8.10 am

	<p>In my point of view, zakat is able to provide balancing action and encourage new growth in our economy. This is because the zakat is very important to help those who needed. There are many of aspects of zakat can help people who are really needed. For example for students who are really cannot afford their fees studies. The universities is responsibility to make sure the zakat is gave to the students that are struggle with while they are studying. This can help the student achieve a good result in their studies and get a good jobs. This will prove that the zakat is very important to encourage new growth in our economy.</p>
Interviewer	<p>8.13 am</p> <p>What your point of view on the implementation of zakat distribution at University Malaysia Kelantan?</p>
Informant	<p>8.14 am</p> <p>My point of view on the implementation of zakat distribution at University Malaysia Kelantan is the students can get many of information about the zakat. After that, the students can give a feedback for the improvement of the zakat distribution at UMK.</p>
Interviewer	<p>8.14 am</p> <p>Do you think the knowledge about zakat distribution is important to us?</p>
Informant	<p>8.15 am</p> <p>Yes.</p>
Interviewer	<p>8.15 am</p> <p>Why is it important?</p>
Informant	<p>8.15 am</p> <p>Because the zakat is one of the Islamic pillars which is the muslim students should be informed about it.</p>
Interviewer	<p>8.16 am</p> <p>How does the knowledge of zakat distribution could be expand to the students of University Malaysia Kelantan?</p>
Informant	<p>8.16</p> <p>The knowledge of zakat distribution could be expand to the students of UMK by programs that are held by Pusat Islam UMK. The students can get many information when the programs are held.</p>

Interviewer	8.17 am
	Are you willing to promote others about zakat distribution for their awareness in future?
Informant	8.17 am
	Yes. I am willing to promote others about zakat distribution for their awareness in future. I will use my social media as a medium to share the information about the zakat distribution.
Interviewer	8.18 am
	Do you think with the knowledge of zakat distribution they can differentiate between zakat and taxes?
Informant	8.18 am
	Yes. This is because they are learned about it in that programs and classes.
Interviewer	8.19 am
	That's all from me. I want to say thank you very much because spending your time to answer my question.
Informant	8.20 am
	You are welcome. No problem.

Informant 3

Interviewer: Leelavathy A/P Kanagarajan

Student Name: Nur Aqilah Auni Binti Abdullah

Student University: University Malaysia Kelantan

Age: 23

Gender: Female

Date and Time: 13 November 2023 (5.15pm)

Interviewer	5:15 pm
	Hi, Good evening. My name is Leelavathy Kanagarajan currently enrolling kmy studies in fourth year Islamic Banking and Financing. Today I'm here to interview you based on my final year project titled The Awareness of zakat distribution among Umk students.
Informant	5:18 pm
	Sure yes.
Interviewer	5:19 pm
	If you don't mind can you share a little bit about yourself.
Informant	5:20 pm
	Sure. My name is Nur Aqilah Auni Binti Abdullah. Also, I am a third year student of SAH.
Interviewer	5:21 pm
	So, lets start with first question which is have you heard about zakat before this?
Informant	5:22 pm
	Yes, i've heard about zakat before this.
	5:24pm

Interviewer	Where did you hear about zakat?
Informant	5:25 pm
	I've heard about it through speeches, social medias and had learn about it during school.
Interviewer	5:27 pm
	Do you know that University Malaysia Kelantan is having zakat distribution system?
Informant	5:29 pm
	I know a little bit about that..
Interviewer	5:30 pm
	In your opinion, how does the zakat distribution system work?
Informant	5:32 pm
	What I know about umk's zakat distribution system is, there will be an Islamic center issuing a memo related to zakat distribution to B40 students and students who need help should fill up the given google link.
Interviewer	5:34 pm
	Do you understand the concept of zakat distribution?
Informant	5:36pm
	I'm lack of knowledge on zakat distribution concept.
Interviewer	5:37 pm
	Can you explain what you understand about zakat distribution?
	5:39 pm

Informant	In my opinion, zakat distribution system is to identify students who are needful in terms of funds and UMK will distribute zakat fund accordingly.
Interviewer	5:42 pm
	In your opinion, how can we promote knowledge of zakat among university students?
Informant	5:43 pm
	For me, UMK should promote zakat through a briefing session or include a zakat subject that must be taken by muslim students to ensure no Muslims was exclude from the knowldge of zakat.
Interviewer	5:45pm
	In your view, does zakat provide a balancing act and encourage new growth in our economy?
Informant	5:46 pm
	Yes, because zakat is capable in increasing economic growth by helping the needy communities and people. therefore it might balance the economy.
Interviewer	5:48 pm
	What is your view on the implementation of zakat distribution at Universiti Malaysia Kelantan?
Informant	5:49 pm
	To my mind, zakat distribution system in UMK is quite unstrategic leading to many students who need the aid couldn't use or not eligible for it.
Interviewer	5:51 pm
	Do you think the knowledge about zakat distribution is important to us?
Informant	5:52 pm
	Yes

Interviewer	5:53pm
	Why is it important?
Informant	5:53 pm
	It's important because we are carrying responsibilities as Muslims to help those in needs and knowledge about it must be there to spread it to everyone.
Interviewer	5:55 pm
	How does the knowledge of zakat distribution could be expanded to the students at University Malaysia Kelantan?
Informant	5:56pm
	It can be extended during 3M programme so that the knowledge would be reach a huge number of students and students must be given a briefing session on zakat system.
Interviewer	5:58 pm
	Are you willing to promote others about zakat distribution for their awareness in future?
Informant	6:00 pm
	Yes i'm willing to promote about zakat so that each of us would be aware the important of zakat in future and would never escape from their responsibility to pay zakat.
Interviewer	6:02 pm
	Do you think with the knowledge of zakat distribution they can differentiate between zakat and taxes?
Informant	6:03 pm
	Of course yes, having knowledge on zakat distribution, people canbe able to differentiate between zakat and tax in any situations

Informant 4

Interviewer: Nik Luqman Aqif Bin Jahri

Student Name: Muhamad Shah Ikhwan Bin Shahrum

Student University: University Malaysia Kelantan

Age: 23

Gender: Male

Date and Time: 26 November 2023 (1.00 pm)

Interviewer	1:00 pm
	Assalamualaikum, I am Nik, a final year student at UMK. My group for the final year project conducted research on The Awareness On Zakat Distribution Among University Student: A Study In University Malaysia Kelantan. As a representative for my group, can I interview you on this matter?
Informant	1:02 pm
	Waalaikumussalam, sure.
Interviewer	1:03 pm
	Before we continue on the questions, can you introduce yourself first?
Informant	1:05 pm
	Alright, my name is Muhamad Shah Ikhwan Bin Shahrum. I am a final year student.
Interviewer	1:08 pm
	Okay Shah. Firstly, thank you for willingly being our informant for this research. There are a few questions that I want to know from you. First question is, have you ever heard of zakat before?
Informant	1:12 pm
	Alhamdulillah I have heard about zakat before because this is something that all Muslims must know but maybe some people slip from this knowledge but I have heard about zakat
	1:16 pm

Interviewer	Where from you heard about zakat ?
Informant	1:17pm
	About this zakat I have learned and heard since elementary school because as I said earlier this is a basic thing but in depth about the knowledge of zakat I have heard from religious lectures, conversations with parents and not forgotten with the passage of time I have heard on social media who often discuss the issue of zakat
Interviewer	1:21 pm
	Did you know that University Malaysia Kelantan has a zakat distribution system?
Informant	1:23 pm
	Regarding this matter, I am not clear about the distribution of zakat at University Malaysia Kelantan. But it's not that I don't know about the existence of zakat distribution at this university, but it's not clear that it may need to be widely disseminated in a more effective way. So that all students are clear about this zakat matter
Interviewer	1:28 pm
	In your opinion, how does the zakat distribution system work?
Informant	1:30 pm
	As far as I know, this zakat distribution starts from the party that pays zakat to the amil who has been assigned and there are parties who will screen the people who are eligible to receive this zakat distribution. This is what I know to do so far.
Interviewer	1:32 pm
	Do you understand the concept of zakat distribution?
Informant	1:36pm
	I understand but I feel that my understanding of the knowledge of zakat distribution may be little that I understand

Interviewer	1:37 pm
	Can you explain what you understand about zakat distribution?
Informant	1:39 pm
	In my opinion, the distribution of zakat exists because it wants to help a few people who are not able because it may be that from a conventional point of view, from the Government's side it is an aid issued to the people, but this zakat is an aid from the Islamic institution itself from the payment of all Muslims who are obliged to fulfill their obligations They are the only ones I understand in my field.
Interviewer	1:42 pm
	In your opinion, how can we promote knowledge of zakat among university students?
Informant	1:43 pm
	In my view, I think the university needs to be more aggressive in disseminating the knowledge of zakat distribution but we can also establish an association for example establishing a student concern association or vice versa so that students at this university who are not fortunate in the economy can be helped without being overlooked, besides that's my suggestion we need to use medial social power as best as possible, as we know nowadays everything we can share on social media so the university needs to be more active in social media management to spread this knowledge of zakat distribution
Interviewer	1:45pm
	In your view, does zakat provide a balancing act and encourage new growth in our economy?
Informant	1:46 pm
	This is what we need to see clearly because the original purpose of this zakat is to help the poor in their economy. Who knows with the help of zakat can change the economy of an unfortunate family. Because with the help of zakat they may be able to run a small business that starts from a small capital and will change their lives drastically.
	1:48 pm

Interviewer	What is your view on the implementation of zakat distribution at Universiti Malaysia Kelantan?
Informant	1:49 pm
	For me, the implementation of zakat at the University of Malaysia Kelantan is less encouraging because not all parties are aware of the assistance provided by the university from the state zakat department of Kelantan.
Interviewer	1:51 pm
	Do you think knowledge about zakat distribution is important to us?
Informant	1:52 pm
	It is important because with the rapid passage of time there may be some who are careless about the distribution of zakat and there may also be families whose religion is Islam but unfortunately only Islam is on the identity card because the knowledge of zakat distribution is a fardhu ain for Muslims and is not an easy matter can just be ignored.
Interviewer	1:53pm
	Why is it important?
Informant	1:53 pm
	In my opinion, this knowledge of zakat distribution is important because not all students who successfully enter university come from wealthy families, so this zakat can make things easier for those students. Because we don't want precious jewels to not get a chance because of economic problems alone.
Interviewer	1:55 pm
	How can the knowledge of zakat distribution be extended to students of Universiti Malaysia Kelantan?
	1:56pm

Informant	In my opinion, perhaps the subject of zakat itself can be a subject that must be taken at the university for its field, as I am a student of Islamic banking, I think that subject should be compulsory so that the knowledge of the science of zakat can be thoroughly studied and there are also teachers for us to refer to in problems. in more detail
Interviewer	1:58 pm
	Are you willing to promote others about the distribution of zakat for their awareness in the future?
Informant	2:00 pm
	If I get a chance to promote about zakat distribution, I will promote with all my heart because this can also be a jihad for me and my religion.
Interviewer	2:02 pm
	Do you think with knowledge of zakat distribution, they can distinguish between zakat and tax?
Informant	2:03 pm
	For me, zakat and tax are different things. Maybe it's zakat and taxes that must be paid but most of the tax expenditure is to upgrade the country's facilities but in my opinion zakat is an institution that gives help to the less fortunate maybe this can be distinguished but to those who don't know about the science of zakat cannot distinguish between zakat and this tax.
Interviewer	2:05 pm
	Alright Shah. Thank you for cooperating with us for this research.
Informant	2:06 pm
	Welcome.

Informant 5

Interviewer: Umairah Binti Shamsul

Student Name: Siti AinaTasneem Izzaty Binti Nazari

Student University: University Malaysia Kelantan Kampus Kota

Age: 23

Gender: Female

Date and Time: 22 November 2023 (3.00pm)

	3:00 pm
Interviewer	Hi, Assalamualaikum. I am Umairah Bt Shamsul and I am a final year student at UMK. So, my group was prepared for final project which is about zakat distribution among UMK students. As presenter of my group, can I start this interview?
	3:02 pm
Informant	Waalaikumusalam, sure yes.
	3:03 pm
Interviewer	But before we started this can you introduce yourself.
	3:04 pm
Informant	Sure. Hi Umairah, my name is Siti AinaTasneem Izzaty Bt. Nazari. Also, I am student of Islamic Finance and Banking.
	3:05 pm
Interviewer	So, lets started it with first question which are have you heard about zakat before this?
	3:06 pm
Informant	Yes, I've heard about that.
	3:07pm
Interviewer	Where from you heard about zakat?

Informant	3:08 pm
	I heard about it from our main course group in WhatsApp.
Interviewer	3:09 pm
	Do you know that University Malaysia Kelantan is having zakat distribution system?
Informant	3:10 pm
	Yes, I known about it.
Interviewer	3:11 pm
	In your opinion, how does the system of zakat distribution is functioning ?
Informant	3:12 pm
	In my opinion, this zakat system functions as a financial platform that helps those who are not able or categorized as asnaf.
Interviewer	3:13 pm
	Do you understand the concept of zakat distribution?
Informant	3:14pm
	Yes, I understood about it but a bit.
Interviewer	3:15 pm
	Can you explain what you understand about zakat distribution?
Informant	3:16 pm
	Sure, I would explain it. So, it's about financial institutions that help the underprivileged and distribute aid fairly and equitably.
	3:17 pm

Interviewer	How do you think we can promote the knowledge of zakat among university students?
Informant	3:18 pm
	I thoughts that we can promote this through social media platform like TikTok cause it ease and fast to spread quickly to the audience.
Interviewer	3:20 pm
	In your point if view, does zakat is able to provide balancing action and encourage new growth in our economy
Informant	3:21 pm
	In my opinion, it able to provide balancing action and encourage new growth in our economy.
Interviewer	3:22 pm
	What's your point of view on the implementation of zakat distribution at University Malaysia Kelantan?
Informant	3:23 pm
	My point of that view which is UMK have done it on the implementation of zakat distribution to students fairly through food bank program.
Interviewer	3:25 pm
	Do you think the knowledge about zakat distribution is important to us?
Informant	3:26 pm
	I thoughts that's important to us.
Interviewer	3:27 pm
	Why is it important?
Informant	3:28 pm
	Its important because to help others who needed this to provide their life to get better.
	3:29 pm

Interviewer	How does the knowledge of zakat distribution could be expanded to the students at University Malaysia Kelantan?
Informant	3:30 pm
	I thought this will be gains more knowledge to UMK students through platform social media like WhatsApp and TikTok.
Interviewer	3:31 pm
	Are you willing to promote others about zakat distribution for their awareness in future?
Informant	3:32 pm
	Yes, I was willing to do that.
Interviewer	3:33 pm
	Do you think with the knowledge of zakat distribution they can differentiate between zakat and taxes?
Informant	3:34 pm
	I thoughts it can differentiate because zakat which is about property laundering and taxes more about our responsible to our country.

APPENDIX 2 (GANTT CHART)

	2023						2024	
	25-Jun	5-July	14-July	6 Nov - 19 Nov	20 Nov - 3 Dis	11 Dis - 28 Dis	7 Jan - 18 Jan	21 Jan - 25 Jan
Preparation of Proposal	■							
Presentation of Proposal		■						
Final corrections and amendments			■					
Data Collection				■	■			
Analysis of Data					■			
Writing the final report						■		
Report submission for supervisor review							■	
Submission of final report to supervisor and examiner for assessment								■

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APPENDIX 3 (THESIS DECLARATION)

THESIS DECLARATION

I hereby certify that the work embodied in this thesis is the result of the original research and has not been submitted for a higher degree to any other University or Institution.

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NAME:



SIGNATURE

NAME: NIK LUQMAN AQIF BIN JAHRI

Date:



SIGNATURE

NAME: LUQMAN HAQIM BIN SABRI



SIGNATURE

NAME: MASYITAH BINTI AHMAD



SIGNATURE

NAME: UMAIRAH BINTI SHAMSUL

Date: 25 JANUARY 2024