FACULTY ENTREPRENEURSHIP AND BUSINESS

FACTORS THAT INFLUENCE THE TRUST OF MUSLIMS TO PAY ZAKAT TO MAJLIS AGAMA ISLAM KELANTAN (MAIK)

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Factors That Influence The Trust Of Muslims To Pay Zakat To Majlis Agama Islam Kelantan (MAIK)

by

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ABSTRACT

The belief of Muslims in Kelantan to pay zakat to the Majlis Agama Islam Kelantan (MAIK) is the focus of many who question the effectiveness of the organization that manages zakat affairs. Therefore, the objective of this study is to find out the relationship between knowledge, level of income, transparency and the trust of Muslims in Kelantan to pay zakat to the institution that manages zakat, which is the Majlis Agama Islam Kelantan (MAIK).The trust issue of paying zakat to the Majlis Agama Islam Kelantan (MAIK) is becoming more popular in Kelantan because there are a few individuals who are found to prefer paying zakat directly to Asnaf rather than paying it to formal institutions as appointed Amils. A total of two hundred Muslim residents in Kelantan have participated in this study. This study used SPSS to test reliability, validity, descriptive & Pearson correlation. As a result, the findings of the study show that there is a significant positive relationship between knowledge, income level, and transparency and the belief of Muslims in Kelantan to pay zakat to the institution that manages zakat, which is the Islamic Religious Council of Kelantan (MAIK). According to the findings of this study, Muslims who have a high level of knowledge about zakat prefer to pay zakat to legitimate organizations in this country. This is even more convincing when the level of income and transparency are also important elements that further encourage the responsibility of residents in Kelantan in carrying out their obligations. This study has implications for zakat affairs institutions in carrying out their duties responsibly to guarantee the trust of zakat payers.

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CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Zakat, a fundamental tenet of Islam and one of its five pillars, constitutes a mandatory contribution expected from qualifying Muslims, typically those possessing a specified amount of property or assets (Wahyu Manuhara Putra1 and Endah Dwi Lestari, 2021). Furthermore, Islam teaches all Muslims how to deal with the problem of poverty, specifically through charity and zakat. In general, Muslims believe that zakat funds are collected and disbursed by the state Islamic religious council or other recognised Islamic authorities. Allah SWT holds human property accountable and is pleased when a portion of the property is donated in zakat and charity. It is clear that zakat will definitely help reduce poverty among Muslims. It is the same as the meaning found in Surah Al-Ma'arij (70: 24–25). Al-Quran: Meaning: 24... and those whose money is set aside for a specific purpose, and 25... for the (poor) who beg and those who do not ask (Wahyu Manuhara Putra1 and Endah Dwi Lestari, 2021).

According to Abdo Yousef Qaid Saada and Alya Mubarak Al Fooribm (2007), Zakat is a yearly contribution mandated by Islamic law from an individual's property, including wealth and income, that is used for religious and charitable purposes. The conditions for obligatory Zakat are Islam, independence, sufficient nisab, sufficient haul, ideal ownership, and business intention. This shows that zakat is a required payment given by Muslims who can afford it. It is one of Islam's five pillars and is essential to the Muslim community's socioeconomic progress (Muhammad Abdullah & Abdul Quddus Suhaib, 2011). In Malaysia, the state's Islamic religious council is in charge of collecting and distributing zakat. The Council of Islamic Religion and Malay Customs of Kelantan (MAIK) is in charge of zakat collection and distribution in Kelantan.

Zakat is divided into two categories, namely zakat fitrah and zakat on wealth. Zakat Fitrah is a type of personal zakat that is obligatory on every Muslim man and woman who can pay it under the permitted conditions. Therefore, there are four categories of Muslims who must pay zakat fitrah for themselves, their families, or their dependents: those who have extra food or property on the night and morning of Eid; those whose children are born before sunset at the end of Ramadan but live after sunset; those who convert to Islam before sunset at the end of the month of Ramadan and continue to practise Islam; and those who pass away after sunset at the end of the

month of Ramadan (Pusat Pengurusan Wakaf, Zakat and Endowment (Wazan), 2021). Next, Zakat on wealth is property-based zakat that can be paid at any time. The rate of property zakat is 2.5% of the entire property value. Zakat property must be paid as a kind of jihad for Allah and Islam. Property Zakat is divided into several types, namely Savings Zakat (including EPF), Business Zakat (including shares), Income Zakat, Livestock Zakat, Gold and Silver Zakat, Agricultural Zakat, and Mining Zakat (Gold and Silver) (Pusat Pungutan Zakat, 2023)

In addition, Zakat is Fardhu Ain for every Muslim who meets all the conditions. "Fardhu ain" is a term in Islam that refers to individual obligations that must be carried out by every Muslim personally. Fardhu ain is an obligation that cannot be avoided by every adult and sane Muslim. The main examples of Fardhu ain are the implementation of five daily prayers, paying zakat, fasting Ramadan, and performing the Hajj for those who are physically and financially able. In the context of zakat, as a Fardhu ain, every Muslim who meets certain conditions, such as owning property above the nisab and having reached the haul (period of one year), is required to pay zakat as part of his religious obligations. Fardhu emphasizes the personal responsibility of every Muslim in carrying out Allah's commandments, and its non-fulfilment can have an impact on his faith and religious life. Thus, a Muslim who refuses to pay zakat can commit apostasy, while a Muslim who abandons zakat without violating his responsibilities is a major offender. Therefore, it is the government's duty to handle the collection and distribution of zakat so that this problem can be overcome. There is evidence that zakat is as follows:

"Oh! you who believe! Spend (in the way of God) a portion of the beneficial produce and a portion of what we bring forth from the earth for you."

(Surah Al-Baqarah 2: 267)

This zakat can grant great insight and goodwill to both the giver and the recipient. This is due to the fact that zakat may deepen the bonds of brotherhood and affection between zakat producers and others. Furthermore, zakat serves to protect the community from the effects of significant social differences. There is no doubt that zakat is the most effective means to purify Muslims' hearts of the terrible characteristics that affect society, especially vengeance, envy, and jealousy. As a result, even if they differ in terms of luxury and riches, it may purify the souls of Muslims and deepen the bonds of brotherhood. This is based on the words of Allah SWT:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا

It means, "Take a portion of their property as alms (zakat), so that you can cleanse them from sin and purify them from bad morals with it."

(Surah al-Taubah: 103)

1.2 PROBLEM STATEMENT

The majority of zakat institutions in Malaysia are managed by the State Religious Islamic Council (SRIC), which controls all religious affairs, including zakat collection and distribution. Therefore, the only way for all Muslims to fulfil their zakat requirement is through established zakat institutions. Nevertheless, the issue of trust is a significant factor that contributes to people's lack of trust in the zakat institution. Trust is an assessment of a party's credibility to be trusted based on the party's ability to complete its obligations. As a result of the lack of trust, many individuals will search for other ways to complete their zakat faith. As therefore, the only option is to pay zakat directly to the asnaf in need (Muhammad Ridhwan Ab. Aziza & Nur Aqilah Hazirah Mohd Anim, 2020). According to Hairunnizam Wahid, Sanep Ahmad, and Mohamad Adnan (2006), in their study, 10.5% of respondents were interested in contributing zakat directly to the recipients.

According to Zakat Officer of the Islamic Religious Council and Malay Customs of Kelantan (MAIK) Ridhwan Abdul Rahman (2023), there are many questions regarding zakat and distribution, especially where zakat money is allocated. This becomes worse when the person asking this question has no knowledge about who is entitled to receive zakat, or asnaf. Asnaf is the party that deserves to receive Zakat contributions from Muslims. The matter is recorded in the Quran through Surah A-Taubah, verse 60. There are eight groups that are eligible to receive zakat, namely Fakir (al Fuqara), Miskin (al-Masakin), Amil, Muallaf, Al-Riqab, Al-Gharimin, Fisabilillah, and Ibnu Sabil (Federal Territory Islamic Religious Council, 2023). Obviously, the community's lack of trust in the Islamic Religious and Malay Customs Council of Kelantan (MAIK) in delivering zakat to Muslims in need is clearly the most significant factor that affects people's reluctance to pay zakat.

The study by Abdo Yousef Qaid Saada and Alya Mubarak Al Foori (2004) discovered that the level of income of Muslims may also be considered a factor influencing people's motivation to contribute zakat to religious institutions. This becomes a problem when the Muslim community's motivation to pay zakat fitrah decreases, and this issue stems from the community's lack of trust in the systematic management implemented by the Council of Islamic Religion and Malay Customs of the State of Kelantan (MAIK) in the collection and distribution of zakat funds. In this regard, Islam teaches that a person is obligated to pay zakat if his income reaches Nisab and haul and that a person is not obligated to pay zakat if his salary does not reach Nisab and haul (Zakat Collection Centre, 2023). Nisab and Haul are two important concepts in the zakat system, which is the obligation to give a portion of property to those who are entitled to receive it in the Muslim community. Nisab is the minimum wealth limit that a person must have in order to be required to pay zakat. Nisab is measured in units of gold or silver. If a person has property that exceeds the nisab, then he is considered able to pay zakat. The amount of this nisab can change depending on the value of gold or silver in the local currency. Nisab aims to ensure that zakat is imposed only on those who have enough wealth to be able to make a significant contribution to those in need. Next, haul refers to the period of time that must pass before a person is required to pay zakat. For property zakat, the haul is one hijri year, or 354 or 355 days in the Islamic lunar calendar. That is, a person is only required to pay zakat on the property he owns if he has passed one year in his possession. Haul aims to provide flexibility and fairness in the payment of zakat, bearing in mind that a person's financial condition can change from time to time. As a result, Islamic organisations face significant difficulty in recruiting high-income people to pay zakat, a pillar of Islam that cannot be ignored (Laili Irawati & Fernaldi Anggadha Ratno, 2020).

According to the findings of Wahyu Manuhara Putra and Endah Dwi Lestari's (2019) study, transparency has a positive influence on the Muslim community's interest in and confidence in zakat administration institutions. Unfortunately, confidence and trust in the transparency of zakat management institutions discovered that this transparency had no significant impact on the community's obedience to consistently paying zakat. As a result, it is important to ensure that Muslims pay zakat through a recognised zakat organisation. Next, the effect of religion on the lack of interest in paying zakat becomes a problem in fostering the faith of the Muslim community in Kelantan. Based on the study of Prabowo Yudo Jayanto and Siti Munawaroh (2019), it shows that the more religious a person is, the greater the benefits of paying zakat. In relation to that, those

who do not care about the responsibility of Islam in paying zakat are the people who do not believe in Islamic organisations in Malaysia. Overall, there have been concerns about the level of trust and belief that Muslims have in MAIK's ability to manage zakat funds effectively.

1.3 RESEARCH QUESTION

This is a study on the factors that influence the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK). The research question are as following:

RQ 1: Does there any relationship between knowledge and trust to pay zakat among the community in Kelantan?

RQ 2: Does there any relationship between the level of income and trust to pay zakat among the community in Kelantan?

RQ 3: Does there any relationship between transparency and trust to pay zakat among the community in Kelantan?

1.4 RESEARCH OBJECTIVES

The main objective of the study is to identify the factors that influence the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK).

RO 1: To determine the relationship between knowledge and trust to pay zakat among the community in Kelantan.

RO 2: To determine the relationship between level of income and trust to pay zakat among the community in Kelantan.

RO 3: To determine the relationship between transparency and trust to pay zakat among the community in Kelantan.

1.5 SCOPE OF THE STUDY

The scope of this study is to examine Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK), focusing on knowledge, level of income, and

transparency. Paying zakat is one of the Pillars of Islam. Therefore, the study is aimed at all Muslims who are obligated to fulfill the responsibility of paying zakat. In other words, Muslims who have reached puberty are required to spend part of their wealth on paying zakat. The questionnaire will be utiliized as a survey and reference to see at what level Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK).

1.6 SIGNIFICANCE OF STUDY

This study is to see Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK) in particular. This study is important to ensure public knowledge about zakat trust on MAIK. Zakat can purify the property and spirit of the person who pays zakat. Everyone who pays zakat will be more disciplined and it shows one's obedience to Allah S.W.T.

Among the importance of this study is to increase the collection of zakat to accommodate the increasing distribution among Muslims who are eligible to receive it. With the help of zakat it can also help reduce the poverty gap among the Muslim community. Zakat should be seen as a tool that helps the government in reducing poverty in the country.

Another interest is MAIK as the body entrusted to collect zakat from the Muslim community in the State of Kelantan and the community needs to be made aware of the responsibility to pay zakat. Society also needs to be clear that zakat is not something that can be taken lightly. This is because zakat is included in the Pillars of Islam and it also includes the blessings of life in this world and in the hereafter. Therefore, all parties need to be together in fulfilling the demands of the Pillars of Islam because it is a pillar for the Islam of every individual Muslim.

The research conducted is expected to help several parties from the following aspects:

i. Adding an academic study on the management of zakat collection in Malaysia for general reference and higher education institutions.

ii. Giving new contributions to Majlis Agama Islam Kelantan (MAIK) in particular and Malaysia in general regarding the best method in terms of zakat collection and distribution.

1.7 DEFINITION OF TERM

1. **TRUST TO PAY ZAKAT**

Zakat is Fardhu Ain on every Muslim who fulfills all the mandatory conditions. Every Muslim must live this fourth pillar of Islam and must not disobey the duty of zakat because it can cause apostasy. The law for Muslims who disobey this duty is a grave sin. The government plays an important role in managing the collection and distribution of zakat.

Zakat means holy and fertile, clean, blessing, and good for zakat wealth, zakat payers, and zakat receivers. In addition, in terms of Syariah, zakat can issue certain property at a certain rate according to the conditions set to be distributed to certain groups.

Zakat Trust is a person's willingness to rely on others whom we trust. Belief starts from a slow process and accumulates into a form of belief because belief is ours. The positive anticipation that others won't use their words, actions, or policies to their advantage is known as trust. The importance of trust is a strong element in reducing risk perception as well as an important feature in building public organization relations.

2. **KNOWLEDGE**

The term "knowledge of zakat" refers to the respondents' basic and advanced understanding of the practice. Previous studies have shown that knowledge is associated with the way in which people use awareness as a concept for changing their behaviour (Castro-González et al., 2020; Fujiki, 2020; Muñoz-Murillo et al., 2020). The relationship between knowledge and the trust to pay zakat indicates that Muslims who possess a great deal of knowledge about zakat will also have a greater understanding of the zakat law. Growing knowledge of zakat will result in more people feeling confident enough to pay it, particularly when doing so professionally. Understanding is crucial because it can persuade Muslims to donate 2.5 percent of their wealth to 8 Asnaf via institutions or Amil bodies. The outcome supported research by Saad (2020); Khamis et al. (2011); and Idris et al.

(2012), which found a strong positive correlation between zakat knowledge and trust in paying zakat. Muslims are more likely to trust zakat institutions and bodies to collect and administer zakat on a professional basis if they are better informed about the practice. Therefore, persuading Muslims to follow the laws and regulations of the Islamic faith requires an understanding of zakat. As stated in Surah An-Nur verse 54 of the Al-Qur'an, "Obey Allah and obey the Messenger; but if you turn away - then upon him is only that [duty] with which he has been charged, and upon you is that which you have been charged with," following the rules and laws of Islam is a form of worship to Allah SWT and obedience to the Messenger of Allah PBUH. And if you obey him, you will be [rightly] guided. And there is not upon the Messenger except the [responsibility for] clear notification." (Ministry of Religion RI, 2016).

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3. **LEVEL OF INCOME**

Income is derived from the source of work done by each person to meet the needs of life. Income is a salary earned every month and can add assets that have a certain and permanent source. All of the money that an individual or business receives in the form of salaries, wages, rent, profit, and other benefits is referred to as income. Income can also be defined as the maximum amount that an individual consumes during a given period of time with the expectation that they will return to their initial state at the end of that period (Qardawi, 2004). Thus, it can be said that an individual's income is the total amount of money they receive over a given time period. Zakat is a requirement of Islam for Muslim payments. Thus, how much someone spends on zakat is significantly influenced by their income. The amount of zakat issued will also depend on income since it is related to whether or not the property has reached the Nishab.

4. **TRANSPARENCY**

Transparency is the opening of access for all interested parties to laws and regulations. Transparency is the act of a zakat-handling organisation publishing and sharing important financial records and data. Does the organisation distribute zakat funds

in accordance with a policy of 100% donation? A respectable charity managing zakat ought to be able to disclose the allocation of funds. In the current economic environment, transparent reporting is highly emphasized for a competitive organization regardless of whether it is profit or non-profit oriented. Written reporting is an open sharing of documents that is important to ensure that all principles of improvement are upheld, in good standing so that the outside community knows that the people delivering these services are working hard to deliver the best care in a safe way. Finally, the transparency of the zakat institution is important for entrepreneurs so that there is no confusion and it does not affect their interests and trust in paying zakat.

1.8 ORGANIZATION OF THE PROPOSAL

The study conducted by researchers is to examine the extent of 'Factors that influence the trust of muslims to pay zakat to the council of Islamic religion and Malay customs of Kelantan (MAIK) among the community in Kelantan'. The study conducted in the first chapter provides an overview of Zakat, problem statement, research objectives, research questions, scope of study, importance of study, and definition of terms. A review of the study literature is discussed in chapter 2, while chapter 3, we will discuss the methodology, data collection, questionnaires, and regressions procedures that will measure the Factors that influence the trust of muslims to pay zakat to the council of Islamic religion and Malay customs of Kelantan (MAIK) among the community in Kelantan. In addition, chapter 4 we will discuss the preliminary analysis, demographic of respondents, the validity and reliability test, normality test, and hypothesis testing. Last but not least, in chapter 5 we will discuss the key findings, implications, limitations and the recommendations for future research.

CHAPTER 2: LITERATURE VIEW

2.1 INTRODUCTION

In this chapter, the researcher would want to create a literature review in order to learn more about the subject of preview investigation. A literature review is a thorough description of past research on a topic (Michael et. Al, 2020).

In the preceding chapter, the researcher briefly examines seven areas of the study which are the background, issue statement, study goal, and research questions. The discussion of the investigation's scope and relevance was then followed by word definitions and structural suggestions to ascertain the research's qualities. Researchers attempt to consolidate and synthesize the arguments and concepts of available knowledge on the factors that influence the trust of Muslims to pay Zakat to the Council of Islamic Religion and Malay Customs of Kelantan (MAIK) among the community in Kelantan for this chapter.

This chapter will begin with a discussion of the fundamental theory. The second section was examined in the previous study and comprises independent factors that influence the trust of Muslims to pay Zakat to the Council of Islamic Religion and Malay Customs of Kelantan (MAIK) among the community in Kelantan. The hypothesis is then presented in the third section, which is where the case study that serves as the major subject of this paper's research is applied together with a conceptual framework.

2.2 UNDERPINNING THEORY

2.2.1 Attribution Theory

Attribution theory is employed to explore discrepancies between attitudes and behaviors. It elucidates how an individual's actions are shaped by internal and external influences. Originated by Heider (1958), the theory clarifies the drivers behind a person's behavior. Behavioral outcomes stem from dispositional factors, encompassing internal elements like nature, character, and attitude, as well as external conditions such as the demands of a specific situation that prompt specific actions. This theory proves valuable in understanding diverse behaviors in day-to-day life, enabling the assessment of an individual's actions in terms of both internal and external factors.

Internal elements, encompassing aspects like personality, motivation, and capability, are perceived as being within an individual's control or originating from within the person. On the other hand, external elements are seen as instigating reactions or originating externally, such as through equipment or the social influence of others (Judge, S.P.R.T.A., & Buku, P.O., 2008). Consequently, social influences that mold an individual's character, such as those emanating from the family environment, colleagues, friends, education, and the surrounding mass media, represent external factors that shape behavior. The implication of this attribution theory is to underscore the significance of knowledge and income variables in relation to zakat interest within a zakat organization, considering both the internal and external factors affecting a *Muzakki*.

2.2.2 Stewardship Theory

The theory of stewardship is based on common interests. Therefore, in order to achieve the objectives of the organization, the manager will take actions that prioritize common interests. If the manager and the organization do not have the same interests, managers and organizations will work together to achieve common goals. Anton, F. (2016) states that the theory of stewardship discusses situations in which the goal does not motivate managers to do things personally, instead focusing on their main objectives for the benefit of the organization. The study uses the nature of trust, integrity, honesty, and responsibility to build the theory of stewardship. According to the theory of stewardship, management can be trusted only if they strive for the public interest (Kaihatu, T.S., 2006).

The trust perspective on the Amil zakat institution is shaped by its alignment with actions that serve the public interest. This viewpoint asserts that the trust and allegiance of company managers to the organization's commitments contribute significantly to enhancing overall performance. In this research, the stewardship theory employs the concept of trust, aligning with Yuliafitri, I. & Rivaldi, A. I. (2017), who emphasize trust as the foundation of this theory. Individuals who can rely on the trustworthiness of resource managers to fulfill their duties responsibly, ethically, and accurately establish a robust connection between the importance of fulfilling zakat obligations within the Amil zakat institution and the trust placed by Muzakki. The stewardship theory is extensively applied to construct a logical framework regarding the interplay

between the zakat payment interest variable and the trust variable in this study. The theoretical implication of this research lies in the overarching use of the stewardship theory to construct a coherent perspective on the relationship between trust variables and the interest variable of zakat payment. Muzakki's inclination to believe in the trustworthiness, integrity, honesty, and responsibility of the zakat organization is influenced by their commitment to fulfilling zakat obligations.

2.3 PREVIOUS STUDIES THE FACTORS THAT INFLUENCE THE TRUST OF MUSLIMS TO PAY ZAKAT TO THE MAJLIS AGAMA ISLAM KELANTAN (MAIK)

The factors that influence the belief of the Muslim community to pay zakat to the Majlis Agama Islam Kelantan (MAIK) based on previous studies are important to better understand the study that will be conducted. Here are the previous studies that were searched based on the independent variables:

2.3.1 Trust to pay zakat

Laili Irawati and Fernaldi Anggadha Ratno (2007) stated that trust is a person's readiness to put their trust in another individual in whom they have faith.The outcome of trust can encourage people to pay zakat (Sri Dewi Wahyundaru & Osmad Muthaher, 2023). Futhermore, Wahyu Manuhara Putra and Endah Dwi Lestari (2021) found that since the institution may give financial information with integrity and openness in terms of accountable management of provided funds, trust can encourage individuals to be interested in getting involved with the payment of zakat through this organization. In addition, according to the concepts of planned behavior, trust is one of the factors that people use to determine whether they will respond positively or negatively (Prabowo Yudo Jayanto & Siti Munawaroh, 2019).

Next, institutional zakat trust is an important element to ensure the continuity of operations in zakat financial management in the state of Kelantan can be organized systematically and well. This is to make it easier for the administration of the Islamic Religious Council of Kelantan to analyze and see the development of the ability of the Muslim community to pay zakat.Based on the results of the previous study, the researcher S. A. Muhammadnand R. Al Jaffri Saad (2016) discovered that trust is absolutely essential in zakat institutions since their survival is dependent

on the amount of zakat collected from zakat payers. This is in accordance with the hypothesis that contributor trust is important in organizations for charity since their actions are significantly connected with the levels of trust they obtain among the individuals who donate. Zakat institutions can only continue if zakat payments are made on time and effectively distributed to Asnaf.

2.3.2 Knowledge

Based on the previous studies, the researcher Ahmad Afandi (2022) found that knowledge of zakat is divided into two categories: fundamental knowledge and advanced knowledge. Common knowledge, Asnaf knowledge, zakat unity knowledge, zakat item knowledge, and zakat calculation knowledge are all part of basic knowledge. Zakat is an essential Islamic pillar that refers to the need to distribute a certain amount of one's income to those in need. It is regarded as one of the five pillars of Islam that must be fulfilled. In addition, Wahyu Manuhara Putra and Endah Dwi Lestari (2021) discovered in their study that knowledge has an important and advantageous impact on zakat plans and attention.This demonstrates that knowledge has a considerable beneficial influence on the desire to pay zakat at a zakat institution. Zakat knowledge has a major influence on the confidence of individuals in zakat administration institutions (Wahyu Manuhara Putra and Endah Dwi Lestari, 2021).

The knowledge related to zakat is very broad and it gives a very pure effect of goodness to all Muslims who pay zakat. According to Muhammad Usama (2021), zakat is not only simply money donated to people in need by Muslims; it is also a beneficial investment. There are several hadiths concerning zakat in Islam; Allah SWT has said in the Quran that those who donate money to the people in need may have this practice compounded (in His account) numerous times until it becomes an act that saves them in the end.According to Sahih Bukhari, "Whoever pays zakat, Allah will increase his wealth," and zakat is a successful investment.

2.3.3 Level of Income

According to Wahyu Manuhara Putra and Endah Dwi Lestari (2021), the percentage of income is also thought to impact people's willingness to pay zakat. Furthermore, "Income" is anything gained or derived through labor done in order to meet one's basic necessities. However, sometimes income, known as a reward or pay, may enhance assets with certain and persistent sources. As a result, Wahyu Manuhara and Endah Dwi Lestari (2021) recognised that Islam

requires zakat not only on wealth but also on income. Based on previous research by the researcher, Abdo Yousef Qaid Saad et al. (2020) stated that the substantial amount of income is intended to strengthen trust in the zakat institution's determination concerning charging Muslims zakat.This shows that the range of income has a direct impact on an individual's capacity to pay zakat. Automatically, individuals with greater earnings often have more money or assets that fulfill the nisab requirement, making them responsible for paying zakat.This income includes all types of wages, salaries, fees, or products derived from work, such as wages, bonuses, and commissions. In relation to that, this level of income can be a factor that differentiates the amount of zakat payment for each individual, and it also makes it easier for institutions to evaluate and achieve the value of zakat payment. Furthermore, this level of income can increase the ability of Muslims to pay zakat and directly put their trust in the management of zakat institutions in Kelantan.

2.3.4 Transparency

According to the fourth edition of the hall dictionary, transparency means the state or nature of being frank that there is nothing hidden and suspicious. In other words, transparency refers to the clarity and honesty of zakat institutions in carrying out their duties and responsibilities towards zakat funds collected from zakat payers. The transparency of zakat institutions to zakat payers is one of the important aspects of zakat management in Malaysia.

As people who pay zakat, they have the right to know how the zakat funds they contribute are managed and distributed. A transparent zakat institution will provide information and reports related to the receipt, management, and distribution of zakat funds openly to zakat payers. Wahyu Manuhara Putra and Endah Dwi Lestari (2021).

In addition, zakat institutions need to provide good information channels between zakat payers and the institution itself. This includes a complaint method that can be accessed by zakat payers to convey any problems or questions related to zakat paid. Zakat payers will have confidence and trust in zakat institutions when there is good transparency. Finally, they can clearly see how zakat funds are used to help the needy and ensure that the zakat they pay is distributed fairly and efficiently.

2.4 HYPOTHESIS STATEMENT

The purpose of this research was to investigate the connection between the dependent variable known as trust to pay zakat and the other three independent variables known as knowledge, level of income, and transparency. A total of four hypotheses were developed as part of this investigation.

H1: There is a significant relationship between knowledge and trust to pay zakat among the community in Kelantan.

H2: There is a significant relationship between level of income and trust to pay zakat among the community in Kelantan.

H3: There is a significant relationship between transparency and trust to pay zakat among the community in Kelantan.

H4: Knowledge, level of income and transparency are factors influencing the trust to pay zakat among the community in Kelantan.

2.5 CONCEPTUAL FRAMEWORK

Based on the discussion and the previous article, conceptual framework for his study is as below:
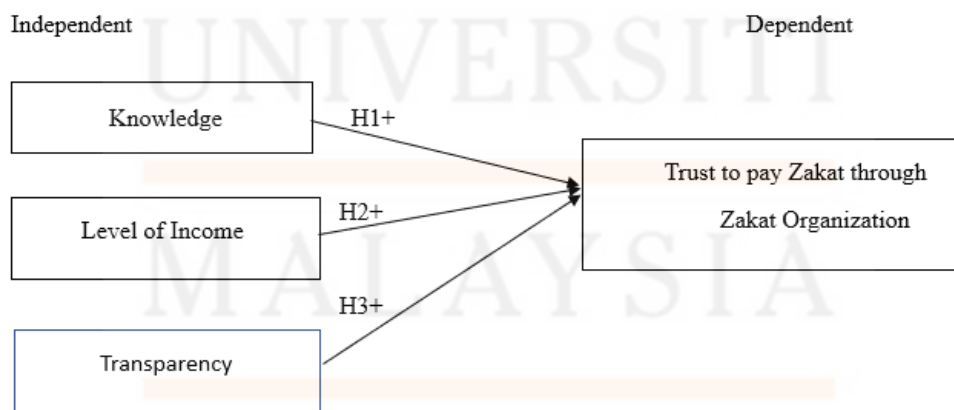
Figure 2.1: Conceptual Framework between Independent Variables (IVs) and Dependent Variables (DV)

2.6 CONCLUSION

In conclusion, this chapter focuses in detail on projects carried out by previous researchers related to the study to be carried out. Based on the analysis made through previous studies, it was possible to find out the factors that influence the trust of Muslims to pay zakat to the Islamic Religious Council of Kelantan (MAIK). The researcher has used theory and literature review to create a hypothesis in this study.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

In this section, a comprehensive elucidation of the research methods employed in the study will be presented. The chapter delves into the research methodology, outlining the techniques employed for data collection and analysis to fulfill the study's objectives. It elucidates how the necessary data and information required to address the research questions and objectives were procured, scrutinized, and assessed. Consequently, it furnishes details on the individuals designated to complete the questionnaire, delineating their qualifications and elucidating the criteria for their inclusion in the research. Factors such as study design, demographics, sample size, sampling technique, research tools, measurement scale, pilot test, and data analysis will be expounded upon to provide a comprehensive understanding of the research methodology.

3.2 RESEARCH DESIGN

This section uses a quantitative technique to evaluate the elements that impact Muslim trust in paying zakat to the Majlis Agama Islam Kelantan (MAIK). Researchers used Google Forms to get user input for this study. Researchers can use the data gathered from the questions provided to establish relationships between independent and dependent variables. This section of the questionnaire contains demographic information as well as factors that impact Muslims' willingness to give zakat to the Majlis Agama Islam Kelantan (MAIK). As a result, the questionnaire for this study was designed and developed to comply with the requirements of the research. Following that, the input from the responses to the questionnaire issues could assist in the full evaluation of the study.

In addition, the questionnaire's goal is to identify the primary factors that impact Muslims willingness to give zakat to the Islamic Religious Council of Kelantan (MAIK). This survey has the potential to save both money and time. This approach also enables the swift and efficient collection of all data from responders. As a result, this questionnaire employs an online internal survey approach. Respondents for this study will be drawn from the Malaysian population in Kelantan State, who will fill out a questionnaire. Since the purpose of the research is to assess the

perception of paying zakat in the Kelantan community, the selected respondents are entirely from the Muslim community.

Next, the researchers implemented primary data from online survey answers through Google Forms in this investigation because the information provided was presented in the format of an ordinal scale. Therefore, the produced Google Form is divided into three sections: Part A, Part B, and Part C. These three components correspond with exact specifics, with Part A giving the respondent's age, gender, and location in the state of Kelantan. Part B inquires about the level of belief in the Islamic Religious Council of Kelantan (MAIK) institution, using a Likert scale that ranges from 1 (strongly disagree) to 5 (strongly agree). Section C is then divided into four sections, each presenting survey results. This section discusses knowledge, level of income, and transparency. Part C also includes a scale of 1 (strongly disagree) to 5 (strongly agree). This shows that, with the exception of the demography part, each item in each section was evaluated using a five-point Likert scale. The responses ranged from strongly agreeing to strongly disagreeing.

However, research that uses quantitative methods implies exact and trustworthy measurements. In response to the study, this researcher can assign a wide range of values to specific qualities, items, meetings, perceptions, or concepts. In this study, the researcher exclusively used nominal and interval scales in the survey. The demographic sections use a nominal scale; however, the other parts apply an interval scale, with respondents asked to pick a scale from one to five for each item in Part B and Sector C. To do this, the researcher will collect data using online surveys or questionnaires. Overall, researchers are interested in discovering the factors that impact Muslims' willingness to pay zakat to the Islamic Religious Council of Kelantan (MAIK) after going through all of the appropriate procedures.

3.3 DATA COLLECTION METHOD

Data collection techniques relate to the process of gathering information using questionnaires and surveys in order to solve the research problem, test the hypothesis, and evaluate the results. Therefore, collecting primary data necessitates the gathering of information, particularly for research conducted with reliable sources such as the public. As a result, online data collection was employed to acquire the information. In this study, researchers used secondary data. Secondary data is information that has been published in journals, magazines, online portals, and

so on. Overall, each study procedure makes use of online portal resources. Therefore, a Google form is an example of secondary data. This questionnaire is the researcher's primary technique for gathering more meaningful input from respondents. As a result, researchers implement social media platforms as the primary entry point, making it simpler for researchers to see Factors Influencing Muslims' Trust in Paying Zakat to the Islamic Religious Council of Kelantan (MAIK).

In addition, the quantitative technique also was applied in this investigation. In general, quantitative data is concerned with gathering and analyzing structured data that may be represented quantitatively. For example, quantitative data collection and analysis procedures include closed-ended surveys, correlation and regression computations, mean, mode, median, and other methods. Other than that, the study will choose quantitative data over qualitative data since it is faster, more focused, scientific, objective, and accepted.

The application of surveys is the primary method of gathering information among participants in the current research project. The online survey will be posted at random on social media, including WhatsApp, Instagram, and Facebook. This study also made use of an internet application called Google Forms. Its goal is to assure data collection and make it easier for respondents to reply to queries. Once they click on the link to the Google Form, they're required to directly complete their question. The data will also be examined with the Social Science Statistics Systems (SPSS) software. The information gathered from the research study was examined using descriptive and multi-linear consistency regression for internal purposes. The questionnaire clearly comprises characteristics and specifications that impact Muslims willingness to give zakat to the Islamic Religious Council of Kelantan (MAIK).

3.4 STUDY POPULATION

In this study, the population for this study will be residents from Kelantan. According to the Department of Statistics Malaysia (DOSM) Official Portal, there are 1.79 million people living in Kelantan. There are 10 districts involved in this study which are Bachok, Kota Bharu, Machang, Pasir Mas, Pasir Puteh, Tanah Merah, Tumpat, Gua Musang, Kuala Krai, and Jeli. The total number of residents from Bachok are 157,288 residents, from Kota Bharu are 555,757 residents, from Machang are 110,008 residents, from Pasir Mas are 230,424 residents, from Pasir Puteh are 136,157 residents. While from Tanah Merah are 150,766 residents, from Tumpat are 179,943

residents, from Gua Musang are 112,495 residents, from Kuala Krai are 105,007 residents, and from Jeli are 54,656 residents. The target population is also defined as a specific group of people that researchers are interested in.

3.5 SAMPLE SIZE

To estimate the characteristics of the entire population, a sample is a discrete subset taken from the population. The researchers may encounter problems as a result of the large sample size because they won't have enough time to interview a lot of respondents. The data collection process will be made easier by the small sample sizes since they eliminate the need to wait for participants from all the required categories to complete the questionnaire. In order to make meaningful inferences from research findings, the proper sample size must be chosen (Memon, M. A., Ting, H., Cheah, J. H., Thurasamy, R., Chuah, F., & Cham, T. H., 2020).

The sample size in this study is focused on residents of Kelantan. The researchers take 384 estimations of the trust to pay zakat within the community to be connected with the size of the researcher's population. These estimates represent the complete population in this research. According to the table created by Krejcie and Morgan (1970), the number of respondents who need to answer the questionnaire in order to adequately reflect the complete population is 384. This quantity is considered to be sufficient. In accordance with the table created by Krejcie and Morgan (1970), Table 3.1 demonstrates how to figure out the size of the sample that should be taken from the population.

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

Note: N is Population Size, S is Sample Size

Source: Krejcie & Morgan, 1970

Table 3.1: Table Krejcie and Morgan (1970)

3.6 SAMPLING TECHNIQUES

Probability sampling and non-probability sampling are the two types of sampling procedures. Non-probability sampling approaches utilized in this study include convenience sampling, snowball sampling, quota sampling, and judgemental sampling. Convenience sampling would be employed in this study due to time and budgetary constraints, as well as the high sample size, as it is the most appropriate technique. The researchers would distribute online surveys to random Kelantan residents and ask them to complete it. In other words, the questionnaire is distributed to people whom the researcher feels comfortable reaching. This means that the researcher gave the questionnaire to friends, relatives, acquaintances and others. The convenience sampling technique makes it easy for the researchers to find the target respondents. Respondents generally chose because they happened to be in the right place at the right time.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

A study instrument is a tool used to obtain, measure and analyze data from subjects around the topic of study.

3.7.1 Survey Questionnaire

Surveys are a way of collecting standard information from individuals using the questionnaire method. The questionnaire will be utilized in this study to accomplish the goals of the study and collect data from all respondents. The most efficient way for researchers to gather information is using this strategy. The study will use online surveys such as Google Forms and this questionnaire will be given to Muslims at random. Moreover, one of the reasons why researchers choose this strategy is its affordability, since it does not involve significant out-of-pocket expenses to acquire data that will enhance the data's quality while shortening the time needed to collect the data. Google Forms can help researchers where there are 3 sections that have questions that respondents need to answer and with this section will also help in achieving the objectives of this study. The questionnaire given is related to learning variables and non-slanted variables.

3.7.2 Questionnaire Design

In addition, the questionnaire used had three sections that included part A (demographic), part B (dependent variable) and part C (independent variable). Based on this study, it can give a brief explanation related to the research done.

3.8 MEASUREMENT OF THE VARIABLES

A variable is a judging that uses an instrument, device, or computer. However, researchers used questionnaires to better examine the results and her feedback. The scale of the variable can be measured drastically, and it affects the type of analysis technique used on the data. Furthermore, conclusions can be drawn through the collected data. Variables are properties, characteristics, numbers, and quantities that can increase and decrease over time, or they can take different values with different situations. There are four scales of measurements and in these studies, we will use ordinal scale data because it fits the method of study we conducted (quantitative).

	Variables	Sources of scales	Number of items
Dependent Variable	Trust to pay zakat through Zakat Organisation	Adapted from (Wahyu et al.,2022)	5
Independent Variable	Knowledge	Adapted from (Wahyu et al.,2022)	5

will survey on the factors that influence the trust of muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK). The questionnaire will be created based on basic questions only because we just need some info about their trust to pay zakat to MAIK, understanding and knowledge in this study.

3.8.3 Section C (Independent Variable)

An independent variable is one that is thought to have an impact on other variables (independent variables), according to studies by Flannelly, Laura & Flannelly, Kevin & Jankowski, and Katherine (2014). The questionnaire for this part will focus on knowledge, level of income and transparency of Muslims in Kelantan. Each of these variables will be evaluated by respondents based on ordinal scales, which is whether they agree or disagree (5 Likert-scale).

3.9 PROCEDURE FOR DATA ANALYSIS

3.9.1 Data Processes and Data Analysis.

All data is entered into SPSS for the purposes of analysis and hypothesis testing and to calculate and study the data obtained. SPSS is a multipurpose application for performing various statistical operations. Its use is widespread in all fields.

3.9.2 Descriptive data.

Descriptive data can be done whether the study uses qualitative or quantitative methods. Frequency distribution and graphics, mean, mode and median of some frequently used descriptive data. It can help researchers in analyzing data and will have an impact on the results of the study. A descriptive study was conducted to identify factors that influence the trust of Muslims to pay zakat to the Islamic Religious Council of Kelantan (MAIK) with independent variables namely trust to pay zakat, knowledge, level of income and transparency.

3.9.3 Reliability Test.

According to Peter M. Fayers (2002), reliability is a scale that reports research findings that are translatable and accurate. It evaluates and interprets quantitative data, such as statistics

(Anne Bruton, 2000). If the data obtained produce accurate findings, the information can be trusted. Researchers used Cronbach's Alpha to measure the extent to which there was consistency among respondents' ratings. When Cronbach's Alpha value is 0.7, the relationship between the independent variable and the dependent variable will be stronger and valid. The importance of reliability is to ensure that the answer given by the respondent reflects his ability and is not due to guesswork.

3.9.4 Spearman Correlation.

Spearman Correlation is a non-parametric measure of the strength and direction of the relationship that exists between two variables measured on at least an ordinal scale. It measures the strength between two variables. This is denoted by the Greek letter ρ, pronounced rho. This test is used for ordinal variables or for continuous data that have failed the assumptions required to perform Pearson Correlation (Fikratunnaza, 2021).

3.10 CONCLUSION

This methodology covers the research design to be employed in this study. The determination of the population and sample of the study is as specified which includes the Muslim community that is eligible to pay zakat using the method of Krejcie and Morgan (1970). In order to obtain correct information about the relationship between factors that influence the trust of Muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK), the researcher has used the first data by sharing an online questionnaire to the respondents. The data obtained will be collected and then analyzed and discussed to obtain the desired results of the study. The way to conduct the data analysis of this study is SPSS, descriptive data, reliability test and Pearson's correlation coefficient.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The results of data analysis from the process described in the previous chapter are analyzed in this chapter. The results of the surveys that were distributed are also examined and interpreted in this chapter. To investigate 'Factors that influence the Trust of Muslims to Pay Zakat to the Majlis Agama Islam Kelantan, an online survey and questionnaire were used. 384 sets of data were collected via questionnaires. The statistical package for social science, or SPSS 25.0, will be used to analyze and interpret all of the data. Utilizing Cronbach's alpha, the reliability analysis was examined. This chapter will contain the final statistical findings. Preliminary analysis, demographic profiles of respondents, descriptive analysis, validity and reliability tests, and hypothesis testing will all be covered in this chapter. Tables and charts will be used to display the results that were acquired. This chapter ends with a summary of the hypothesis findings.

4.2 PRELIMINARY ANALYSIS

We gave our questionnaire to 30 respondents in Kelantan for this preliminary analysis in order to gauge the success of our study. This is the first step in ensuring that our survey has effectively met the study's goal. In this section, we have employed Cronbach's Alpha to assess the reliability analysis of our survey. To determine whether or not our variable data can be used for the research, table 4.1 below displays the results of the reliability analysis for 30 respondents.

Table 4.1 Pilot Test Result

Variables	Number of item	Cronbach's Alpha
Knowledge (IV 1)	5	.863
Level of income (IV 2)	5	.807.
Transparency (IV 3)	5	.859
Trust to pay Zakat to MAIK (DV)	5	.738

The results of the variables that were approved and could be used in this study are displayed in Table 4.1. As we can see, all variables have Cronbach's Alpha values greater than 0.70, indicating that this is a recommended acceptability test.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Section A focuses on capturing the demographic profile of the respondents. The first part of the questionnaire, labelled Part A, is designed to gather information pertaining to the demographic details of the respondents. This section aims to compile a comprehensive overview of the participants, and a summary of the respondent information is presented in the following table.

4.3.1 GENDER

Table 4.2: Respondent Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	191	49.7	49.7	49.7
	Male	193	50.3	50.3	100.0
	Total	384	100.0	100.0	
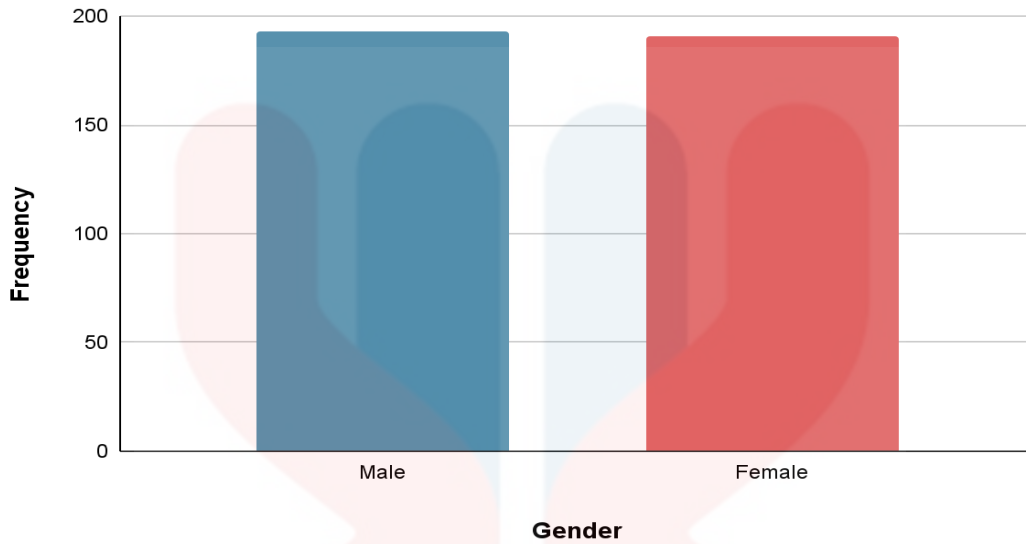
Figure 4.1: Chart of Gender

Figure 4.1 shows the gender chart of respondents. There were 384 respondents who answered this questionnaire, providing information on the frequency and percentage of respondents' genders. Male respondents made up 193 (50.3%) of the total, while female respondents made up 191 (49.7%). This indicates that the majority of respondents in this survey are men.

4.3.2 AGE

Table 4.3: Respondent Age

				Age	
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 30 years	29	7.6	7.6	7.6
	31 - 40 years	144	37.5	37.5	45.1
	41 - 50 years	153	39.8	39.8	84.9

Less than 20 years	2	.5	.5	85.4
More than 51 years	56	14.6	14.6	100.0
Total	384	100.0	100.0	
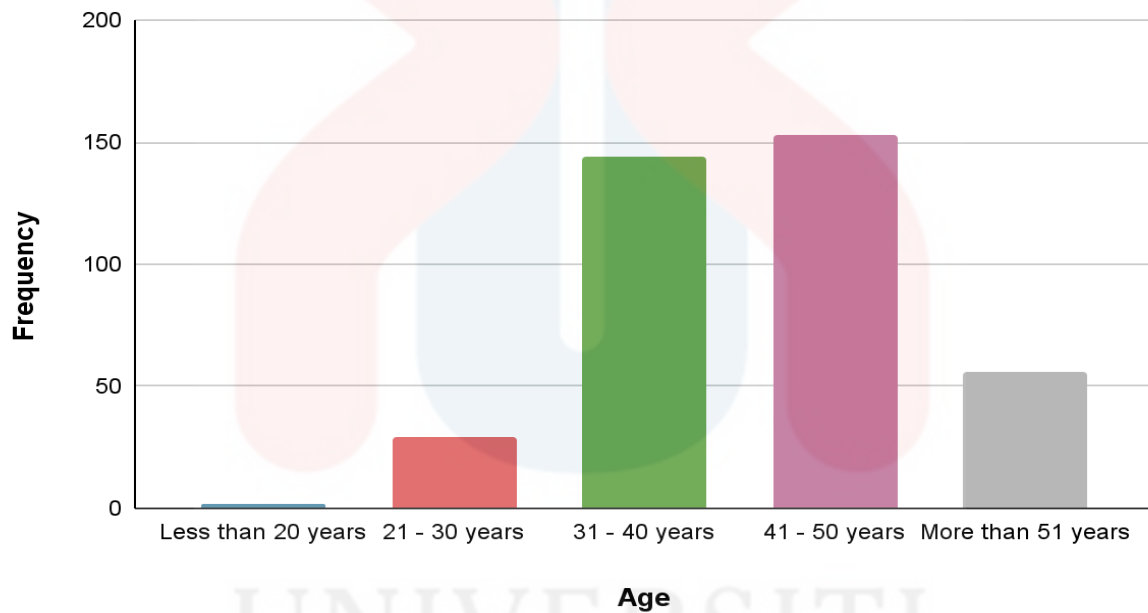
Figure 4.2: Chart of age

The age-based chart of responses is displayed in Figure 4.2. 384 individuals answered this questionnaire, providing information on the frequency and proportion of respondents' ages. There are 2 respondents (0.5%) who are less than 20 years old, and 29 (7.6%) were between the ages of 21 and 30 years old. 144 respondents (37.5%) were aged between 31 to 40 years old, 153 respondents (39.8%) were between the ages of 41 and 50, and 56 respondents (14.6%) were older than 51 years old.

4.3.3 MARITAL STATUS

Table 4.4: Respondent Marital Status

Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Divorced	57	14.8	14.8	14.8
	Married	296	77.1	77.1	91.9
	Single	31	8.1	8.1	100.0
	Total	384	100.0	100.0	
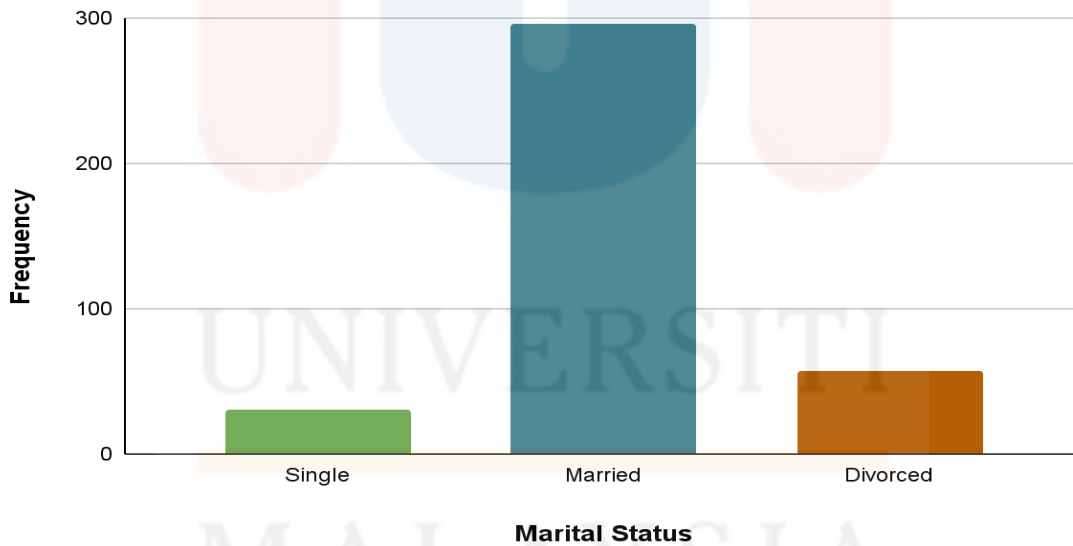
Figure 4.3: Chart of Marital Status

The chart of respondents according to marital status is displayed in Figure 4.3. 384 people answered this questionnaire, providing information on the frequency and proportion of respondents' marital status. 31 responders, or 8.1%, are single. In contrast, 296 respondents (77.1%) are married and 57 respondents (14.8%) are divorced.

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4.3.4 OCCUPATION

Table 4.5: Respondent Occupation

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Freelance	147	38.3	38.3	38.3
	Government worker	174	45.3	45.3	83.6
	Private Sector Worker	63	16.4	16.4	100.0
	Total	384	100.0	100.0	
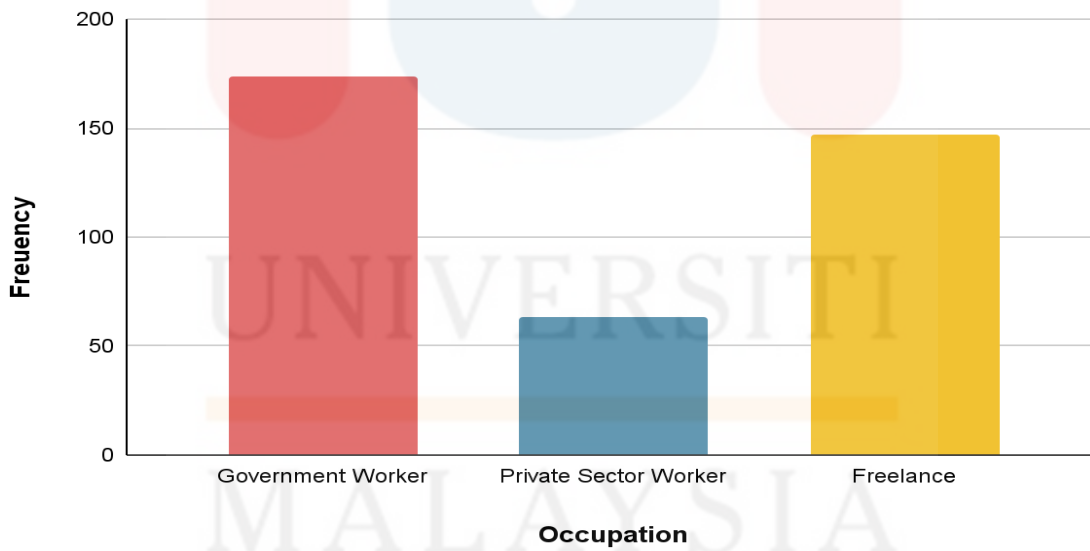
Figure 4.4: Chart of Occupation

The occupation-based chart of the respondents is displayed in Figure 4.4. There were 384 respondents who answered this questionnaire, providing information on the frequency and percentage of respondents' occupations. Government workers make up 174 responders (45.3%) of

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the total. While 63 respondents (16.4%) are private sector workers and 147 respondents (38.3%) are freelancers.

4.4 DESCRIPTIVE ANALYSIS

Researchers employ the mean as a statistical measure to conduct a descriptive analysis of both dependent and independent variables within each section. The primary objective is to explore the factors influencing the trust of Muslims in paying zakat to the Majlis Agama Islam Kelantan (MAIK). This involves comparing the means of independent and dependent variables for each question in the analysis. Following this comparison, the researcher can determine which responses the respondents strongly agree or disagree with.

The Likert scale serves as the basis for scaling the responses, where a score of 1 indicates "strongly disagree," 2 denotes "disagree," 3 represents "neutral," 4 signifies "agree," and 5 corresponds to "strongly agree." This systematic scaling allows for a quantitative assessment of the degree of agreement or disagreement among respondents, facilitating a nuanced understanding of their perspectives on the factors influencing trust in zakat payments to MAIK.

Table 4.6: The Level of Means

Level	Means
Strongly Agree	4.01 - 5.00
Agree	3.01 - 4.00
Neutral	2.01 - 3.00
Disagree	1.01 - 2.00
Strongly Disagree	0 - 1.00

4.4.1 TRUST OF MUSLIMS TO PAY ZAKAT TO MAJLIS AGAMA ISLAM KELANTAN (MAIK).

Table 4.7: Trust Of Muslims To Pay Zakat To The Majlis Agama Islam Kelantan (Maik)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
How well do you know the Majlis Agama Islam Kelantan (MAIK) as a zakat management body?	384	1	5	4.64	.605
I used to pay zakat in MAIK because I believe zakat is a responsibility that must be carried out by Muslims for those who are able.	384	1	5	4.28	1.105
To what extent do you believe paying zakat at MAIK is an obligation for every Muslim.	384	1	5	4.45	.856
Belief someone to pay zakat in an institution is based on the effectiveness of the institution itself.	384	1	5	4.45	.607
Individuals who lack knowledge related to zakat will cause them not to believe to all zakat management institution.	384	1	5	4.48	.824
Valid N (listwise)	384				

Table 4.7 illustrates the Trust Of Muslims To Pay Zakat To The MAIK variable. From the result, the respondents strongly agree about the concept of how well do you know the MAIK as a zakat management body, which the mean shows at a level of 4.64. At the same time, this was the highest mean value. The lowest mean value for the trust of Muslim to pay Zakat to the Maik was

4.28, where the respondent strongly agreed that I used to pay zakat in MAIK because I believe Zakat is a responsibility that must be carried out by Muslims for those who are able.

4.4.2 KNOWLEDGE

Table 4.8: Knowledge

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Zakat is to spend a certain part of the property and given to asnaf-asnaf who are entitled to receive it after fulfilling the conditions set by Shari'ah.	384	2	5	4.32	.985
Zakat is one of the five pillars of Islam.	384	1	5	4.59	.793
Zakat is divided into two types, namely zakat Fitrah and zakat Harta (Maal).	384	2	5	4.59	.623
The wisdom and purpose of Allah SWT in prescribing zakat is to purify the zakat payer.	384	3	5	4.39	.783
Zakat is Fardhu Ain for every Muslim who fulfills all the mandatory conditions.	384	1	5	4.46	.732
Valid N (listwise)	384				

Table 4.8 illustrates the Knowledge variable. From the result, the respondents strongly agree that zakat is one of the five pillars of Islam and zakat is divided into two types, namely zakat *Fitrah* and zakat *Harta* (Maal), where the mean for both variables shows a level of 4.59. Both of

these variables also had the highest mean. Next, respondents also strongly agree that zakat is to spend a certain part of the property and given to *asnaf-asnaf* who are entitled to receive it after fulfilling the conditions set by Shari'ah with the mean showing a level of 4.32. The respondents also strongly agree that the wisdom and purpose of Allah SWT in prescribing zakat is to purify the zakat payer with the mean showing 4.39 and zakat is *Fardhu Ain* for every Muslim who fulfills all the mandatory conditions with the mean showing 4.46.

4.4.3 LEVEL OF INCOME

Table 4.9: Level Of Income

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
A person's income greatly influences a Muslim's decision to be responsible in spending his zakat to the needy community.	384	1	5	4.63	.581
When an individual's income increases, it gives him high motivation to always pay zakat.	384	1	5	4.34	1.079
The level of income is important to see if the property has reached Nishab or not.	384	2	5	4.37	.718
The amount of zakat that must be paid by Muslims is based on an individual's income level.	384	2	5	4.71	.601
Income level is an individual who is able to increase the amount of money received in the form of salary, wages, rent, and profit in a certain period.	384	3	5	4.76	.563

Valid N (listwise)	384				

Table 4.9 illustrates the Level Of Income variable. From the result, the respondents strongly agree that income level is an individual who is able to increase the amount of money received in the form of salary, wages, rent, and profit in a certain period, which the mean shows at a level of 4.76. At the same time, this was the highest mean value. The lowest mean value from the level of income was 4.34, where the respondent strongly agreed that when an individual's income increases, it gives him high motivation to always pay zakat.

4.4.4 TRANSPARENCY

Table 4.10: Transparency

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Transparency is Muslims' awareness of their responsibility to pay zakat.	384	2	5	4.70	.584
The transparency exhibited by the institution of the Majlis Agama Islam Kelantan (MAIK) can increase the level of confidence of zakat payers to commit to paying zakat.	384	3	5	4.58	.621
This attitude of transparency needs to be implemented so that no more problems arise in the community and the bad perception of the zakat bodies can be eliminated.	384	3	5	4.55	.518
Majlis Agama Islam Kelantan (MAIK) always emphasizes	384	3	5	4.52	.555

transparency in all assignments done, mainly in the distribution of zakat.					
The transparency of zakat distribution management can develop Muslims and the country's economy.	384	3	5	4.53	.520
Valid N (listwise)	384				

Table 4.10 illustrates the Transparency variable. From the result, the respondents strongly agree that transparency is Muslims' awareness of their responsibility to pay zakat, where the mean shows a level of 4.70. These variables had the highest mean. Next, respondents also strongly agree that the transparency exhibited by the institution of the MAIK can increase the level of confidence of zakat payers to commit to paying zakat with the mean showing a level of 4.58. The respondents also strongly agree that this attitude of transparency needs to be implemented so that no more problems arise in the community and the bad perception of the zakat bodies can be eliminated, with the mean showing 4.55 and the transparency of zakat distribution management can develop Muslims and the country's economy, with the mean showing 4.53. MAIK always emphasizes transparency in all assignments done, mainly in the distribution of zakat which shows the lowest mean of 4.52.

4.5 VALIDITY AND RELIABILITY TEST

Validity in a research study, as outlined in J. Bras Pneumol (2018), pertains to how closely the findings among the study respondents align with the genuine findings among similar populations outside the study. Researchers often manipulate or measure independent and dependent variables in studies to assess cause-and-effect relationships. According to Pritha Bhandari (2023), the independent variable is considered the cause, and its value remains unaffected by other variables in the study. On the other hand, the dependent variable is the effect, and its value is contingent on changes in the independent variable. This distinction is crucial in understanding

the relationships studied and in ensuring that the research accurately captures and measures the intended factors and their effects.

In this study, uniform questionnaires were administered to all respondents, employing appropriate scales specified by the study's instrument to ensure consistency. This approach aimed to assess the reliability of the instrument by minimizing errors and discrepancies. The online questionnaire was transparently distributed to respondents across the state of Kelantan, categorized to align with the study's focus on understanding the trust of Muslims in paying Zakat to the Islamic Religious Council of Kelantan (MAIK).

To gauge the internal consistency of the questionnaire items, Cronbach's Alpha was employed. According to L.M. Collins (2007), Cronbach's Alpha is utilized to translate the percentage of disagreement or agreement within the studied scale onto a hypothetical true scale that encompasses all possible items. The calculation of Cronbach's Alpha values in this study was performed using the Software Package for Social Science (SPSS). Table 4.11 provides an explanation of the Cronbach's Alpha values applied in this investigation.

Table 4.11: Table of Cronbach's Alpha Coefficient Size

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

4.5.1 Reliability Result for Trust of Muslims to Pay Zakat to The Majlis Agama Islam Kelantan (MAIK)

Table 4.12: Reliability Test for The Dependent Variable Trust of Muslims to Pay Zakat to The Majlis Agama Islam Kelantan (MAIK)

Reliability Statistics	
Cronbach's Alpha	N of Items
.800	5

Table 4.12 demonstrates that the reliability analysis for the dependent variable Trust of Muslims to Pay Zakat to Majlis Agama Islam Kelantan (MAIK) was satisfactory. Cronbach's alpha equals 0.800. According to Cronbach's alpha coefficient size table, the consistency and stability of 0.800 appear to be quite excellent. The five questions for the Majlis Agama Islam Kelantan (MAIK) Trust of Muslims to Pay Zakat were correct since all of the questions supplied could be comprehended by respondents.

4.5.2 Reliability Result for Knowledge

Table 4.13: Reliability Test for The Independent Variable of Knowledge

Reliability Statistics	
Cronbach's Alpha	N of Items
.800	5

Table 4.13 demonstrated that the reliability analysis for the independent variable of knowledge was satisfactory. Cronbach's alpha equals 0.800. According to Cronbach's alpha coefficient size table, 0.800 appears to have excellent consistency and stability. The five questions were intended to gather information on the knowledge aspects that impact respondents' choices.

4.5.3 Reliability Result for Level of Income

Table 4.14: Reliability Test for the Independent Variable Level of Income

Reliability Statistics	
Cronbach's Alpha	N of Items
.883	5

The reliability analysis for the independent variable amount of income is similarly acceptable, as shown in Table 4.14. Cronbach's alpha is 0.883. According to Cronbach's alpha coefficient size table, the consistency and stability level of income, which is 0.883, appear to be extremely excellent, as does knowledge. The stability of the five questions asked to the respondent is to acquire their opinion about the level of income that determines Muslims' faith in paying Zakat to the Majlis Agama Islam Kelantan (MAIK).

4.5.4 Reliability Result for Transparency

Table 4.15: Reliability Test for the Independent Variable of Transparency

Reliability Statistics	
Cronbach's Alpha	N of Items
.743	5

Table 4.15 demonstrated that the reliability analysis for the dependent variable of transparency was acceptable. Cronbach's alpha is 0.743. According to Cronbach's alpha coefficient size table, the consistency and stability of 0.743 appear to be satisfactory. The five transparency questions were acceptable since all of the questions supplied could be understood by respondents.

Table 4.16: Summary of Reliability Statistics

Variables	Cronbach's Alpha	Number of Items	Relationship
Trust of Muslims To Pay Zakat to The Majlis Agama Islam Kelantan (MAIK)	.800	5	Very Good
Knowledge	.800	5	Very Good
Level of Income	.883	5	Very Good
Transparency	.743	5	Good

4.6 NORMALITY TEST

The normality test is a key step in determining central tendency measurements and statistical methodologies for data processing. The purpose of this is to see if the data obtained in this study has a normal distribution. It may be shown in two types of graphics: histograms, Q-Q probability plots, and analytical tests like the Shapiro-Wilk and Kolmogorov-Smirnov tests. Therefore, the sample data is drawn from a normally distributed population. We have two approaches for the normality test: Kolmogorov-Smirnov and Shapiro-Wilk. In this study, if the

significant value is greater than 0.05, the data is regarded as normal; otherwise, the data is considered abnormal.

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Table 4.17: Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
How well do you know the Majlis Agama Islam Kelantan (MAIK) as a zakat management body?	.414	384	.000	.604	384	.000
I used to pay zakat in MAIK because I believe zakat is a responsibility that must be carried out by Muslims for those who are able.	.364	384	.000	.662	384	.000
To what extent do you believe paying zakat at MAIK is an obligation for every Muslim.	.395	384	.000	.674	384	.000
Believing someone to pay zakat in an institution is based on the effectiveness of the institution itself.	.316	384	.000	.713	384	.000
Individuals who lack knowledge related to zakat will cause them not to believe in all zakat management institutions.	.399	384	.000	.664	384	.000
Zakat is to spend a certain part of the property and give it to *asnaf-asnaf* who are entitled to receive it after fulfilling the conditions set by Shari'ah.	.333	384	.000	.680	384	.000
Zakat is one of the five pillars of Islam.	.445	384	.000	.571	384	.000
Zakat is divided into two types, namely zakat *Fitrah* and zakat *Harta (Maal)*.	.399	384	.000	.652	384	.000

The wisdom and purpose of Allah SWT in prescribing zakat is to purify the zakat payer.	.357	384	.000	.715	384	.000
Zakat is *Fardhu Ain* for every Muslim who fulfills all the mandatory conditions.	.366	384	.000	.708	384	.000
A person's income greatly influences a Muslim's decision to be responsible in spending his zakat to the needy community.	.411	384	.000	.625	384	.000
When an individual's income increases, it gives him high motivation to always pay zakat.	.387	384	.000	.636	384	.000
The level of income is important to see if the property has reached *Nishab* or not.	.318	384	.000	.759	384	.000
The amount of zakat that must be paid by Muslims is based on an individual's income level.	.472	384	.000	.526	384	.000
Income level is an individual who is able to increase the amount of money received in the form of salary, wages, rent, and profit in a certain period.	.494	384	.000	.464	384	.000
Transparency is Muslims' awareness of their responsibility to pay zakat.	.456	384	.000	.560	384	.000
The transparency exhibited by the institution of the Majlis Agama Islam Kelantan (MAIK) can increase the level of confidence of zakat payers to commit to paying zakat.	.401	384	.000	.663	384	.000
This attitude of transparency needs to be implemented so that no more problems arise in the community and the bad perception of the zakat bodies can be eliminated.	.369	384	.000	.663	384	.000
Majlis Agama Islam Kelantan (MAIK) always emphasizes transparency in all	.354	384	.000	.694	384	.000

assignments done, mainly in the distribution of zakat.						
The transparency of zakat distribution management can develop Muslims and the country's economy.	.358	384	.000	.668	384	.000

a. Lilliefors Significance Correction

The studies in Table 4.17 above used the Shapiro-Wilk and Kolmogorov-Smirnova tests. The dependent variable and the independent variable are non-normal data as a consequence of the previously mentioned test. This is due to Sig. The Shapiro-Wilk test yields a value of 0.000, which is less than 0.05. The obtained data has been classified as non-normal data in general.

4.7 HYPOTHESIS TESTING

The assessment of this study can be conducted based on the provided results or by utilizing the responses from the participants. One of the techniques employed for this analysis is Spearman correlation. This statistical measurement of the correlation coefficient illustrates the relationship between two variables. Positive values of the correlation coefficient range from 0.10 to 1.0, whereas negative values range from -0.10 to -1.0. Therefore, when evaluating the correlation, a penalty is assigned if the statistic deviates from the standard range of -1.0 to positive 1.0.

Table 4.18: Rules of thumb on Correlation Coefficient size.

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

4.7.1 Hypothesis 1

Relationship Between Knowledge and Trust to Pay Zakat through Zakat Organization.

Table 4.19: Spearman correlation for knowledge

Correlations

		Trust to Pay Zakat through Zakat Organization	Knowledge
Spearman's rho Trust to Pay Zakat through Zakat Organization	Correlation Coefficient	1.000	.699**
	Sig. (1-tailed)	.	.000
	N	384	384
Knowledge	Correlation Coefficient	.699**	1.000
	Sig. (1-tailed)	.000	.
	N	384	384

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

Based on spearman's rho table above for knowledge factors that influence the trust of muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK), shows that has a moderately positive relationship. The ratio value is 0.699, N=384, p=0. Therefore, this relationship has proven that moderate positive that influence the trust of muslims to pay zakat to MAIK in the knowledge factor.

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4.7.2 Hypothesis 2

Relationship Between Level of Income and Trust to Pay Zakat through Zakat Organization.

Table 4.20: Spearman correlation for level of income

Correlations

			Trust to Pay Zakat through Zakat Organization	Level of Income
Spearman's rho	Trust to Pay Zakat through Zakat Organization	Correlation Coefficient	1.000	.702[**]
		Sig. (1-tailed)	.	.000
		N	384	384
	Level of Income	Correlation Coefficient	.702[**]	1.000
		Sig. (1-tailed)	.000	.
		N	384	384

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

Based on spearman's rho table above for level of income factors that influence the trust of muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK), shows that has a high positive relationship. The ratio value is 0.702, N=384, p=0. Therefore, this relationship has proven that high positive that influence the trust of muslims to pay zakat to MAIK in the level of income factor.

4.7.3 Hypothesis 3

Relationship Between Transparency and Trust to Pay Zakat through Zakat Organization.

Table 4.21: Spearman correlation for transparency

Correlations

			Trust to Pay Zakat through Zakat Organization	Transparency
Spearman's rho	Trust to Pay Zakat through Zakat Organization	Correlation Coefficient	1.000	.600**
		Sig. (1-tailed)	.	.000
		N	384	384
	Transparency	Correlation Coefficient	.600**	1.000
		Sig. (1-tailed)	.000	.
		N	384	384

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

Based on spearman's rho table above for transparency factors that influence the trust of muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK), shows that has a moderately positive relationship. The ratio value is 0.600, N=384, p=0. Therefore, this relationship has proven that moderate positive that influence the trust of muslims to pay zakat to MAIK in the transparency factor.

4.8 CONCLUSION

In conclusion, we used data analysis to review the respondents' questionnaire. All of the research's tests were conducted using the SPSS programme in order to obtain the data analysis results that are discussed in this chapter. Only 384 of the 1,751,569 communities in Kelantan, which make up the entire population, are selected as respondents for this study. Next, each data point entered into the SPSS programme is understood through the use of the descriptive tests. Every test and analysis was conducted with the aim of assessing the dependability of the data gathered from 384 participants. The findings for the link between the independent and dependent variables and the factors that influence the trust of muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK) will be further addressed and clarified in Chapter 5.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In chapter 5, we discuss the debate's analysis and findings, as well as the conclusions reached in chapter 4. The conclusions of the data analysis for the dependent variable (Muslims' Trust in Paying Zakat to Majlis Agama Islam Kelantan (MAIK)) and the independent variables (knowledge, level of income, and transparency) are also discussed in this chapter. The researchers also debated their perspectives on the hypothesis test and whether it was accepted or rejected. If the hypothesis is accepted, the independent and dependent variables have a connection and may be employed. However, if the hypothesis's results are not accepted, some things regarding the variables must be adjusted.

This chapter subsequently goes over the findings and recommendations. As a consequence, the researchers provide recommendations for future research based on the study's findings, as well as address the study's limits and conclusions. As a consequence, the findings of this inquiry were based on the findings of this study's data analysis.

5.2 KEY FINDINGS

Table 5.1: Summary of Hypotheses Testing Result

Research Question and Objective	Hypotheses Result	Finding
RQ 1: Does there any relationship between knowledge and trust to pay zakat among the community in Kelantan? **RO 1:** To determine the relationship between knowledge and trust to pay	$p = 0.00$ $(p < 0.01)$ $r = 0.699$	There is a positive and strong relationship between knowledge and trust to pay zakat among the community in Kelantan

zakat among the community in Kelantan.		
RQ 2: Does there any relationship between the level of income and trust to pay zakat among the community in Kelantan? **RO 2:** To determine the relationship between level of income and trust to pay zakat among the community in Kelantan.	p = 0.00 (p < 0.01) r = 0.702	There is a positive and strong relationship between the level of income and trust to pay zakat among the community in Kelantan
RQ 3: Does there any relationship between transparency and trust to pay zakat among the community in Kelantan? **RO 3:** To determine the relationship between transparency and trust to pay zakat among the community in Kelantan.	p = 0.00 (p < 0.01) r = 0.600	There is a positive and strong relationship between transparency and trust to pay zakat among the community in Kelantan

5.3 DISCUSSION

To ascertain whether the theory is accurate or merely a forecast, there is additional debate in this chapter. As per Kumar, Talib, et al. (2013), a hypothesis is a statistical test that is carried out to ascertain the validity of a sample of data for the full population. Two variables are also

examined as hypotheses to determine a data set's validity. As a result, using a number of random variables to observe the process mode, the hypothesis can also be verified. According to Sekaran and Bougie (2009), the hypothesis can be accepted and the data can be considered true if the P-value is less than the significant value of 0.01; on the other hand, if the P-value exceeds the significant value of 0.01, the hypothesis cannot be accepted. Based on independent variables (Knowledge, Level of Income, and Transparency), there are three hypotheses.

5.3.1 HYPOTHESIS 1

In terms of the elements influencing Muslims' trust to pay zakat to the Majlis Agama Islam Kelantan (MAIK), there is a positive and significant association between knowledge and trust within the community in Kelantan.

Regarding the variables influencing Muslims' trust in paying zakat to the Majlis Agama Islam Kelantan (MAIK), this study's hypothesis also maintains that there is a moderately positive and substantial association between knowledge and trust to pay zakat among the Kelantan community. According to the correlation test results, the correlation value for knowledge and trust to pay zakat through zakat organizations is 0.699 at the value of the P-value, which is less than 0.01. Consequently, the findings suggest that the alternative hypothesis (H1) is accepted.

Based on research question 1, the study can draw the conclusion that there is a moderately positive and significant relationship between knowledge and trust to pay zakat among the community in Kelantan in terms of the factors influencing the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK). This study was also supported by Cheung and Chan (2000). He said that people's fundamental views are shaped by the knowledge they acquire during learning. As a result, they stress the significance of using the social cognitive theory structure to evaluate the link between knowledge and intention. This link indicates that business owners' intentions to comply with zakat are highly influenced by their knowledge and comprehension of business zakat.

5.3.2 HYPOTHESIS 2

In terms of the elements influencing Muslims' trust to pay zakat to the Majlis Agama Islam Kelantan (MAIK), there is a positive and significant association between level of income and trust within the community in Kelantan.

Regarding the variables influencing Muslims' trust in paying zakat to the Majlis Agama Islam Kelantan (MAIK), this study's hypothesis also maintains that there is a high positive and substantial association between level of income and trust to pay zakat among the Kelantan community. According to the correlation test results, the correlation value for level of income and trust to pay zakat through zakat organisations is 0.702 at the value of the P-value, which is less than 0.01. Consequently, the findings suggest that the alternative hypothesis (H2) is accepted.

Based on research question 2, the study can draw the conclusion that there is a high positive and significant relationship between level of income and trust to pay zakat among the community in Kelantan in terms of the factors influencing the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK). Pangesti (2018), who claims that income has a strong positive influence on the motivation to pay zakat, supports these association coefficients. Therefore, a person's income has a big impact on how much they spend on zakat. because one's income determines both whether or not one will spend zakat and whether or not a property has attained nishab.

5.3.3 HYPOTHESIS 3

In terms of the elements influencing Muslims' trust to pay zakat to the Majlis Agama Islam Kelantan (MAIK), there is a positive and significant association between transparency and trust to pay zakat among the community in Kelantan.

This study's hypothesis states that, when it comes to the variables impacting Muslims' trust in their ability to pay zakat to the Majlis Agama Islam Kelantan (MAIK), there is a moderately positive and substantial association between transparency and trust to pay zakat among the Kelantan community. The correlation value between transparency and trust in zakat payment through zakat organisations, as determined by the correlation test results, is 0.600 at a P-value of less than 0.01. The findings therefore suggest that the alternative hypothesis (H3) is accepted.

Based on research question 3, the study can draw the conclusion that there is a moderately positive and significant relationship between transparency and trust to pay zakat among the community in Kelantan in terms of the factors influencing the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK). The findings of this study are consistent with those of Pangestu and Jayanto's (2017) investigation, which found that financial openness increases zakat payers' incentives in Semarang. Yuliafitri and Khoiriyah's (2016) study also demonstrated that Muzaki are significantly impacted by the LAZ Zakat House's transparency. Transparency and receiving zakat funds are closely related, according to research by Sulaiman and Jamil (2014).

5.4 IMPLICATION OF THE STUDY

There are several implications, among which is that the probability of an increase affecting the Trust of Muslims to pay zakat is dependent on three independent variables. This study shows that the independent variable of a person's level of knowledge significantly affects the awareness of paying zakat. This shows that the higher the knowledge of Muslims about Zakat, the higher their awareness of paying zakat. This can increase the interest of the Muslim community in paying zakat. In addition, Allah SWT has decreed that anyone who pays zakat can purify the zakat payer. The Zakat institution must use a variety of strategies, such as informational sessions, speeches, campaigns, and the like, to deepen the Muslim community's awareness and comprehension in Malaysia. The informational campaign should specifically target all groups and individuals who are unaware of the benefits of paying zakat. This is because there is no trust to pay zakat to Majlis Agama Islam Kelantan (MAIK) nevertheless, they might eventually pay zakat for income. The level of income also significantly affects the trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan. Moreover, given that a high income will meet the requirement of sufficient nisab zakat, people are more likely to pay zakat when their income is higher.

5.5 LIMITATIONS OF THE STUDY

Several limitations have been identified which are limitations of the data collection method during the conducting of the research. This study only focused on three independent variables which are knowledge, level of income, and transparency. The research's capacity to look into additional study facets was constrained. Aside from that, the event occurs when the sample size in this study is convenience sampling. Researchers have no control over the sample's representations. This lack of control could lead to skewed research results and sample populations, which would restrict how broadly the study can be applied. Therefore, to lessen the study's possible limitations, in the future, the researcher would consider using a mixed method approach.

Time management is the next challenge that researchers must overcome. When a researcher wants to gather willing participants for a quantitative study, time management becomes a challenge. Not every respondent who attempted to complete the survey acknowledged receipt of the link to the researcher's questionnaire or clicked on it. The responders also have their own lives and obligations. In addition, they require more time to complete the given questionnaire because they are preoccupied with their work. Their attitude will indirectly cause difficulty or problems for the researcher to complete this assignment or study as soon as possible at the scheduled time or set because of challenges in collecting information or data from respondents. As a result, it took the researchers a while to get and compile the respondents' responses to the questionnaire for their research.

In addition, the boundaries of the study are the veracity and accuracy of the respondents. This study only uses or conducts an online survey, it is challenging for the researcher to guarantee that the respondents will answer correctly when filling out the questionnaire. It could be difficult for some people to understand the question and give an honest response. As a result, the research was unable to determine whether the respondents' responses represented their true beliefs or opinions or if they were only motivated to reply. It will therefore make research findings erratic and possibly erroneous. As a result, the researchers can assess the accuracy of the data they obtained from the respondents. This is due to the possibility that most of them should carefully read the question.

5.6 RECOMMENDATIONS FOR FUTURE RESEARCH

Based on this study, the researcher made recommendations for future research. The first, future researchers can interview respondents using the title Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK). This allows researchers to obtain more detailed, accurate and honest information. The researcher can also see the respondent's reaction during the interview and explain the questions in the questionnaire.

The second, to further enhance the study's results, the researcher suggests some suggestions. Future researchers should prioritize effective time management for data collection. Allocating tasks and collecting responses from all sample respondents within a specified timeframe are crucial aspects of this process. Next, the researcher also suggested choosing the appropriate respondents to answer the questionnaire that had been given. This will give respondents enough time to answer correctly at their leisure.

Finally, use different variables. These variables, such as responsibility and education, can be considered as Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK). Future researchers can also contribute to a deeper understanding of the Muslim communitys to pay zakat in zakat institutions in Malaysia through various means such as lectures and campaigns.

5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, this study is expected to provide a clearer explanation about Factors That Influence the Trust of Muslims To Pay Zakat to Majlis Agama Islam Kelantan (MAIK). Specifically, the current study intends to present a comprehensive understanding of knowledge, level of income and transparency. Therefore, trust to pay zakat through zakat organization is a considered the dependent variable, with three independent variables knowledge, level of income and transparency.

The relationships between the independent and dependent variables were analyzed using the Pearson Correlation Coefficient, demonstrating a significant impact of the independent variables on the dependent variable. The study results show a highly significant correlation between knowledge, level of income and transparency and trust to pay zakat through zakat organization. In conclusion, the findings of this study confirm the existence of a relationship between knowledge, level of income and transparency towards the trust of Muslims to pay zakat to Majlis Agama Islam Kelantan (MAIK).

This study underscores the importance of trust among Muslims in paying zakat to Majlis Agama Islam Kelantan (MAIK). It is crucial to understand that zakat has numerous benefits for individuals, communities, and countries. The practice of giving zakat can make zakat payers accustomed to being generous. This practice can also remove stinginess and miserly elements. Finally, zakat institutions play an important role in convincing people to pay zakat, which is to provide financial assistance to those in need.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

FACTORS THAT INFLUENCE THE TRUST OF MUSLIMS TO PAY ZAKAT TO MAJLIS AGAMA ISLAM KELANTAN (MAIK)

Assalamualaikum and Salam Sejahtera

Responden yang dihormati,

Kami adalah pelajar tahun akhir program Sarjana Muda Pentadbiran Perniagaan (Islam Perbankan dan Kewangan) dengan Kepujian (SAB), Fakulti Perniagaan dan Keusahawanan(FKP), Universiti Malaysia Kelantan (UMK). Sehubungan dengan itu, soal selidik ini telah diedarkan sebagai sebahagian daripada kajian projek akhir tahun kami yang menjalankan kajian berkaitan dengan faktor-faktor yang mempengaruhi kepercayaan orang Islam untuk membayar zakat kepada Majlis Agama Islam Kelantan (MAIK). Tambahan pula, semua maklumat dalam soal selidik ini akan dirahsiakan dan digunakan untuk tujuan akademik sahaja. Sehubungan dengan itu, kami ingin mengucapkan terima kasih kerana meluangkan masa anda dengan memberikan kerjasama yang baik dan respons yang adil.

Assalamualaikum and Greetings

Dear respondents,

We are final year students of the programme Bachelor of Business Administration (Islamic Banking and Finance) with Honour (SAB), Faculty of Business and Entrepreneurship (FEB), University Malaysia Kelantan (UMK). This questionnaire was distributed as part of our final year project in order to conduct a research on factors that influence the trust of muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK). All the information in this questionnaire will be kept confidential and used for academic purposes only. We would like to thank you for spending your time by giving kind cooperation and fair responses.

BAHAGIAN A / *PART A*: DEMOGRAFIK / *DEMOGRAPHIC*

Sila tandakan (/) pada jawapan yang sesuai.

Please tick (/) on the appropriate answer.

1. Jantina / *Gender*

Lelaki / *Male*	
Perempuan / *Female*	

2. Umur / *Age*

Kurang dari 20 tahun / *Less than 20 years*	
21 - 30 tahun / *years*	
31 - 40 tahun / *years*	
41 - 50 tahun / *years*	
Lebih dari 51 tahun / *More than 51 years*	

3. Status Perkahwinan / *Marital status*

Bujang / *Single*	
Berkahwin / *Married*	
Bercerai / *Divorced*	

4. Pekerjaan / *Occupation*

Pekerja Kerajaan / *Government worker*	
Pekerja Swasta */ Private Sector Worker*	
Bekerja Sendiri / *Freelance*	

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Section B:

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

1	2	3	4	5
Sangat tidak setuju / *Strongly disagree*	Tidak setuju / *Disagree*	Neutral	Setuju / *Agree*	Sangat setuju / *Strongly agree*

Trust of Muslims to pay zakat to the Majlis Agama Islam Kelantan (MAIK).	**1**	**2**	**3**	**4**	**5**
1) Sejauh manakah anda mengenali Majlis Agama Islam Kelantan (MAIK). / *How well do you know the Islamic Religious Council of Kelantan (MAIK).*					
2) Saya pernah membayar zakat di MAIK kerana saya percaya zakat merupakan tanngungjawab yang perlu dilaksanakan oleh umat Islam bagi yang berkemampuan. / *I used to pay zakat at MAIK because I believe zakat is a responsibility that must be carried out by Muslims for those who can afford it.*					
3) Sejauh manakah anda percaya untuk membayar zakat di MAIK adalah kewajiban bagi setiap umat Islam. / *To what extent do you believe that paying zakat at MAIK is an obligation for every Muslim.*					

	1	2	3	4	5
4) Kepercayaan seseorang untuk membayar zakat di sesebuah institusi adalah berdasarkan persepsi institusi itu sendiri. / *A person's belief in paying zakat in an institution is based on the perception of the institution itself.*					
5) Individu yang kurang ilmu berkenaan zakat akan menyebabkan mereka tidak percaya kepada sesebuah institusi tersebut. / *Individuals who lack knowledge about zakat will cause them to distrust an institution.*					

Section C:

Knowledge	1	2	3	4	5
1) Zakat ialah mengeluarkan sebahagian harta tertentu dan diberikan kepada asnaf-asnaf yang berhak menerimanya setelah memenuhi syarat-syarat yang ditetapkan oleh syarak. / *Zakat is the withdrawal of a certain amount of property and is given to the asnaf-asnaf who are entitled to receive it after fulfilling the conditions set by syar'a.*					
2) Zakat adalah salah satu daripada rukun Islam yang kelima. / *Zakat is one of the five pillars of Islam.*					
3) Zakat terbahagi kepada dua jenis iaitu zakat Fitrah dan zakat Harta (Maal). / *Zakat is divided into two types, namely zakat Fitrah and zakat Harta (Maal).*					
4) Hikmah dan tujuan Allah SWT mensyariatkan zakat ialah untuk membersihkan diri pembayar zakat. / *The wisdom and purpose of Allah SWT in*					

prescribing zakat is to purify the zakat payer.					
5) Zakat adalah Fardhu Ain ke atas setiap orang Islam yang memenuhi segala syarat-syarat wajib. / *Zakat is Fardhu Ain for every Muslim who fulfills all the mandatory conditions.*					

Level of Income	1	2	3	4	5
1) Pendapatan seseorang sangat mempengaruhi seseorang umat islam untuk bertanggungjawab dalam membelanjakan zakatnya kepada masyarakat yang memerlukan. / *A person's income greatly influences a Muslim's decision to be responsible in spending his zakat on the community in need.*					
2) Apabila pendapatan seseorang individu meningkat maka ia memberi motivasi yang tinggi kepada beliau untuk sentiasa membayar zakat. / *When an individual's income increases, it gives him high motivation to always pay zakat.* 3) Tingkat pendapatan adalah penting untuk melihat sama ada harta itu telah mencapai nishab atau tidak. / *Income level is important to see if the property has reached Nishab or not.*					
4) Jumlah zakat yang perlu dikeluarkan oleh umat islam adalah berdasarkan tingkat pendapatan seseorang individu. /					

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The amount of zakat that must be paid by Muslims is based on an individual's income level.					
5) Tingkat pendapatan adalah seseorang individu meningkatkan jumlah wang yang diterimanya dalam bentuk gaji, upah, sewa dan keuntungan dalam tempoh tertentu. / *Income level is an individual's increase in the amount of money he receives in the form of salary, wages, rent, and profit over a certain period of time.*					

Transparency	1	2	3	4	5
1) Ketelusan adalah kesedaran umat islam akan tanggungjawab mereka untuk membayar zakat. / *Transparency is Muslims' awareness of their responsibility to pay zakat.*					
2) Ketelusan yang dipamerkan oleh institusi Majlis Agama Islam Kelantan (MAIK) dapat meningkatkan tahap keyakinan para pembayar zakat untuk komited membayar zakat. / *The transparency exhibited by the institution of the Majlis Agama Islam Kelantan (MAIK) can increase the level of confidence of zakat payers to commit to paying zakat.*					
3) Sikap ketulusan ini perlu dilaksanakan agar tidak timbul lagi persoalan di kalangan rakyat dan persepsi buruk kepada badan zakat. / *This attitude of transparency needs to be implemented so that there are no more problems among*					

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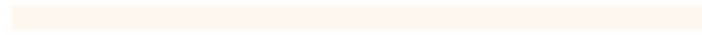|					
the people and a bad perception of the zakat body.					
4) Majlis Agama Islam Kelantan (MAIK) sentiasa menekankan ketelusan dalam semua penugasan yang dilakukan terutamanya dalam pengagihan zakat. / *Majlis Agama Islam Kelantan (MAIK) always emphasizes transparency in all assignments done, especially in zakat distribution.*					
5) Ketelusan pengurusan agihan zakat dapat membangunkan umat Islam dan ekonomi negara. / *The transparency of zakat distribution management can develop Muslims and the country's economy.*					

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APPENDIX B: GANTT CHART

ID	TASK	APRIL	MAY	JUNE	JULY
1	Identify research title	■			
2	Finding main articles	■			
3	Chapter 1 submission		■		
4	1st review chapter 1		■		
5	Chapter 2 submission		■		
6	1st review chapter 2			■	
7	Chapter 3 submission			■	
8	1st review chapter 3			■	
9	Review all chapters			■	
10	FYP 1 Presentation				■

ID	TASK	OCT	NOV	DEC	JAN
1	Collecting Data	■			
2	Analyze and Discussion	■			
3	Chapter 4 submission		■		
4	1st correction chapter 4		■		
5	Chapter 5 submission		■		
6	1st correction chapter 5			■	
7	Conclusion and Summary			■	
8	Turnitin Check			■	
9	Submission draft of PPTA II			■	
10	Final Submission of PPTA II				■