

**THE IMPORTANCE OF ZAKAT CONTRIBUTION
IN IMPROVING THE STUDENTS' QUALITY OF
LIFE**

EKFP

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The Importance of Zakat Contribution in Improving the Student's Quality of Life

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LIST OF ABBREVIATIONS

SIRC (State Islamic Religious Council)

UMK (University Malaysia Kelantan)

QOLI (Quality-of-Life-Index)

WHO (World Health Organization)

SPSS (Statistical Package Social Science)



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ABSTRACT

The idea of quality of life basically refers to how a person evaluates the general "goodness" of many areas of their existence. These assessments cover one's emotional responses to life events, temperament, sense of life fulfilment and satisfaction, satisfaction with work and interpersonal relationships, and sense of overall well-being. The best way to think of quality of life is as the difference between one's real basic level and one's desired standard. In many situations, maintaining and increasing the quality of life is just as important as increasing the life standard. Zakat is one of the financial resources that also funding to the economy stability of Malaysia. This led to shows how zakat helps to improve the quality of life among students in University Malaysia Kelantan. This study is open to three campuses of University Malaysia Kelantan. The sample of the study is the students from all faculty where it lines with the objective of this research. This study uses statistical techniques to examine the data, and the data gathered by distributing the questionnaire to 300-360 students at University Malaysia Kelantan. The findings of this study found that zakat had moderate positive relationship to improve quality of life among students in University Malaysia Kelantan. This study found that Zakat assistance will improve the students' quality of life because a good quality of life will support mankind to live a better life.

Keywords: Quality of Life, Economy, Social, Education, Health

ABSTRAK

Idea kualiti hidup pada asasnya merujuk kepada bagaimana seseorang menilai "kebaikan" umum dari banyak bidang kewujudan mereka. Penilaian ini meliputi tindak balas emosi seseorang terhadap peristiwa kehidupan, perangai, rasa kepuasan dan kepuasan hidup, kepuasan dengan kerja dan hubungan interpersonal, dan rasa kesejahteraan keseluruhan. Cara terbaik untuk memikirkan kualiti hidup adalah sebagai perbezaan antara tahap asas sebenar seseorang dan standard yang dikehendaki. Dalam banyak situasi, mengekalkan dan meningkatkan kualiti hidup hanyalah penting sebagai meningkatkan taraf hidup. Zakat merupakan salah satu sumber kewangan yang turut membiayai kestabilan ekonomi Malaysia. Ini membawa kepada menunjukkan bagaimana zakat membantu meningkatkan kualiti hidup dalam kalangan pelajar di Universiti Malaysia Kelantan. Kajian ini terbuka kepada tiga buah kampus Universiti Malaysia Kelantan. Kajian ini juga terbuka kepada semua pelajar dari semua fakulti di mana ia selaras dengan objektif penyelidikan ini. Kajian ini menggunakan teknik statistik untuk meneliti data, dan data yang dikumpul dengan mengedarkan borang soal selidik kepada 300-360 pelajar di Universiti Malaysia Kelantan. Dapatan kajian ini mendapati zakat mempunyai hubungan positif yang sederhana untuk meningkatkan kualiti hidup dalam kalangan pelajar di Universiti Malaysia Kelantan. Kajian ini mendapati bantuan zakat akan meningkatkan kualiti hidup pelajar kerana kualiti hidup yang baik akan menyokong manusia untuk menjalani kehidupan yang lebih baik.

Kata kunci: Kualiti Hidup, Ekonomi, Sosial, Pendidikan, Kesihatan

CHAPTER 1: INTRODUCTION

1.1 Introduction

This section consists of eight sections. The first section is on the background of the study which presents the overview of the study about the importance of zakat in helping to improve the quality of life among student in University Malaysia Kelantan. The second section present the problem statement of this study research which explains the issue of the study and why the study, need to be researched. The third section is a research question which is a question around which we canter our research. Then research objectives discusses on the aim to achieve through this research. The next section outlines the scope and significance of the study. Last but not least, the definition of the key terms is presented

1.2 Background of Study

According to Islam, money should not be distributed solely to the wealthy [QS: Al Hashr (59): 7]. Rich individuals have a responsibility to look after the well-being of others, and they cannot disregard their underprivileged brothers and sisters. Poverty is extremely detrimental to humanity's survival since it may alter people's religion, belief, morals, acts, conscience, and mind, as well as push them to commit crimes. Zakat is a type of mandatory charity that can alleviate the suffering of millions of Muslims. It is regarded as among Islam's five principles. Zakat sets a minimum wealth financial contribution, giving it a religious responsibility from which a person cannot abstain or make compromises because it is society's right to spend resources to the benefit of the poor and disabled. Allah SWT has stated that:

The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakat and obey Allah and

His Messenger. Those - Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise. (Surah al-Tawbah 9: 71).

One of Islam's five pillars and an act of ibadah, zakat (almsgiving), is a crucial responsibility (devotion). Zakat can be referred as "cleanliness, progress, blessing, and acclaim." Zakat is an act that gets Allah's (SWT) blessings and cleanses one's wealth, allowing it to flourish and create more goodness. Zakat is divided into two types: zakat al-fitrah (on the individual) and zakat al-mal (on the community) (on wealth). Despite the fact that paying zakat is a mandatory duty, some requirements must be satisfied first. The h. awl period (clear possession of an asset for one complete lunar year) and the nisab must all be completed (minimum threshold value of the assets) (Ag Omar, Ghazali, Samsulbahri, Abd Razak & Ishak, 2021).

The study on zakat is not new in Malaysia; in fact, it has grown in popularity, and the community has been made aware of it. However, the changing world and the fast advancement of technology have impacted the study of Islamic knowledge, including the subject of Zakat, to some extent. In other locations, the way research is performed is still governed by laws, and the content presented still relies on outdated sources. The research of Zakat has been hampered as a result of this (Hussaini & Hizuan, 2022). Because of that, Muslims today confront a variety of issues in the areas of economics, social welfare, education, and health care, all of which necessitate a long-term communal support structure for human well-being. As a result, zakat is regarded as one of the most effective societies, and as such, it is in line with contemporary global circulation and development. (Merangani, 2019). As a result, a study was conducted to examine that zakat has a considerable favourable impact on students' quality of life, not only monetarily but also economically, socially and in term of health.

In Malaysia, the State Islamic Religious Council (SIRC) is in charge of zakat money management, as stipulated in the relevant State Administration Enactments. This technical scope and authority may allow the SIRC efficiently handling zakat collection and distribution. As a result, according to annual data reports, the collecting and distribution of zakat monies in Malaysia are on the rise. For example, about RM4 billion in zakat funds were collected in 2019 and delivered to qualifying beneficiaries. This rise is due to a high degree of zakat awareness among Muslim cultures and the SIRC's effectiveness in managing the money. The following table provides details on each state's data collecting and dissemination statistics:

Table 1: Statistics on Collection and Distribution of Zakat in Malaysia

STATE	COLLECTION		DISTRIBUTION	
	2019	2020	2019	2020
JOHOR	311,727,367.23	300,855,626.51	299,809,512.74	299,837,853.40
KEDAH	206,055,559.61	217,913,020.82	192,622,521.12	195,698,217.47
KELANTAN	195,138,060.00	202,654,987.00	189,017,291.00	185,584,047.39
MELAKA	98,838,098.55	100,720,991.88	96,620,295.08	80,269,854.00
NEGERI SEMBILAN	141,521,193.35	144,088,231.79	123,406,206.16	114,237,224.28
PAHANG	167,220,290.72	165,260,316.30	146,767,912.17	134,991,563.56
PULAU PINANG	167,220,290.72	130,875,632.57	111,384,871.79	126,581,574.21
PERAK	207,187,053.49	191,633,580.59	196,836,278.44	165,047,590.88
PERLIS	-	-	-	-
SELANGOR	912,956,543.00	855,137,860.00	868,263,524.00	867,227,310.00
TERENGGANU	178,654,905.67	185,104,612.29	191,240,463.33	171,122,295.83
SABAH	88,997,519.92	101,788,328.22	71,621,952.82	88,575,346.45
SARAWAK	105,963,561.49	110,374,938.58	68,143,055.82	71,597,655.81
WILAYAH PERSEKUTUAN	688,405,441.00	761,851,601.45	445,352,346.00	526,470,916.70
TOTAL	3,469,885,884.75	3,468,259,728	3,001,086,230.47	3,027,241,449.98

(Source: JAWHAR,2019)

Based on the above statistics, the total collection of zakat has decreased by 0.04% from 2019 to 2020, allowing the distribution of zakat to be increased by 0.9% for 2020 compared to the previous year. This decrease shows that some Muslims still do not carry out their responsibilities well in paying zakat for the benefit of those in need to make a shift in the quality of life of Muslims in Malaysia.

1.3 Problem Statement

According to the findings, zakat is a powerful tool for reducing poverty. When the Muslim community progresses over time and the number of zakat payers rises, this can be seen. Despite this, there is still a significant disparity between the rich and the poor. If the socioeconomic disparity between the rich and the poor persists, it has the potential to damage society as a whole and disrupts social cohesion (Abd Rahman, 2013). Concentrating wealth in the hands of a few people, i.e., exclusively the wealthy (Tlemsani and Matthews, 2020). People who can afford to pay zakat will be able to support the less fortunate, such as students. Zakat has also been proved to help the poor, the needy, orphans, and widows (Akram & Afzal, 2014). A more comfortable existence will be developed in terms of economics, social, health and education. However, the amount of zakat contributed can help students, particularly those at University Malaysia Kelantan to improve their quality of life.

The poverty rate in Malaysia is 49.4 per cent, according to the data. As a result of Covid-19 reaching the world, the poverty rate reduced to 16.5 per cent in 1990, 5.5 per cent in 2000, and 5.3 per cent in 2009, albeit growing slightly to 8.4 per cent in 2020. (Hibrahim, 2021). However, this percentage remains low in comparison to previous years, and the community's economy is expected to improve in 2022.

It will create possibilities for asnaf students and those who are less able to get zakat from the institution, in addition to looking at the zakat issue discussed, especially, students who do not have enough money. Education loan money from the National Higher Education Fund Corporation (PTPTN) is insufficient to cover fees, everyday costs, health, tuition fees, and other expenses. Poor students, according to studies, are unable to pursue higher education and must work multiple jobs to maintain university life (Ishak Yussof, 2009). As a result, the zakat received is most likely to help students enhance their quality of life.

It will be demonstrated empirically that zakat has a considerable favourable impact on students' quality of life, not only monetarily but also economically, socially, educationally and in terms of health. It also sends a strong message that any help from zakat institutions will be seen positively by the students who receive it. Although zakat institutions are unable to assist all Malaysian impoverished students, they can at least help them enhance their university life quality. By assisting poor and asnaf university students, it has been demonstrated that zakat has played a role as an instrument of balanced economic distribution to reduce poverty, improve standards and quality of life, provide a comfortable and prosperous life and contribute to the formation of a prestigious nation.

Furthermore, Muslim scholars have determined that the poverty reduction agenda is the part that needs to be emphasised and the main focus in the distribution of zakat (Sabri & Riki, 2016). Zakat funds largely have an impact on one's life as zakat funds fulfil basic needs in terms of food, shelter, medicine, and many more. Next, the past study also highlighted that zakat funds are able to help to eradicate poverty in terms of providing education support that helps students move out of their money problem. Despite having a significant ability to thrive in education, they, too, have a strong desire to study. However, Due to financial constraints in paying school fees and tuition, most of them continue to take the easy way out by completing learning sessions (Faez & Kamarul, 2011). Poverty has made it impossible for them to finish their studies, and as a result, they are hesitant to interact with society because they lack confidence in their capacity to do so (Azman & Martiah, 2014). This clearly indicates how zakat can assist the student poor and asnaf in improving their quality of life in a variety of ways.

As a result, this study looked at how zakat helps students around University Malaysia Kelantan (UMK) improve their living standards in terms of economics, social, education and health in order to live a better and more comfortable life. This is because a segment of society

is aware that zakat can help them progress in life, but they do not take advantage of the chance. They believe that zakat is a difficult institution to get assistance from without going through the proper channels.

1.4 Research Questions

RQ 1: What is the relationship between economic and the zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RQ 2: What is the relationship between social and the zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RQ 3: What is the relationship between education and the zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RQ 4: What is the relationship between health and the zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

1.5 Research Objectives

RO 1: To determine whether there is a relationship between economic and zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RO 2: To determine whether there is a relationship between social and zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RO 3: To determine whether there is a relationship between education and zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

RO 4: To determine whether there is a relationship between health and zakat contribution in improving the student's quality of life in the University Malaysia Kelantan?

1.6 Scope of the Study

This study shows the importance of zakat's contribution in improving the student's quality of the life in University Malaysia Kelantan. This study will focus entirely on students at University Malaysia Kelantan. This research will be given attention to all students at University Malaysia Kelantan to see how zakat can improve their quality of life.

1.7 Significance of the Study

The study will help researchers to know more about the issues related to zakat based on the perception, understanding and appreciation of the UMK's students regarding the importance of zakat to them. Furthermore, this research somewhat helps the students to know and understand more about the importance or potential of zakat in improving their quality of life. This is due to the importance of zakat is very beneficial to Muslims where zakat can change their quality of life for the better and be more effective regardless of economic, social, health and even education.

Zakat can provide a bright guarantee of a good quality of life to Muslims because zakat is a pure or clean property that must be paid for by those who are obliged to pay it to help those in need. Therefore, this study was conducted to find out the extent to which the potential of zakat can help students in changing their quality of life. With this, it can help students to know more about the benefits of zakat to their lives.

1.8 Definition of Key Terms

1.8.1 Zakat

Zakat is a religious responsibility ordering all Muslims met the several conditions to contribute or pay some portion of their income every year during the month of Ramadhan for charitable purposes. Zakat can purify person's souls and even their wealth because they tend

to share their income to help others in providing a necessity for the needy. In Islam, zakat is an important tool in balancing the socio-economy of Muslims. Zakat will be distributed into 7 groups who are eligible to receive the zakat. In Malaysia, religious councils in each state will play their role as legitimate zakat collectors.

1.8.2 Quality of life

Quality of life can be defined as the level of well-being and comfort a person goes through in the process of life which covers the aspect of nutrition, health education, housing, and so on (Burnel & Galster,1992). If these aspects are met, then the level of quality of society will be improved. Every people will give a different view of their own quality of life. Some of them said that their quality of life will improve with financial assistance. But others may say that their quality of life will improve only with the adequacy of affection from the family. Nevertheless, the most important aspects of providing quality of life to human beings contain four things namely political, economic, social, and educational (Szalai & Andrews, 1980)

1.8.3 Economy

The concept of economics fuses the “subsistence” and “scarcity” of economics without sufficient awareness of the dangers to clear thinking inherent in that merger (Karl Polanyi,1957) Economy can be categorized into two main general fields which are microeconomics and macroeconomics. Both have different aspects. Microeconomics covers two party which are the household and corporation, meanwhile macroeconomics there is government intervention in managing the economy. Today, the government is doing various intensities to rehabilitate the economy of the country which is affected by the pandemic 2 years ago.

1.8.4 Social

Social is the interaction between one person with the environment and everything that is related to society. Social also can be referred to as a social problem, social welfare, social services, and science social. Society changes include the social structure, patterns of interaction and relationships between members of a society or country. It is important in increasing the quality of life of the society in line with various changes such as technological advances the increase in demographics of globalization and the issue of global issues

1.8.5 Health

According to the World Health Organization, health is the state in which the person is in a good physical, mental, and social state and not only in the absence of pain or illness. There are many ways to maintain the health of the body such as exercising, taking care of nutrition, and adopting a proper and adequate sleep schedule. Nowadays there are a lot of healthcare products that will help a person to stay healthy such as taking supplements and vitamins certified by the Public Health Department.

1.8.6 Education

Education in the process of receiving and giving knowledge to a student and teaching staff respectively, especially at education institutes like schools and universities. Education has many levels of education such as preschool, primary and secondary education, further studies, and higher studies. John Dewey (2018) said that education is a process of individual development. He said education is an effort to organize knowledge to add to the natural knowledge available to him, so that he can live more usefully and safely.

1.9 Organization of the Thesis

This research is divided into five chapters. The discussion of the study will be based in part on the research field, followed by the following chapters:

Chapter 1 (*Introduction*)

Explain the role of Zakat in helping to enhance the quality of life among the people in Kota Bharu, Kelantan, in the first chapter. This chapter should also include an overview, the study's history, a statement of concerns, research questions, research objectives, the importance of surveys, research constraints, study interpretations, study organizations, and a summary.

Chapter 2 (*Literature Review*)

This part is a complete overview procedure in the student that begins with an introduction and continues with research methods, research design, research techniques, population study, sample size, data collection, pilot study, data analysis, and a conclusion.

Chapter 3 (*Research Method*)

This part is a complete overview procedure in the student that begins with an introduction and continues with research methods, research design, research techniques, population study, sample size, data collection, pilot study, data analysis, and a conclusion.

Chapter 4 (*Analysis of Findings*)

This includes an overview of the subject, followed by conclusions drawn from the research data, conclusions drawn from the triangulation method and finally an evaluation of the chapters. It also covers the analysis and presentation of the information gleaned from the results for this investigation.

Chapter 5 (Conclusion)

Chapter 5 is the final chapter of this research. The recommendations in this chapter will be used to address the problem that this study's findings have raised. Finally, the study's conclusion to wrap up the research as well as a suggestion for further investigation.



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CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

In this chapter will discuss the literature review related to how the importance of zakat contribution in improving the student's quality of life in University Malaysia Kelantan. In addition, this chapter also discusses the variables for how zakat can improve the quality of life of students in terms of economic, social, health and education which affects the importance of zakat to students at the University Malaysia Kelantan.

2.2 Conceptual Framework

A conceptual framework is a textual or visual depiction of how variables are supposed to interact. Variables are just features or properties that are being investigated. A conceptual framework depicts what we hope to discover as a result of our investigation (Swaen, 2022). The conceptual framework acts as both a guide and a counterweight to research (Ravitch & Riggan, 2016). In this chapter, the discussion on how dependent variables is affected by independent variables in this research also presented. From personal experience, prior research, and published theory, the researcher must construct the conceptual framework into a cohesive representation of the study (Maxwell,2013). As a result, if the independent variable changes, the dependent variable changes as well. In this study will look at four independent variables which are economic, social, education and health, while for the dependent variable will look at the quality of life of university of Malaysia Kelantan's students on the importance of zakat in improving student life. The conceptual framework of the study is based on the following:

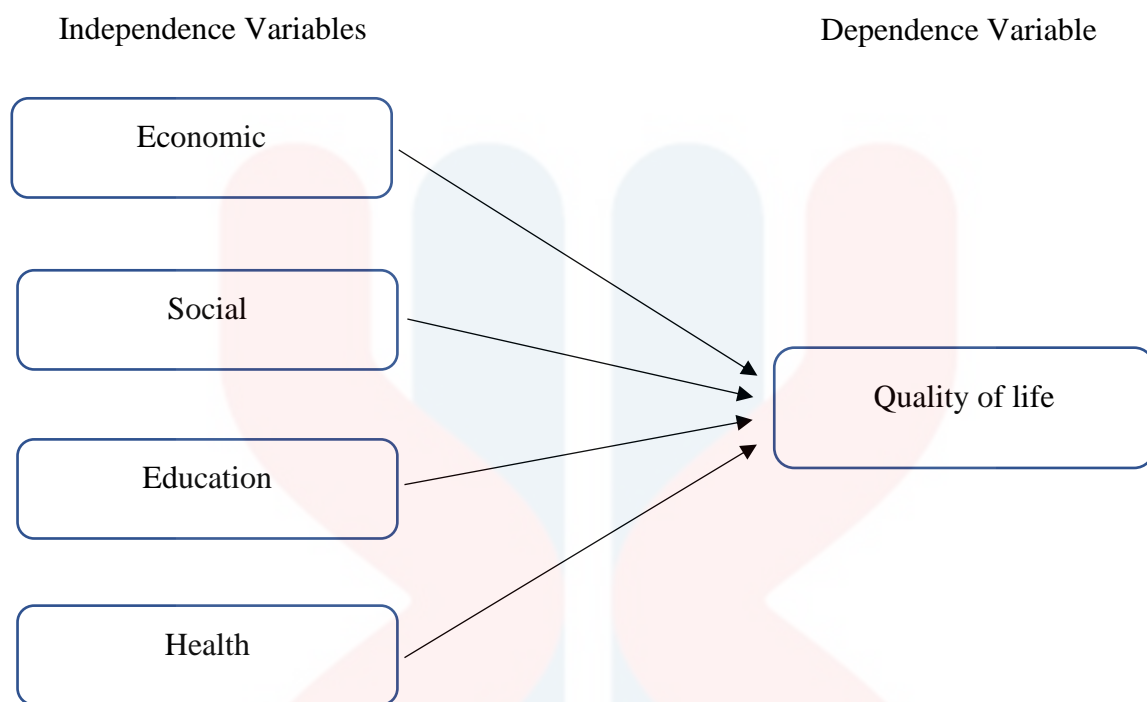


Figure 2.1: Conceptual Framework of the study

Figure 2.1 shows the main parts of the study and the relationships between variables. This study will show how the relationship between the independent variables on the improvement of students' quality of life on the importance of zakat. All variables are dominant factors that will influence the quality of life of students on the importance of zakat in its improvement.

2.3 Empirical Literature

2.3.1 Zakat

Zakat is a tax medium implemented in order to boost equity and bridge the income gap between communities and it becomes a direct goal in Islam (Al Bara & Riyan Pradesyah,2019) This zakat system is a productive way to eradicate the poverty in the country, especially in Muslim-based countries like Malaysia and Indonesia (Hafidhudhin & Beik,2010) The efficient administration process by the zakat supervisors with the new infrastructure assistance will exhilarate the zakat sector so that it will improve the zakat growth and will raise the level of zakat payment by the zakat payer (Sirazi,2017) The upper management will allow to improve better and acquaint the inclusive of the zakat institution operation along with the supervision by the recording and auditing system of the zakat. In order for the institution to operate as it should, zakat institution must implement the performance barometer in the operation. Some critical areas that include in the performance barometer are; the length of time to distribute the zakat funds, the ratio cost of the operation from the funds collecting, the quality of the administration, and the quality of the funds distributing. If this is completed to support the development of the professional zakat distribution, then zakat can solve the economic problems in the country rapidly (Garry,2014)

The innovation of the zakat is linked with how zakat will distribute for consumption and utilize for advantageous purposes. These issues are about the utilization of the zakat to the zakat recipients as a loan or hibah. The zakat funds as a loan can help zakat recipients and be used as venture capital. Thus, zakat as a loan must be repaid. Zakat funds as hibah are not compulsory to repay, because the distribution of zakat funds to the zakat recipient as hibah is in a form of the necessary things like food and other daily items. The zakat fund as hibah will form the fixed groups of the recipients which leads them to stay unemployed because they have

no motivation to work. This is because there is no pressure for them to repay the hibah. This will cause the misappropriation of the use of the funds (Alim,2015) Zakat innovations are generally related to the modern technologies, the evolution of the zakat, which will improve the growth of the zakat institution and the quality of life of the zakat recipients same goes with the zakat management. Zakat management will organize, control and utilize the zakat institution operations from the conflict phase like the lack of support, the complicated consequences, differentiation of the vision and so on. Therefore, the zakat distribution method needs to contemplate the development of the business industry perspective of the current market. The evaluation and understanding of the various complication and boundaries in the zakat management will help the zakat regulators to manage the zakat collection and distribution effectively without any internal or external obstacles (Lubis & Ahmad Almaarif, 2019).

2.3.2 Quality of Life

Zakat positively improves the quality of life of the poor and needy. This “term” often referred to well-being life, but it can be defined in various scopes, making its parameters and abstract into empirical research. Quality of life is a wide scope that has differentiation in philosophy, politics, economy and health definitions (Fallowfield, 2009) The zakat assistance can help improve the standard and quality of life of the recipient. Nowadays, poor people faced the difficulty to get good healthcare services. Those who are diagnosed with critical diseases can receive proper medical treatment at the hospital from the zakat medical assistance. They cannot receive proper treatment due to a lack of income and cannot afford to bear the high cost. 93 % of the 200 respondents of the poor people in Terengganu, Pahang, and Kelantan that zakat medical assistance improved their quality of life. Good health can increase the level of employment, increase the level of successful education and improve the life standards of the household. Quality of life can be measured by another measurable factor like education, health, income, economy, and social (David & Cella, 1994) Financial assistance like scholarships for

the needy student can support them to further their study and help them study comfortably. This indirectly improves the student's educational quality of life.

Those students will be motivated to achieve a higher level of education so that it will lead to a comfortable quality of life (Johari & Ahmad, 2017) Alison J Car stated assumed that it refers to characteristics of an individual's subjective experience that are related to health, disease, disability, and impairment both directly and indirectly. The inclination to perceive life quality as a constant is the core topic of this research. Quality of life is a larger notion that considers whether a person's capacity to perform a normal job is hampered by disease or impairment (for example, whether the inability to climb stairs limits a person at work). The measures, on the other hand, do not take into account how people make these decisions. Understanding the mechanisms through which health, sickness, and healthcare interventions affect quality of life (that is, understanding the determinants of quality of life) may point to approaches to improve it. The goal of the Quality-of-Life Index (QOLI) is to provide a tool for community development that may be used to track important indicators that include social, health, environmental, and economic aspects of a community's quality of life. The QLI can be used to make frequent comments on important topics that affect individuals and to contribute to the public discourse about how to improve community quality of life (Ontario Social Development Council,1997).

2.3.3 Economy

In a Muslim-based country, zakat is the main source of country revenues. The responsible party that will collect and distribute the zakat is authorized to the agency under the Majlis Agama Islam Wilayah Persekutuan. The government play its role to boost the zakat collection so that it will improve the growth of the country. Boosting zakat payment at the same time also boosts the economic growth of the country. Many methods can be used by the zakat

payer to pay the zakat. In this modern technology, the zakat payer can make the zakat payment online with only one click. There also can pay directly through the Zakat Collection Centre counter with debit and credit cards or even cash. The zakat kiosk at malls and gas stations also can access by the zakat payer to make the payment easily (Yusoff & Densumite, 2012) Zakat plays a major role in determining the demand of the administration policy and impacted the equilibrium income to enhance the economic development of the country economy. The market equilibrium may be affected by the price systems to define the nature of the market. Those groups who are to have a higher education level will receive a big number of wages, in contrast, the class of groups that has no proper education, who get lesser skills and work experience will have no fixed income. Then the market system will decrease the gap in income inequality between the rich and the needy communities. At the same time, it will solve the poverty problem in the country (Mohammed B. Yusoff, 2006) In Muslim countries, the government formed the zakat development approach to accomplish strategic economic growth to upgrade the standard of living in every class of communities (Khasandy, Elleriz, Badrudin & Rudy, 2019).

2.3.4 Social

The goal of zakat distribution is to raise the social quality of society by meeting the needs of various groups, including those for shelter, food, and medical care. To meet the basic needs of the community and to deal with social issues that put people's lives in danger, effective policies, programmes, and services must be created. In order to prevent social issues from burdening disadvantaged people, social protection network systems must be developed (Meerangani, 2019). According to Muhammad Abdullah and Abdul Quddus Shuaib's (2011) perspective, Islam is centred on people because they are what make up a society. Generally speaking, all Islamic teachings start with the individual and work their way toward forming the ideal human society. It is a completely natural transition process.

In the same way, Zakat develops an individual's character before having a significant influence on society. The State Islamic Religious Council (SIRC) uses Zakat to support poor people by providing them with a source of income and financial assistance. Zakat also attempts to aid individuals who encounter unforeseen financial and material issues, such as debts, sicknesses, and natural calamities, even if they do not fall into those who require assistance. By 2015, the SIRC had allocated RM1.17 million to Asnaf in the low and poor sort, accounting for 43.94 per cent of the total zakat distribution granted in each state. This demonstrates the SIRC's commitment to poverty alleviation activities (Meerangani, 2019). Zakat serves as a mechanism for redistribution of income and wealth where it prevents the accumulation of property among certain groups in society. According to him, the resources available in the community should be distributed to the poor and the needy to overcome the problem of unequal income gap among them. With that, zakat funds are given to the poor, and needy asnaf in business capital can increase their income and change their lifestyle. However, the Shari'ah has emphasized that establishing a just, humane, and united society, protecting human beings from hunger, ensuring social security, and maintaining human dignity and honour are essential elements in the social life of a society. Therefore, Islam places Zakat as a mechanism that can save human beings from hunger, guarantee socioeconomic justice in society and provide an environment that allows human beings to maintain honour and perform responsibilities to Allah (Sabri & Riki, 2016).

2.3.5 Education

The SIRC's educational upgrading initiatives have allowed Asnaf youngsters to pursue higher education and lower illiteracy rates. Dropout is one of the tumours killing the country's latent abilities. From 2015 to 2017, the government has made significant investments in education. Over RM42 billion is invested in ensuring that every person receives a good education every year. A solid profession because of continued education can help Asnaf escape poverty (Meerangani, 2019). Zakat payments are also utilized in some countries, like Malaysia, to assist family dependents by funding their school and university costs. These educational and training programs are beneficial in preventing future poverty among the Asnaf's children owing to a lack of information (Abdul Rahman & Omar, 2012). Apart from that, children from impoverished families face low educational quality, including inadequate learning settings, lack of access to essential learning resources, crushing poverty, and psychological pain at home and in school (Raimi, Patel & Adelopo, 2013). The earnings from Zakat were used to fund education and the construction of a new state mosque in 1922. Following independence in 1957, the Malaysian government began the process of industrialization in order to enhance the economy. Thus, post-1969 urbanization policies established a new Muslim society (Yusuf & Mat Derus, 2013). Zakat organizations should think about creating saving programs that reward zakat recipients who try to save. Zakat institutions might evenly match the household's savings throughout the year. In other words, any savings produced by the household for next year's school fees might be matched by the social institution (Md Salleh, 2013).

2.3.6 Health

According to the World Health Organization (WHO), 2016, good health leads to lower rates of school failure, reduced insecurity and unemployment, and increased family standards. The health crisis has touched the economy and finance at practically all levels of society, particularly the poor, vulnerable group, the poor informal group, and micro and small firms (Ascarya, 2021). From a health perspective, poverty has made it difficult for numerous families to receive healthcare, causing their health problems to worsen (Raimi, Patel & Adelo, 2013). The role of Zakat (as a whole) in increasing a country's economic well-being has been studied extensively. Many studies have examined the overall impact of Zakat on a country's economic well-being, but few have examined the impact of specific zakat benefits, such as education and healthcare, on social well-being. A greater socioeconomic status has been shown in the previous study stated that zakat significantly able to improve one's health (Kefeli et al., 2017).

2.4 Research Framework

The purpose of this research is to illustrate how zakat can help students improve their quality of life, particularly students in University Malaysia Kelantan. This research is not new in Malaysia, but it has increased in popularity and has benefited society, particularly students. However, the economic and administrative conditions in zakat institutions have influenced and transformed the study of zakat donation as a means of improving people's lives to some extent. This is because there are still people in some research areas who are unaware that zakat contributions can be taken by students who pursue higher education. This is due to their sole focus on zakat being distributed to the poor and asnaf. As a result, there is a scarcity of data for this zakat study. Furthermore, zakat continues to provide significant contributions to students in terms of economic, social, education and health. As a result, this research was carried out to see if receiving zakat might improve the quality of life of students, especially in University

Malaysia Kelantan and elsewhere in general. Figure 2.2 shows the relationship between the independent variable and the dependent variable:

Title of the proposal: The important of zakat contribution in improving the student's quality of life in University Malaysia Kelantan

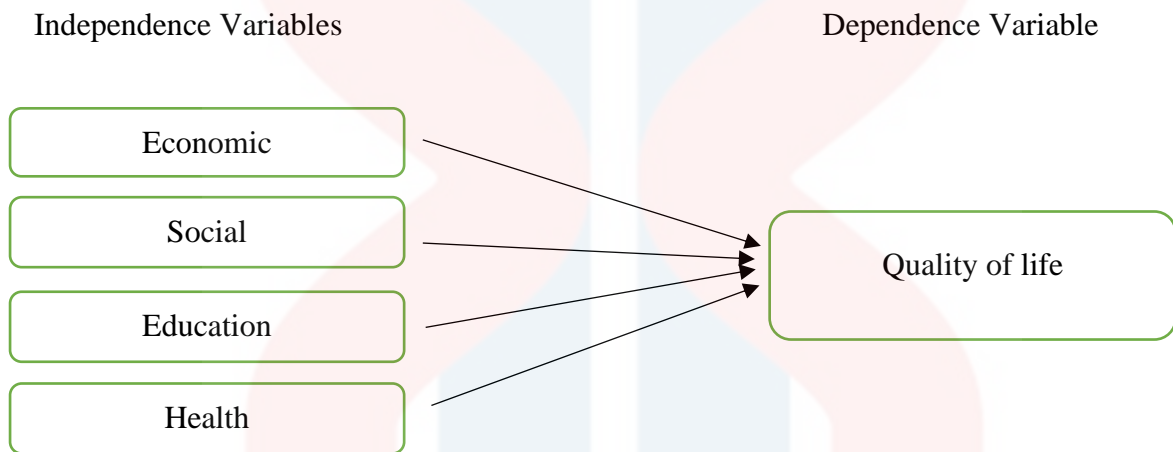


Figure 2.2: The relationship between independent variables and dependent variable

2.5 Hypothesis Development

Not to be outdone, the researcher also came up with a hypothesis statement about how zakat can improve students' quality of life. Here is where the researcher will put the statement to the test by analysing the study outcomes acquired from the study. The outcomes of this study were analysed to see if they supported the hypothesis statements that had been generated. The following is a hypothesis statement developed by the researcher:

H1: There is a significant relationship between economic and the importance of zakat contribution in improving the students' quality of life in UMK

H2: There is a significant relationship between social and the importance of zakat contribution in improving the students' quality of life in UMK.

H3: There is a significant relationship between education and the importance of zakat contribution in improving the students' quality of life in UMK.

H4: There is a significant relationship between health and the importance of zakat contribution in improving the students' quality of life in UMK.

2.6 Summary of the Research

Finally, this section provides a review of the research literature with an emphasis on the role of zakat in improving the quality of life of University Malaysia Kelantan students. All relevant material on research, including the value of zakat contribution in improving the quality of life of students, economic, social, learning, and health, has been studied from this chapter. Furthermore, the researcher defined the various factors included in this study by providing zakat with a grasp of their components, characteristics, and meanings.

CHAPTER 3: RESEARCH METHODS

3.1 Introduction

This chapter 3, this chapter contains presents detailed discussion on the research technique, which depicts the procedures used to collect and analyse data to achieve the study's goal. Next section on this part, include research approaches, research designs, research frameworks, research location, populations and samples, instruments, data collection, data preparation and analysis suggestions.

3.2 Research Design

The research design section provides a model for the research project that outlines the exact techniques for gathering the data needed to address the research challenges. The objective of this research is to investigate the importance of zakat contribution in improving the student's quality of life in University Malaysia Kelantan (UMK).

The research methodology used in this study are quantitative. The selection of the quantitative method in this study is because this method is able to answer the research question of this study. The researchers employ questions from a collection of question testing questionnaires provided to respondents as part of this procedure. Quantitative research, according to (Bhandari,2020) is the collection and analysis of numerical data. It can look for patterns and averages, generate predictions, evaluate relationships on the fly, and extrapolate results to larger groups.

Furthermore, quantitative researchers seek answers and forecasts that may be applied to other people and locations (Al Flaiti,2013). Because this study was about numbers and statistics, the approach employed in this study was quantitative.

A survey will be conducted among be undertaken for the University Malaysia Kelantan (UMK) students in order to determine the importance of zakat contribution in improving the student's quality of life at UMK (UMK). In addition, descriptive and reliability methods were applied in this investigation. The level of relevance of Zakat among UMK students at Pengkalan Chepa, Bachok and Jeli campus were investigated using a descriptive study with the independent variables of economic, social, education, and health as the independent variables. Descriptive analysis aided in the achievement of study goals by increasing dependability.

Besides that, it comprises a research framework design and a research activity plan. Most essential is to guarantee that the information gathered in the field helps resolve. As a result, the descriptive approach with the questionnaire followed a portion of a sample of 217 respondents in which the questionnaire on the importance of zakat contribution in improving the student's quality of life at University Malaysia Kelantan (UMK) was measured among students at UMK.

3.3 Data Collection Methods

Information assortment is a course of social event data from all significant sources to track down replies to explore issues, test theories and assess results. Information assortment techniques can be separated into two classes in particular auxiliary strategies for information assortment and essential techniques for information assortment (Dudovsky, 2019). In this review, the scientist utilized an essential information source. Essentially, there are two fundamental wellsprings of information in particular quantitative and subjective. this study will utilize quantitative strategies to gather information.

Quantitative information assortment techniques depend on numerical computations in an assortment of configurations. Polls with shut finished questions, relationships, and relapse strategies, mean, mode, middle, and different techniques are instances of quantitative

information assortment and 33 insightful methodologies. In addition, when contrasted with subjective methodologies, quantitative techniques are less expensive and simpler to utilize and can be utilized in a more limited time (John Dudovskiy, 2019). Hence, the analyst will circulate the survey to 217 respondents comprising of UMK understudies of Pengkalan Chepa, Bachok and Jeli grounds to answer the poll.

Then, the information will be dissected utilizing Social Science Statistical System programming (SPSS). The investigation of information from the exploration depended on the distinct and dependability of the examination to look at inside consistency.

3.4 Study Population

According to Lengere,(2020) the study's population may be defined as the population to whom the study's findings are intended to be generalised. A population is a bigger collection of people, institutions, or things that share one or more characteristics and are the subject of a research. A population that is well-characterised there is no dispute that a given unit is a member of the population. A researcher must decide what kind of data will be collected and how it will be used before proceeding. In a scientific search request, for example, the researcher must define the student population by age or grade, as well as where the data will be collected if necessary.

The population of this study will be students at University Malaysia Kelantan (UMK), as this is consistent with the research aims. The reason for this is that this research focuses on students who get zakat from University Malaysia Kelantan's Islamic centre (UMK). The value of zakat contribution in enhancing the quality of life of students at University Malaysia Kelantan is one of the main topics of this research (UMK). At the start of 2021, the number of students receiving zakat at UMK is estimated to be approximately 5000.

3.5 Sample Size

Tests allude to small scale - variants that can be rehearsed for a more extensive gathering. A subgroup obliges the properties of a bigger populace. Tests are utilized in information examination when other populace sizes become excessively wide for the example to incorporate open or administrative individuals. The example should cover the whole populace and should not show any inclination to a specific quality. By looking at the example, the specialist ought to be in a situation to reach determinations that are by and large relevant to the objective populace.

The sample size in this study focused on college students in all faculties of University Malaysia Kelantan (UMK). Our exploration on the importance of zakat in working for the personal satisfaction of students who receive zakat at University Malaysia Kelantan (UMK). Our exploration is generally concentrated among Muslim students. Based on the table 3.1 show the table of Krejcie & Morgan, 1970, we take around 357 respondents for our research to link with population size.

Table 3.1: Table of Krejcie & Morgan, 1970

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

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.6 Sampling Technique

3.6.1 Probability Sampling

The best sampling methodology uses probability samples, which also ensure that the study's findings may be applied to the intended population. The probability that each person will be chosen is referred to as “probability sampling”. Because everyone in the population has the same chance of being picked for the research, everyone has an equal chance of success (Acharya, A. S., Prakash, A., Saxena, P., & Nigam, A., 2013) In order to choose the pieces for probability sampling, a random selection method must be used. We can view probability samples' representativeness with more assurance. With this sampling technique, each member of the population has an equal and independent chance of being chosen. The four

primary methods are simple random, stratified random, cluster, and systematic (Landreneau, K. J., & Creek, W., 2009) The objective of using a probability sample design is to decrease survey time and expense while simultaneously minimising the sampling error of estimates for the most important survey variables. This choice may also be influenced by certain operational limitations, such as survey frame features.

3.6.2 Stratified Sampling

This research used probability sampling because it will help the us to produce a sample that is truly representative of the target population. The main types of the probability sampling is stratified sampling (Etikan, &Bala,2017) We used this type of sampling because when evaluating data from multiple subgroups or strata, researchers often utilize stratified random sampling. It enables them to swiftly obtain a sample population that accurately reflects the whole population under investigation. From one stratum to the next, the sampling procedure may differ. Prior to sampling, any variable for which a value is known for all units on the sample frame can be used to stratify a population for example age, sex, province of residence, and income. There are several reasons for this, the most important of which is that it can improve the sampling strategy's efficiency. A greater sample size is required for a characteristic that changes substantially from one unit to the next than for a characteristic with smaller variability, as described in the preceding section, in order to estimate with a certain precision.

3.7 Research Instrument Development

Research instruments are devices used to get, measure, and investigate information from subjects around an examination point.

3.7.1 Survey Questionnaire

This study utilizes a web-based review, for example, a Google structure and will circulate it haphazardly to UMK understudies. Direct admittance to data likewise further develops information quality while decreasing the time expected to finish information. Furthermore, the expense of directing a poll study is likewise an element, as a lot of data can be gathered at a lower cost than up close and personal meetings or phone interviews. It can assist with accomplishing the targets of this concentration by having a few segments of inquiries that should be addressed by respondents. Questionnaire material related to questions about independent variables and dependent variables.

3.7.2 Questionnaire Design

According to Sreejesh, Mohapatra, and Anusree (2013), the questionnaire is a list of questions to be asked from respondents in an interview, with suitable instructions 37 indicating which questions to ask and in what order. This project's questionnaire had three (3) sections: section A (demography), section B (dependent variable), and section C (responsible variable) (independent variable). The goal of this investigation is described briefly in this study.

3.8 Measurement of the Variables

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

In the measurement of variables, there are four (4) levels of measurement: nominal scale, ordinal scale, interval scale and ratio scale. The nominal scale is used to create numbers that reflect a variety of different categories. The ordinal scale is used to rank data from low to

high, creating a hierarchical structure. Interval scales allow you to pick the degree of difference between items but not the ratio.

3.8.1 Section A: Demography

A demographic variable is a variable that is collected to describe the nature and distribution of the sample used with inferential statistics. The demography section is to analyse the individual background based on demographic questions, such as age, gender, race, marital status, course attended, education level and the simple question about the importance of zakat towards students to the respondents.

3.8.2 Section B: Dependent Variable

The dependent variable, according to Mcleod (2019), is the variable that is tested and measured in the experiment and is 'depending' on the independent variable. The purpose of the questionnaire in this portion of the dependent variable is to determine the extent to which the importance of zakat contribution in improving the student's quality of life at the University Malaysia Kelantan (UMK).

3.8.3 Section C: Independent Variable

According to Olayemi Jumoke Abiodun-Oyebanji (2017), an independent variable is the input variable, which causes, in part in total, a particular outcome. In this section, the questionnaire is related to quality of life, economic, social, education and health of UMK students about zakat. Several questions were asked for each of these factors.

Use a 5-point Likert scale for questions in sections B and C, in which respondents are statements on a scale of 1 (strongly disagree), 2 (disagree), 3 (least agree), 4 (agree) and 5 (strongly agree). According to Joshi, Kale, Chandel & Pal (2015), the Likert Scale is the most effective method for analysing human behaviour.

3.9 Procedure for Data Analysis

In this part, the scientific device is needed in order to transfer the raw information to some significant number. The programming software needed to be employed by the researcher, like the Statistical Package for the Social Science (SPSS) will play its role to decrypt the main information from the sample or questionnaire form. SPSS will collect, group, modify, specify and encrypt the data from the questionnaire. SPSS will be limiting the internal file structure, data types, data processing and same data which will simplify the programming process. This will reduce the time needed for transforming the raw data into the dataset. The devices that will be utilized for transforming the information are descriptive analysis, reliability checks and Pearson coefficient. Descriptive analysis will simplify the sample rather than use the data to master the population. Reliability checks refers to measures tested without an error. This test will precise the information or data which measurement occurs without an error.

3.9.1 Descriptive Statistic

The data will be summarised and presented in an understandable manner with the aid of descriptive statistics. These summaries might act as the basis for a more in-depth analysis of the data as part of a wider statistical study, or they might be sufficient for a particular piece of independent research. The use of descriptive and summary statistics has a long history, and the fundamental tabulation of economic and demographic data was how the subject of statistics was originally brought up. Subsequently, a series of summarising techniques—among them the box plot—came to be known as "exploratory data analysis."

A frequency distribution graph can be used for both quantitative and qualitative data, and it displays the frequency or count of different outcomes in a data collection or sample. The frequency distribution is typically shown in a table or graph. Alongside each entry in the table or graph, a count or frequency of the values' occurrences in an interval, range, or particular

group is displayed. A summary or presentation of grouped data separated into mutually exclusive classes and the number of occurrences in each is known as a frequency distribution.

It enables the presentation of raw data in a more structured and logical way.

3.9.2 Reliability test

The measure to which a test measures without mistake is referred to as the reliability test. It has a lot to do with test validity. It's a measure of how accurate a measurement is. Cronbach's alpha is the most often used and is a fundamental metric in research.

This reliability test is a method of determining the consistency or stability of test results. Also, reliability is a measure of a test's capacity to accurately evaluate achievement. Variation in observed scored attributes is proportioned to real scores. The reliability coefficient indicates the reliability test. It is represented by the letter 'r,' and is stated as a number between 0 and 1, with $r=0$ denoting no reliability and $r=1$ denoting great dependability. The guidelines in Table 1 can be used to interpret test reliability in general. To assess the reliability of a test, take into account the type of test, the sort of reliability estimate offered, and the context in which the test will be utilized.

Table 3.2: Interpret test reliability in general

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

Sources: Saad et al. (1999).

3.9.3 Pearson Correlation Coefficient

A helpful technique for figuring out similarity is the Pearson correlation coefficient. Covariance divided by standard deviation is what determines it. The data requirements are fairly strict. A linear relationship between two variables can also be assessed using the Pearson correlation, with $r=1$ denoting a perfect positive correlation and $r=-1$ denoting a perfect negative correlation. Because of this, correlated data shows that changes in one variable's magnitude are related to changes in another variable's magnitude, either in the same direction or in the opposite way. Alternatively, larger (positive correlation) or lower (negative correlation) values of the other variable are correlated with greater values of the first variable, and vice versa. It is thought to be the most accurate method for figuring out how variables relate to one another. The correlation coefficient, according to Liu (2022) can effectively ascertain whether two changes have a similar changing pattern when examining the relationship between them. The general guideline for interpreting a correlation coefficient's size is shown in Table 2.

The Pearson correlation coefficient (r), which measures how closely the observations resemble a line of best fit, can also be seen in this way. The slope of the line of best fit is also shown by the Pearson correlation coefficient. When the slope is negative, r is negative, and when it is positive, r is positive. The significance of a relationship between two variables can also be ascertained using the Pearson correlation coefficient.

Table 3.3: Rule of thumb for interpreting the size of a correlation coefficient

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

Source: Schober et al., (2018)

3.10 Summary of the Chapter

This part delves into the research technique, including how the study will be carried out and how data will be gathered. The data population, sampling technique, research instrument, data collecting method, sample size, and research strategy are all managed in this area. This section supports analysts in better understanding of how to obtain information and assess the material gathered in order to continue with the investigation to meet the research's purpose.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, the researchers highlight on the data gathered and based on the research method approach. Every part will have a distinct focus. This section will focus on the respondent demographics and the data analysis that were mentioned in Chapter 3.

4.2 Preliminary Analysis

A Preliminary Analysis is a document that assesses the source classification of all relevant emission and effluent sources and the decision-making process. Data that have been gathered from small-scale research projects to evaluate the feasibility and reliability of the data. A reliability test has been conducted using the results from the pilot test. The pilot test is a crucial phase of a research project, it is carried out to find any potential flaws in the research instruments and protocol before they are used in the complete study, the questionnaire's appropriateness and comprehension were also examined throughout the pilot, as well as the questions' clarity, definition, and consistency of presentation. (Hassan ZA, etc 2006). The results for this research were evaluated by using Cronbach's Alpha (α) and a value below 0.70 is considered as a lower acceptance limit and greater than 0.90 is a higher limit. Table 4.2.1 shows the rules of thumb about Cronbach's Alpha coefficient size.

Table 4.2.1 The rules of thumb about Cronbach's Alpha Coefficient size.

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

Sources: Saad et al. (1999).

The researchers have run the questions for a pilot test of the research among 24 random respondents. The aim of conducting a pilot test for this study is to check the reliability of the instruments. In this questionnaire there are three (3) sections labelled a Section A, B and C. In section A we survey the respondent's demographic profile that consisting of four (4) questions. There are six (6) questions in section B that focus on dependent variables which is the importance of zakat contributions in improving the student quality of life. Next, section C focus on the independent variables of the research. In section C has three segments of the independent variables and each variables have six (6) questions. The questions in these variables are about the zakat contribution to economic, social, education and health in improving the student's quality of life. Table 4.2.2 shows the results of the pilot test for all variable by reliability test that have been analyzed from SPSS.

Table 4.2.2 The Results of Pilot Test for All Variable by Reliability Test.

Dependent variable and independent variable	Cronbach's Alpha	Number of variable items
Quality Of Life	0.953	6
Economic	0.946	6
Social	0.940	6
Education	0.981	6
Health	0.977	6

Based on table 4.2.2 above, shows the results of Cronbach's Alpha for all variables are more than 0.6. The results of the Quality of life which is the dependent variable of the research is 0.953. Meanwhile the results for the independent variable which are economic, social, education and health are 0.946, 0.940, 0.981 and 0.977 respectively. Furthermore, the value is

considered at the higher limits because it's not below 0.7 and even higher than 0.9, it is good and reliable to use in the research. The results demonstrates that the study item in measuring concepts has a high level of internal measuring consistency.

4.3 Demographic Profile for Respondents

The respondents for this study are from three campuses of University Malaysia Kelantan. A total of 361 students answered the questionnaire and 360 sets of google forms were distributed equally to all the respondents through various applications such as Instagram, WhatsApp, and Telegram. Furthermore, these respondents consist of 153 male respondents and 207 female respondents. In these segments, the researchers are focusing on the further discussion of this study based on the questionnaire that has been developed and boost to all the respondents.

Next, the background of the respondents for this research is thoroughly discussed by the researcher. The information gathered from section A pertains to the respondents' demographic profile, which includes their gender, age, which campus have the respondents been and the questions about receiving zakat assistance. As a result, all tables and figures in this research display the demographic profiles of the respondents as follows.

4.3.1 Gender

Table 4.3: Frequency Output of Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	153	42.5	42.5	42.5
	Female	207	57.5	57.5	100.00
	Total	360	100.00	100.00	

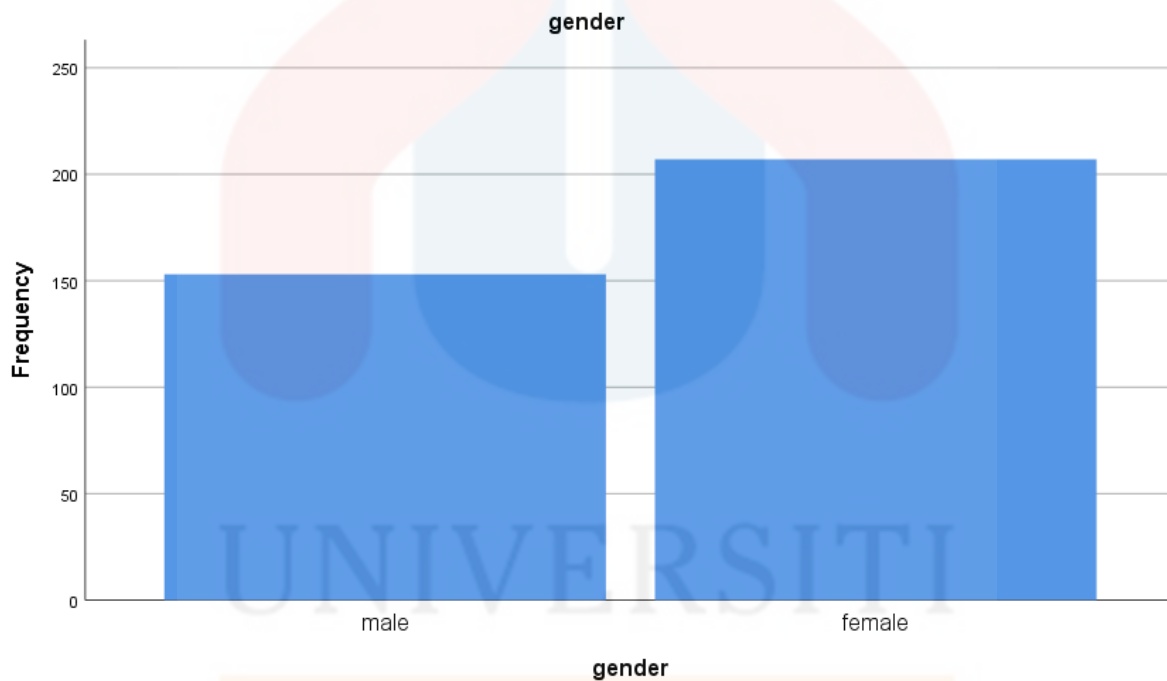


Figure 4.1: Chart of the Gender of Respondents

Table 4.3 shows the results of frequency and percentages of the respondents based on the gender segmentation. According to the results, female respondents had a frequency of 207 respondents and the highest percentage value of 57.5%. In contrast, there were 153 male respondents who participated in this study, and their percentage figure was the lowest at 42.5%.

4.3.2 Age

Table 4.4 Frequency Output of Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 years old	83	23.1	23.1	23.1
	22 years old	86	23.9	23.9	46.9
	23 years old	112	31.1	31.1	78.1
	24 years old	53	14.7	14.7	92.8
	25 years old	26	7.2	7.1	100.0
	Total	360	100.0	100.0	

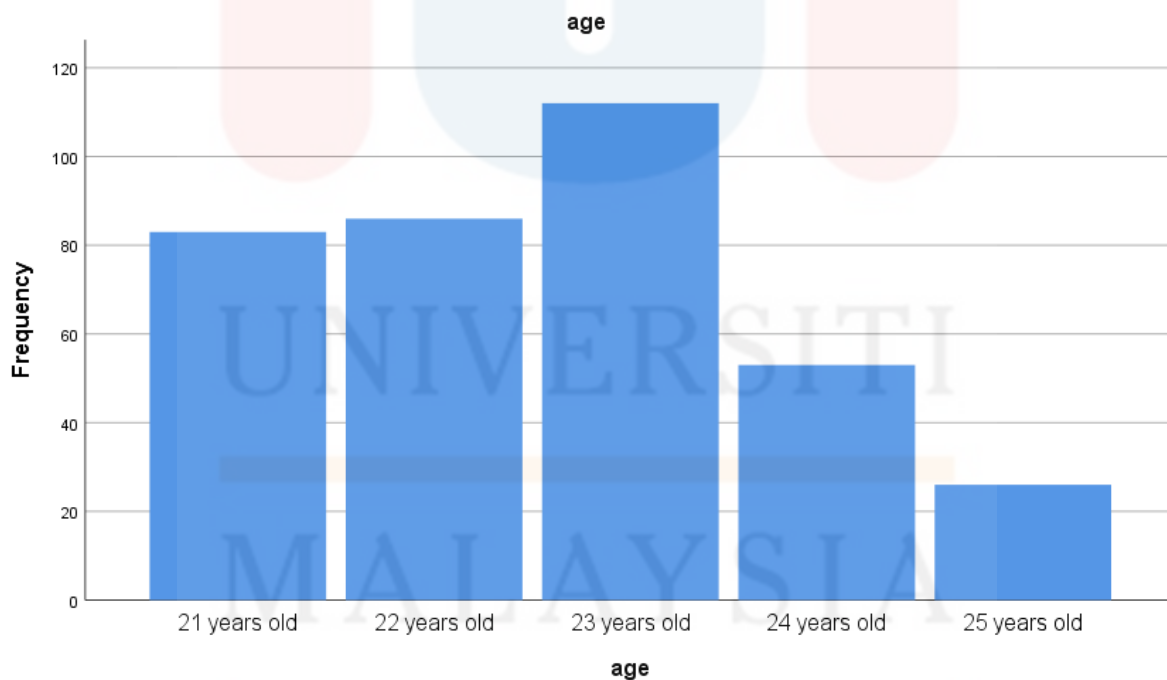


Figure 4.2: Chart of the Age of Respondents

Based on the results shows that the frequency and percentages of the respondents are based on the segmentation of ages. The table indicate that majority of the respondents are 23

years old which is 112 respondents and has a percentage of 31.1%. In addition, the frequency for the age of 22 years old and 24 years old is 86 respondents and 53 respondents respectively. The frequency for 21 years old respondents is 83 and has percentage for 23.1%. Meanwhile, a total of 26 respondents are from the age group of 25 years old which were the minor group of the respondents.

4.3.3 Campus

Table 4.5 Frequency Output of Campus

Campus					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pengkalan	198	55.0	55.0	55.0
	Chepa				
	Bachok	87	24.2	24.2	79.2
	Jeli	75	20.8	20.8	100.0
Total		360	100.0	100.0	

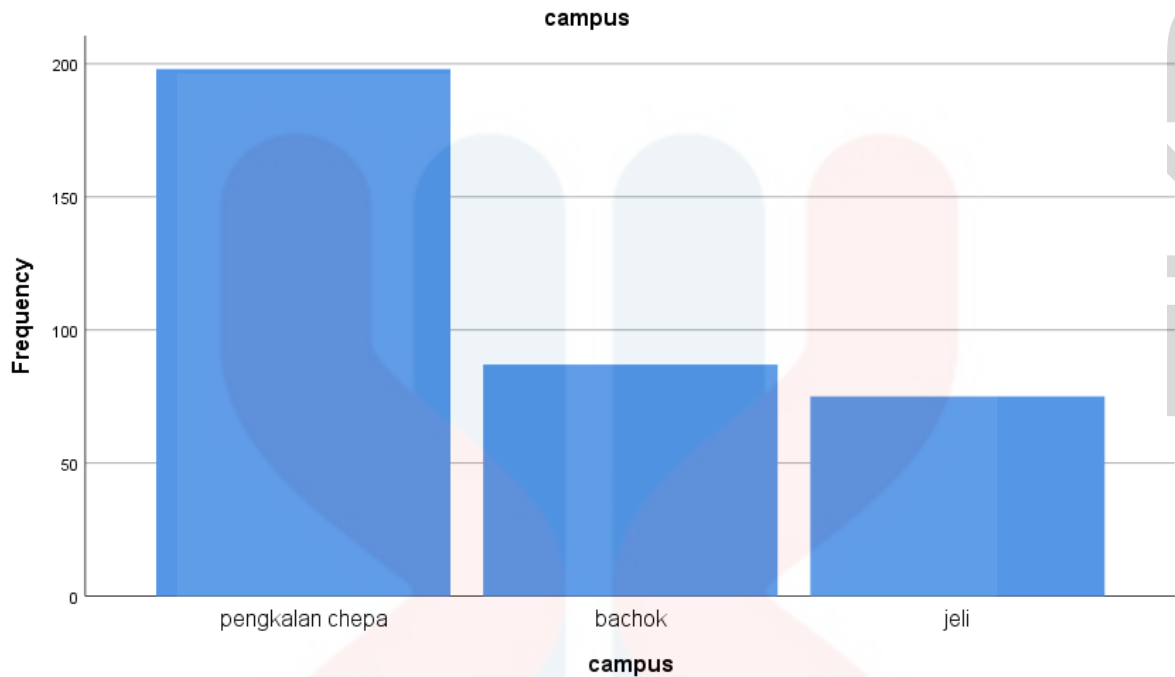


Figure 4.3: Chart of the Campus of Respondents

Table 4.5 shows the results for the frequency and percentages of the respondents based on the campus segmentation. The results indicate that majority of the respondents are from Pengkalan Chepa which 200 out of 360 respondents with the highest percentage which is 55.0%. Meanwhile, the respondents from Bachok have a percentage value of 24.2% and a frequency of 87 respondents. Besides that, the respondents from the Jeli campus have a 20.8% percentage value and 75 respondents respectively involved in this research.

4.4 Descriptive Analysis

From this segment, it comes out from the dependent variable and independent variable to find the mean of each variable. The response was recorded by using five Likert scale which are 1-Strongly disagree, 2- Disagree, 3- Least agree, 4- Agree and 5- Absolutely agree to measure how much respondents agree and disagree with the statement.

4.4.1 Descriptive Analysis of Quality of Life

Table 4.6 Importance of zakat to Quality of Life

Descriptive Analysis					
	N	Minimum	Maximum	Mean	Std. Deviation
Does zakat's contribution affect towards the better quality of life as a student's?	360	1	5	4.44	.661
Zakat aid given make me able to enjoy quality educational opportunities.	360	1	5	4.39	.633
Zakat helps in service and can improve my quality of life.	360	2	5	4.39	.663
Zakat assistance improves the quality of my life through finances.	360	1	5	4.44	.709
My life is more balanced than before with the existence of zakat.	360	1	5	4.32	.763
Zakat assistance guarantee as a comfortable life for students.	360	1	5	4.32	.812
Valid N (listwise)	360				

Table 4.6 shows the dependent variable which is quality of life. There are six (6) items for these dependent variables. The lowest mean is on the question “My life is more balanced than before with the existence of zakat” which is 4.30. This shows that most of the respondents disagree with this question. Meanwhile, the highest mean for this variable is on the “Does zakat contribution affect the better quality of life as a student's?” and “Zakat assistance improves the quality of my life through finances” which is 4.44 and most of the respondents agree with this question.

Besides that, the highest standard deviation is on the question “Zakat assistance guarantee a comfortable life for students” which is 0.812. Meanwhile, the lowest standard

deviation for this variable is on the question “Zakat aid given make me able to enjoy quality educational opportunities” which is 0.633. Therefore, it indicates that respondents agree that the variable is reliable and crucial for the quality of life.

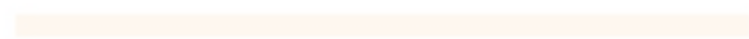
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4.4.2 Descriptive Analysis of Economic

Table 4.7 Zakat assistance to the Economic

Economic					
	N	Minimum	Maximum	Mean	Std. Deviation
Zakat assistance I received enhancing my ability and purchasing power.	360	1	5	3.77	1.225
The help of zakat has reduced the burden of poverty.	360	1	5	4.30	.742
I no longer have trouble buying my daily needs.	360	1	5	4.18	.865
The financial aid given has increased my standard of living.	360	1	5	4.18	.874
I am aware that the economic development program can produce a great generation and free of poverty.	360	1	5	4.29	.789
Zakat assistance helps me take steps to increase my income.	360	1	5	4.12	.990
Valid N (listwise)	360				

Table 4.7 shows the independent variable of the zakat assistance to the Economic. There are six (6) items for these independent variables. The lowest mean is on the question “Zakat assistance I received enhancing my ability and purchasing power” which is 3.77. This shows that most of the respondents disagree with this question. Meanwhile, the highest mean for this variable is on the “The help of zakat has reduced the burden of poverty” which is 4.30 and most of the respondents agree with this question.

Besides that, the highest standard deviation is on the question “Zakat assistance I received enhanced my ability and purchasing power” which is 1.225. Meanwhile, the lowest standard deviation for this variable is on the question “The helps of zakat I received has reduced the burden of poverty” which is 0.742. Therefore, it indicates that respondents agree that the variable is reliable and crucial for the Zakat Assistance to the Economic.

4.4.3 Descriptive Analysis of Social

Table 4.8 Zakat assistance to the Social

Social					
	N	Minimum	Maximum	Mean	Std Deviation
The zakat received helped me build self-confidence throughout the study period.	360	1	5	3.88	1.186
The zakat given helped me control my emotions throughout my studies.	360	1	5	4.09	.990
Zakat helps provide me with various facilities such as early learning assistance, health services and others.	360	1	5	4.28	.815
Zakat received helps me to strengthen the family institution to be more stable and harmonious.	360	1	5	4.22	.880
Zakat received helps me to connect in the form of energy to the community.	360	1	5	4.22	.859
Zakat received helps me become a better person.	360	1	5	4.29	.826
Valid N (listwise)	360				

Table 4.8 shows the independent variable of the zakat assistance to the Social. There are six (6) items for these independent variables. The lowest mean is on the question “The zakat received helped me build self-confidence throughout the study period” which is 3.88. This shows that most of the respondents disagree with this question. Meanwhile, the highest mean for this variable is on the “Zakat received helps me become a better person” which is 4.29 and most of the respondents agree with this question.

Besides that, the highest standard deviation is on the question “The zakat received helped me build self-confidence throughout the study period” which is 1.186. Meanwhile, the lowest standard deviation for this variable is on the question “Zakat helps provide me with various facilities such as early learning assistance, health services and others” which is 0.815. Therefore, it indicates that respondents agree that the variable is reliable and crucial for the Zakat Assistance to the Social.

4.4.4 Descriptive Analysis of Education

Table 4.9 Zakat assistance to the Education

Education					
	N	Minimum	Maximum	Mean	Std. Deviation
The zakat that I received through the graduate program greatly benefited my studies.	360	1	5	4.27	.810
The zakat offered through the scholarship provided me with convenience throughout my studies.	360	1	5	4.31	.734
The education zakat received increased my self-confidence to continue learning to the next level.	360	1	5	4.30	.820
The education zakat helps me financially by providing study fees, additional class fees and others.	360	1	5	4.37	.731
The zakat received through the education program provided by the government and the zakat board helped me a lot in learning.	360	1	5	4.35	.715
The education zakat received made me skilled and more competitive in learning.	360	1	5	4.30	.783
Valid N (listwise)	361				

Table 4.9 shows the independent variable of the zakat assistance to the Economic. There are six (6) items for these independent variables. The lowest mean is on the question “The zakat that I received through the graduate program greatly benefited my studies” which is 4.27. This shows that most of the respondents disagree with this question. Meanwhile, the highest mean for this variable is on the “The education zakat helps me financially by providing study fees, additional class fees and others” which is 4.37 and most of the respondents agree with this question.

Besides that, the highest standard deviation is on the question “The education zakat received increased my self-confidence to continue learning to the next level” which is 0.820. Meanwhile, the lowest standard deviation for this variable is on the question “The zakat received through the education program provided by the government and the zakat board helped me a lot in learning” which is 0.715. Therefore, it indicates that respondents agree that the variable is reliable and crucial for the Zakat Assistance to the Education.

4.4.5 Descriptive Analysis of Health

Table 4.10 Zakat assistance to the health

Health					
	N	Minimum	Maximum	Mean	Std. Deviation
Zakat received helps me get health facilities.	360	1	5	4.30	.813
Zakat received upgraded the quality of health.	360	1	5	4.26	.879
The zakat received helps to build the psychological, mental, and physical well-being of individuals.	360	1	5	4.20	.907
Zakat received helps to reduce the burden during Covid-19 pandemic.	360	1	5	4.35	.765
Zakat received creates a healthy life and leads to increase economic productivity.	360	1	5	4.25	.849
Zakat received helps to fund emergency medical care.	360	1	5	4.21	1.028
Valid N (listwise)	360				

Table 4.10 shows the independent variable of the zakat assistance to health. There are six (6) items for these independent variables. The lowest mean is on the question “The zakat received helps to build the psychological, mental, and physical well-being of individuals” which is 4.20. This shows that most of the respondents disagree with this question. Meanwhile,

the highest mean for this variable is on the “Zakat received helps to reduce the burden during the Covid-19 pandemic” which is 4.35 and most of the respondents agree with this question.

Besides that, the highest standard deviation is on the question “Zakat received helps to fund emergency medical care” which is 1.028. Meanwhile, the lowest standard deviation for this variable is on the question “Zakat received helps to reduce the burden during the Covid-19 pandemic” which is 0.765. Therefore, it indicates that respondents agree that the variable is reliable and crucial for the Zakat Assistance to the Health.

4.5 Reliability Test

The analysis in this study permits the research to decide if these sets of questions have a high level of reliability in measuring variables. The reliability tests for each variable are displayed in the table below.

Table 4.11 Quality of life

Reliability statistics	
Cronbach's alpha	N of items
.878	6

According to Table 4.11, Cronbach's Alpha for the quality of life measure's six (6) items is 0.878. The allowed minimum value for this study is less than 0.7. The value is therefore considered to be appropriate for use. The research's findings show that the item used to measure concepts has good internal consistency. As a result, the questionnaire employed in this study is focused on increasing students' quality of life.

Table 4.12: Economic

Reliability statistics	
Cronbach's alpha	N of items
.828	6

According to the Table 4.12, Cronbach's alpha for the economic measure's six (6) items is 0.828. For this investigation, a result below than 0.7 is considered acceptable. The value is therefore considered to be appropriate for use. The results show that the research's item for measuring concepts has good internal consistency. As a result, the study's questionnaire emphasizes economic aspect.

Table 4.13: Social

Reliability statistics	
Cronbach's alpha	N of items
.849	6

According to the Table 4.13, the social measure's six (6) items have a Cronbach's alpha of 0.849. The least acceptable number for this investigation is below 0.7. The value is therefore considered to be appropriate for use. The results show that the research's item for measuring concepts has good internal consistency. Thus, the questionnaire used for this research is a social one.

Table 4.14: Education

Reliability statistics	
Cronbach's alpha	N of items
.918	6

According to the Table 4.14, Cronbach's alpha for the economic measure's six (6) items is 0.918. The least acceptable number for this investigation is less than 0.7. The value is therefore considered to be appropriate for use. The results show that the research's item for measuring concepts has excellent internal consistency. Thus, the questionnaire used for this study is focused on education.

Table 1.15: Health

Reliability statistics	
Cronbach's alpha	N of items
.916	6

According to the Table 4.15, Cronbach's alpha for the economic measure's six (6) items is 0.916. The least acceptable number for this investigation is below 0.7. The value is therefore considered to be appropriate for use. The results show that the research's item for measuring concepts has excellent internal consistency. Therefore, the questionnaire employed in this study is focused on health.

4.6 Normality Test

Table 4.16: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
MEAN_QL	.134	360	.000	.890	360	.000
MEAN_ECO	.114	360	.000	.928	360	.000
MEAN_SOC	.135	360	.000	.915	360	.000
MEAN_EDU	.145	360	.000	.871	360	.000
MEAN_HEA	.158	360	.000	.871	360	.000
a. Lilliefors Significance Correction						

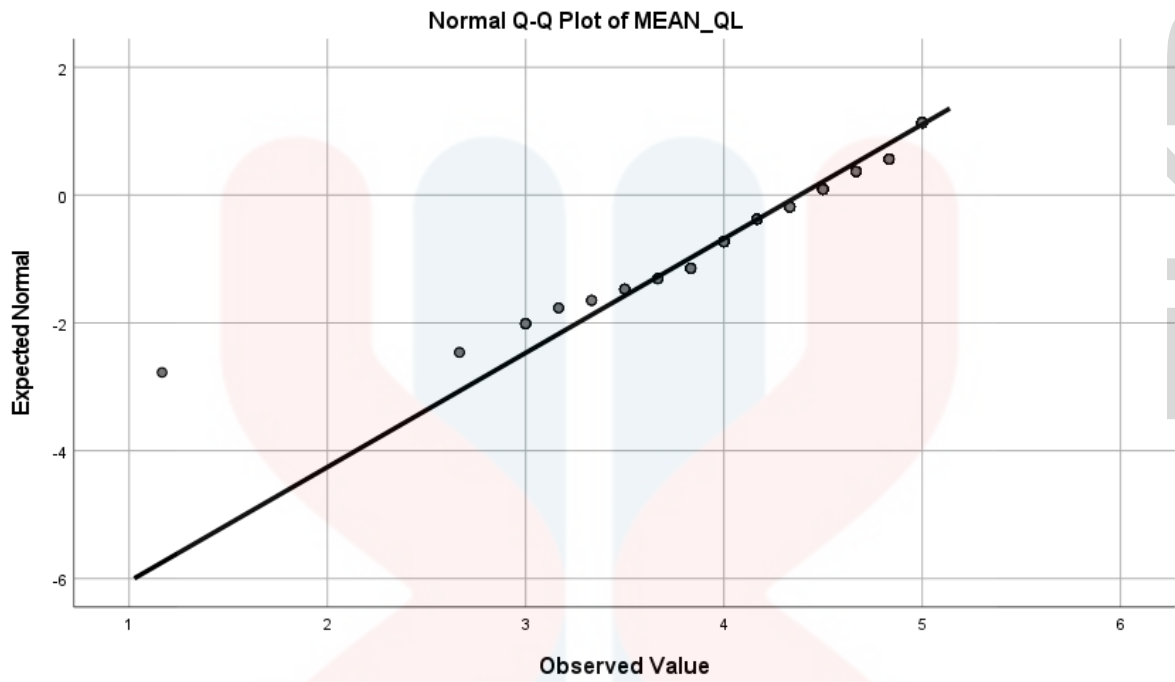


Figure 4.4: Quality of Life

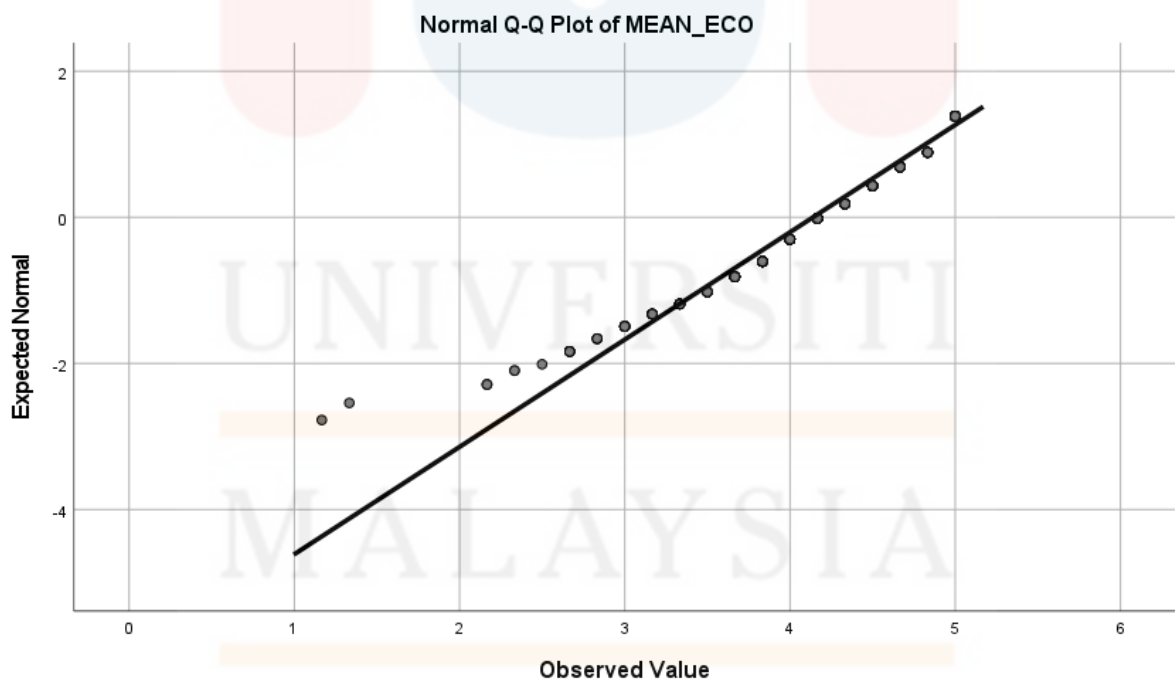


Figure 4.5: Economic

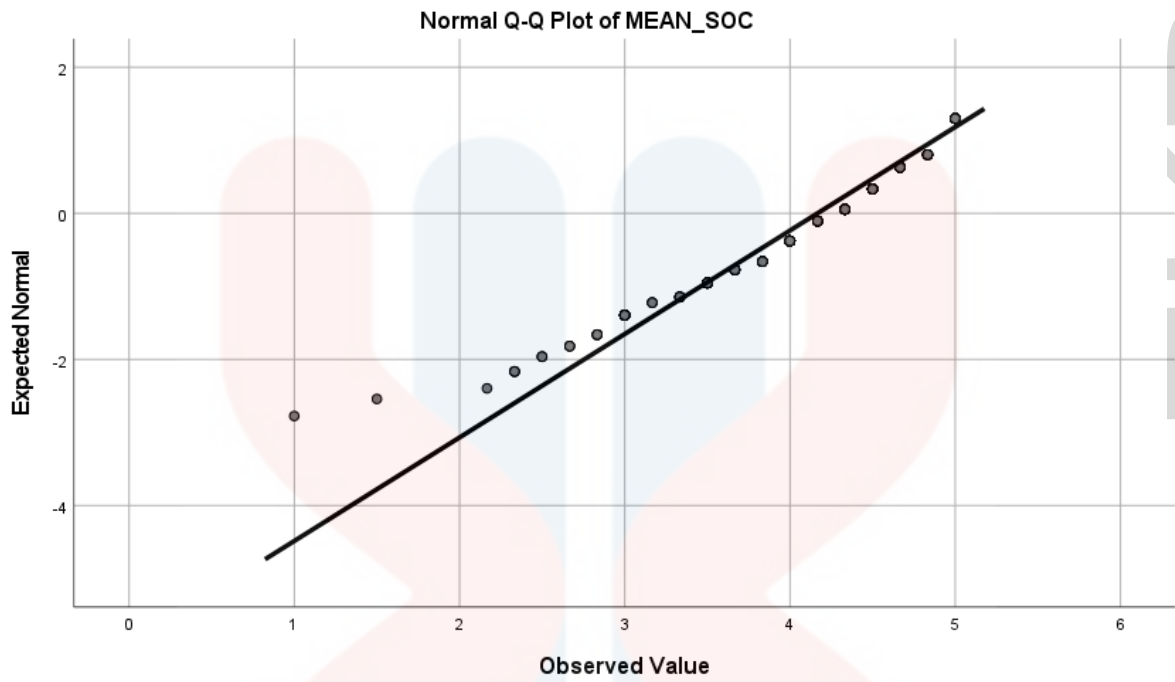


Figure 4.6: Social

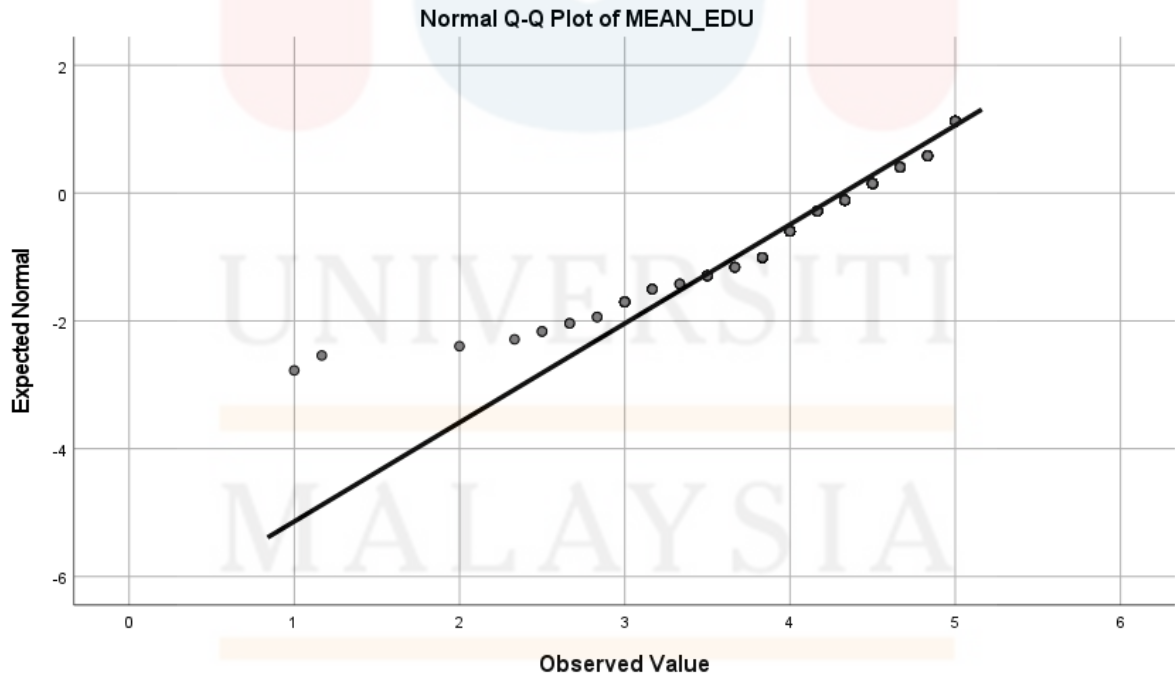


Figure 4.7: Education

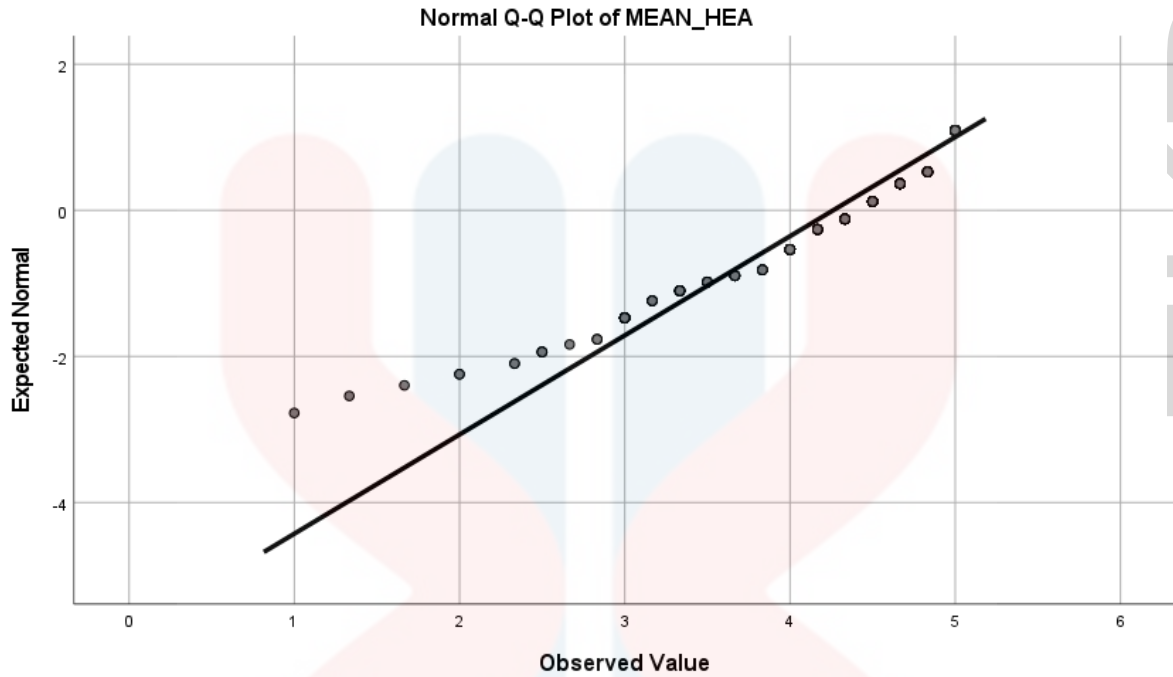


Figure 4.8: Health

Every variable in the table may be assumed to be non-typical because the table reveals that they all have values of less than 0.01. Thus, all of the variables' normality requirements for this assessment were satisfied. In place of the Shapiro-Wilk normality test, the Kolmogorov-Smirnov test was used in this study. Kolmogorov-Smirnov tests are used for $n > 50$, but Shapiro-Wilk test is better suited for small sample sizes ($n < 50$). Therefore, the Kolmogorov-Smirnov test is a better choice for this study's path. Even if the Kolmogorov-Smirnov test is the least powerful test for all types of distributions and sample sizes, the power of the Shapiro-Wilk test is still low for small sample sizes (Mohd Razali & Yap, 2011).

4.7 Hypothesis Testing

Table 4.17: Pearson Correlation

Correlations						
		MEAN_QL	MEAN_ECO	MEAN_SOC	MEAN_EDU	MEAN_HEA
MEAN_QL	Pearson Correlation	1	.570**	.542**	.585**	.489**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	360	360	360	360	360
MEAN_ECO	Pearson Correlation	.570**	1	.764**	.712**	.615**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	360	360	360	360	360
MEAN_SOC	Pearson Correlation	.542**	.764**	1	.797**	.763**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	360	360	360	360	360
MEAN_EDU	Pearson Correlation	.585**	.712**	.797**	1	.792**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	360	360	360	360	360
MEAN_HEA	Pearson Correlation	.489**	.615**	.763**	.792**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	360	360	360	360	360

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

Table 4.18: Rule of thumb for interpreting the size of a correlation coefficient

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

Source: Schober et al., (2018)

Table 4.19: The Relationship between Economy and Quality of Life

Correlations			
		MEAN_ECO	MEAN_QL
MEAN_ECO	Pearson	1	.570**
	Correlation		
	Sig. (2-tailed)		.000
	N	360	360
MEAN_QL	Pearson	.570**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.19 above shows the relationship between the economic and quality of life. The value of the correlation coefficient is 0.570 indicated that there is moderate positive correlation relationship between both it. Based on the results of the significant value $p < 0.01$, this shows that there is a relationship between economy and quality of life. While, significance level of both variables is 0.000 and it shows that both variables are highly significant. Therefore, the study accepts H1 that researchers ensure that there is a significant relation between economics and quality of life in improving students' life.

Table 4.20: The relationship between Social and Quality of life

Correlations			
		MEAN_SOC	MEAN_QL
MEAN_SOC	Pearson	1	.542**
	Correlation		
	Sig. (2-tailed)		.000
	N	361	361
MEAN_QL	Pearson	.542**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.20 above shows the relationship between social and quality of life. The value of correlation coefficient is 0.542 indicated that there is a moderate positive correlation relationship between both it. Based on the results of the significant value $p < 0.01$, this shows that there is a relationship between social and quality of life. Meanwhile, the significance level of both variables is 0.000 and it shows that both variables are highly significant. Therefore, the study accepts H2 that researchers ensure that there is a significant relationship between social and quality of life in improving students' life.

Table 4.21: The relationship Education and Quality of life

Correlations			
		MEAN_EDU	MEAN_QL
MEAN_EDU	Pearson	1	.585**
	Correlation		
	Sig. (2-tailed)		.000
	N	360	360
MEAN_QL	Pearson	.585**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.21 above shows the relationship between education and quality of life. The value of correlation coefficient is 0.585 indicated that there is a moderate positive correlation relationship between both it. Based on the results of the significant value $p < 0.01$, this shows that there is a relationship between education and quality of life. Meanwhile, the significance level of both variables is 0.000 and it shows that both variables are highly significant. Therefore, the study accepts H3 that researchers ensure that there is a significant relationship between education and quality of life in improving students' life.

Table 4.22: The relationship Health and Quality of life

Correlations			
		MEAN_HEA	MEAN_QL
MEAN_HEA	Pearson	1	.489**
	Correlation		
	Sig. (2-tailed)		.000
	N	360	360
MEAN_QL	Pearson	.489**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.22 above shows the relationship between health and quality of life. The value of the correlation coefficient is 0.489 indicated that there is a low positive correlation relationship between both it. Based on the results of the significant value $p < 0.01$, this shows that there is a relationship between health and quality of life. Meanwhile, the significant level of both variables is 0.000 and it shows that both variables are highly significant. Therefore, the study accepts H4 that researchers ensure that there is a significant relationship between health and quality of life in improving students' life.

4.8 Summary of The Chapter

Descriptive analysis, a reliability test, and a presumption test related to regression analysis are all included in Chapter 4. The study was performed to see if there is a relationship between the dependent variable and the independent variable, as suggested by previous studies. A reliability test was conducted using Cronbach's alpha analysis. Through the reliability results, the researchers determine that the six items in all variables have a strong level of stability. Therefore, the reliability of the six items from the independent variables and the dependent variable is considered acceptable. Furthermore, the new findings about the significance of zakat contributions in improving students' quality of life prompted researchers to investigate and define the relationship between both variables, as well as whether or not there is a relationship between independent variables and dependent variables. Thus, it has been proven and concluded that all the independent variables have a relationship with quality of life. Since the correlation analysis showed a significant result, the objective was achieved.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter, the researchers discuss the findings based on the data that has been analyzed in chapter 4. After that, this part includes the highlights of the results that support the main objective of the study related to the topic which is the important of the zakat contribution in improving student quality of life. Next, the part is to explore the effects of research and the limits for completing this research. Lastly, the chapter also provides the recommendation for future research and concludes the overall of research.

5.2 Key Findings and Discussion

The focus of this research was to see how far zakat can help UMK students from the perspective of economy, social, education and health in improving their quality of life. Researchers discovered significant relational variables based on data collected from respondents. The table below shows the finding of all the hypotheses in this research.

Table 5.2.1: The Finding of Hypotheses 1

Objective	Hypotheses 1	Significant (Positive/Negative)	Result
To determine whether there is a relationship between economic and zakat contribution in improving the student's quality of life in UMK	There is a significant relationship between economy and the importance of zakat contribution in improving the student's quality of life in UMK	0.570 (Moderate positive correlation)	supported

Based on Table 5.2.1, it shows that there is moderate positive correlation relationship between economic factor and zakat contribution in improving student's quality of life in UMK, as well as significant values. In chapter 4, hypothesis 1 is accepted with moderate positive correlation

coefficient of 0.570 at significant level, $p < .001$. According to the correlation coefficient statistics, economics can help students' more in improving their life.

The result can be seen clearly when it is supported by Khasandy, Elleriz, Aisha Badrudin & Ruby (2019), that the government has now implemented a comprehensive zakat development approach to achieve strategic and stable economic growth to improve the standard of living of the community. This will indirectly benefit students who receive zakat because with a stable economy it will make daily affairs easier. The students who feel that the economy is getting better, will make them respond positively to the zakat received.

Table 5.2.2: The Finding of Hypotheses 2

Objective	Hypotheses 2	Significant (Positive/Negative)	Result
To determine whether there is a relationship between social and zakat contribution in improving the student's quality of life in UMK	There is a significant relationship between social and the importance of zakat contribution in improving the students' quality of life in UMK	0.542 (Moderate positive correlation)	supported

The table demonstrates that there is a moderate positive correlation relationship between factor social and the importance of zakat contribution in improving the students' quality of life in UMK. In chapter 4, hypotheses 2 was received with a correlation coefficient of 0.542 at a significant level, $p < .001$. According to the correlation coefficient statistics, social factor can see that there are some deficiencies to have a positive effect in improving the quality of life of students.

Nevertheless, this social factor can be seen when Muhammad Abdullah & Abdul Quddus Shuaib, (2011) are of the view that individuals are the focus of society, especially in the Islamic sector, which shows that zakat shapes a person's character in social influence.

Although the relationship is clearly seen as a moderate positive correlation, this part makes the hypothesis accepted. This will still have hypothesis a positive impact that can make the zakat useful to students during their learning. Next, social factors play a role in the student's living environment while receiving zakat at UMK. Therefore, the community of UMK students who receive zakat has become one of the important mechanisms to show that zakat is channelled for proper social responsibility.

Table 5.2.3: The Finding of Hypotheses 3

Objective	Hypotheses 3	Significant (Positive/Negative)	Result
To determine whether there is a relationship between education and zakat contribution in improving the student's quality of life in UMK	There is a significant relationship between education and the importance of zakat contribution in improving the students' quality of life in UMK	0.585 (Moderate positive correlation)	supported

This table shows that there is a moderate positive correlation relationship between education factor and zakat contribution in improving the quality of life among UMK students. Hypothesis 3 in chapter 4, shows that the correlation coefficient was received at 0.585 at a significant level, $p < .001$. As we can see from this correlation coefficient statistics, zakat's contribution help in improving students' quality of life from the education factor.

A solid profession due to continuous education can help the asnaf group escape from poverty Meerangani, (2019). This shows that education, even if it is not much, will improve the quality of learning after receiving the zakat given by UMK. Students will also get more comfort in continuing the struggle of this study. Next, this will indirectly provide motivation

to students to continue their studies. This education zakat will also continue to have a positive effect in improving the quality of life for students.

Table 5.2.4: The Finding of Hypotheses 4

Objective	Hypotheses 4	Significant (Positive/Negative)	Result
To determine whether there is a relationship between health and zakat contribution in improving the student's quality of life in UMK	There is a significant relationship between health and the importance of zakat contribution in improving the students' quality of life in UMK	0.489 (Low positive correlation)	supported

Lastly, this table demonstrates that there is a low positive correlation relationship between health factor and zakat contribution in improving the student's quality of life, as well as the value among UMK students. In chapter 4, hypothesis 4 was a low accepted if a correlation coefficient of 0.489 at a significant level, $p < .001$.

These findings show the World Health Organization (WHO), 2016, that good health leads to lower school failure rates, reduced insecurity and unemployment and improved family standards. This shows that health has a relatively positive relationship in improving the quality of life. Although the hypothesis between health factors and the importance of zakat in improving the quality of life of students at UMK is only low and likely non-existent, we can still see the connection between the two. Students who receive health zakat assistance can receive better and more organized treatment. This will indirectly have a positive impact on student health. A higher socioeconomic status has been shown in previous studies stating that zakat is significantly able to improve a person's health level (Kefeli,2017).

5.3 Implications of The Study

Study implications in this section describe how the findings could be significant for theory, practice, policy, and future study (Ascarya, 2021). The application of the research study's final findings and the implications of the references it generated. Based on the study's implications, there may be several points of view regarding its activities. The outcomes of the survey will be affected by what happens in the future. The results of this research will thus the cooperation of all parties to the status of a significant social force (SA Bin-Nashwan et al., 2021).

The development of technology, and the implications of Zakat donations' relevance in raising student quality at universities, particularly University Malaysia Kelantan, can benefit young people, especially those who desire to pursue higher education. Furthermore, every nation has been greatly impacted by the COVID-19 problem, which has rattled the whole world today. The purpose of COVID-19 was to employ technology tools to connect people from all corners of the globe. Because of these specialized facilities, the neighbourhood will likely be more concerned with resolving issues as they emerge, particularly those involving Zakat. This will aid the neighbourhood, specifically those who require Zakat donations, and ultimately improve the quality of life for students.

Islamic institutions also need to manage and administer zakat matters properly and effectively. Furthermore, there is a need to raise awareness of the value of Zakat and its effects on social, moral, economic, and spiritual elements, electronic and print media. Zakat is a social institution that may be employed in the Islamic government, media, educational institutions, and social institutions including families, relatives, mosques, roads, and areas or sectors (Abdul & Suhaib, 2011).

In addition, Islam's zakat practice strives to protect those confronted with poverty and suffering and promoted fairness and balance in human existence. The flawless and organized distribution of zakat can advance the economy of Muslims. This will have a chain reaction effect, wherein robust and balanced economic growth will build a solid social welfare system, raising the level of education and boosting the nation's human capital.

Lastly, the data collected from the survey indicates that the majority of students are aware of the significance of zakat's contributions in raising students' quality of life. This might provide valuable knowledge to the university as an organization. But some individuals need to understand that zakat payments from the university or the state might be demanded someone who wishes to enhance their education. However, students have done well in this course to learn about zakat distributions and application procedures.

5.4 Limitations of The Study

Various limitations were faced by the researcher during the research process. Limits are characteristics of uncontrolled flaws that are closely related to the chosen research design, model limitations, or financial restraints. Even if they are virtually out of the researcher's control in this case, the limits may nevertheless influence the research results.

This research focuses on the importance of zakat contribution in improving the student quality of life among University Malaysia Kelantan (UMK) students at three campuses which are campus Kota, Bachok and Jeli. They have different perceptions and experiences about this study. The researcher decided to start by directly confronting the data collection process. However, questionnaires were used to conduct interviews due to the pandemic. Using this method, the researcher is unable to observe the informant's response to determine whether the informant understands the question or vice versa. Since the informant does not want there

to be any misunderstandings, it is your responsibility as a researcher to determine whether they can or cannot respond.

Additionally, the researcher must face the issue of getting respondents to complete the questionnaire. They could find it difficult to complete the questionnaire because of this. Be as likely among the responders who have not comprehended the question. Furthermore, there is a problem with network folds. There are some locations or places with poor internet connectivity, which makes it difficult to complete the questionnaire. They could be preoccupied while they are not working as informants during the question-and-answer session. Following that, a few students disregard the value of zakat and how it might improve students' lives. Additionally, researchers need to make sure that, as indicated in chapter 3, there were enough people who responded to this survey. Therefore, it is challenging for researchers to get data under this setting.

Furthermore, the researchers have a deadline. The time frame relates to gathering all the respondents' data. the researcher found it challenging since some respondents hesitated at completing the questionnaire. The researcher eventually found that the study's sample size was problematic (Akanle, Olayinka & Ademuson, Adefolake & Shittu, Olamide, 2020). Some of them could have participated in the research because they had no idea that Zakat existed. This is because students, especially those currently enrolled in school, need to be made aware of what Zakat is and the benefits it may provide for those who receive it (Meerangani, 2019). Therefore, researchers must overcome all these difficulties to conduct their study.

5.5 Recommendations

Future research should address the specific difficulties that our findings raise, which may be done by employing arbitrary methods such as inside-out meetings or group-focused approaches. These methods are perfect for presenting some rich statistics regarding Zakat's contributions to raising the quality of life for students at the University Malaysia Kelantan. For future studies, the sample size will be increased to 400 respondents, drawn from students from University Malaysia Kelantan's three campuses. Future studies will probably address this weakness. Despite the constraints mentioned, this review provides a thorough understanding of Zakat that would be helpful to students at the University Malaysia Kelantan in managing their resources. In fact, it is hoped that this analysis would serve as motivation for and a need-guide for future research in completing and studying the significance of Zakat for students. It is anticipated that this research will be useful for subsequent studies as reference material and data. It would be wonderful if future researchers concentrated their study on the specific knowledge of the advantages of Zakat with a more expansive scope of the study, whether close studies or contextual studies across the place to add more knowledge once more and not limited to select states or collection of states as it were.

5.6 Conclusion of The Study

Generally, the data analysis findings are consistent with the researcher's aim. The study discovered that economy, social, education and health significantly affect how much Zakat helps students at University Malaysia Kelantan on all three campuses improve their quality of life. The study also discovered the factor influencing zakat's ability to enhance students' quality of life. By optimizing the allocation of Zakat contributions among students on all three campuses, the research impacts how future admissions input is presented. Although the study only included a limited sample size, it will serve as a discussion point for future studies that might consist of a larger population and give more in-depth data.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

Respondent's Profile	Items	Tick
Gender	Male	
	Female	
Age	21 Years Old	
	22 Years Old	
	23 Years Old	
	24 Years Old	
	25 Years Old	
Campus	Kota	
	Bachok	
	Jeli	
Did You Receive Zakat Assistance? If YES, Next Question	Yes	
	No	

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SECTION B: Quality of Life

No	Question	Likert Scale				
		1	2	3	4	5
1.	Does zakat contribution affect towards the better quality of life as a student					
2.	Zakat aid given make me able to enjoy quality educational opportunities					
3.	Zakat's help in service can improve my quality of life					
4.	Zakat assistance improves the quality of my life through finances					
5	My life is more balanced than before with the existence					
6.	Zakat assistance guarantees a comfortable life as students					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

SECTION C: Economic

No	Question	Likert Scale				
		1	2	3	4	5
1.	Zakat assistance I received enhanced my ability and purchasing power					
2.	The helps of zakat I received has reduced the burden of poverty					
3.	I no longer have trouble buying my daily needs					
4.	The financial aid given has increased my standard of living					
5	I am aware that the economic development program can produce a great generation and free of poverty					
6.	Zakat assistance helps me to increase my income					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

II: Social

No	Question	Likert Scale				
		1	2	3	4	5
1.	The zakat received helped me build self-confidence throughout the study period					
2.	The zakat given helped me control my emotions throughout my study					
3.	Zakat provide me with various facilities such as early learning assistance, health services and others					
4.	Zakat received helps me strengthen the family institution to be more stable and harmonious					
5	Zakat received helps me to connect in the form of energy to the community					
6.	Zakat received lead me to become a better person					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

III: Education

No	Question	Likert Scale				
		1	2	3	4	5
1.	the zakat that I received through the graduate program greatly benefited my studies					
2.	the zakat offered through the scholarship provided me with convenience throughout studies					
3.	the education zakat received increased my-self confidence to continue learning to the next level					
4.	the education zakat helps me financially by providing study fees, additional class fees and others					
5	the zakat received through the education program provided by government and the zakat board helped me a lot in learning					
6.	the education zakat received made me skilled and more competitive in learning					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

Iv: Health

No	Question	Likert Scale				
		1	2	3	4	5
1.	Zakat received helps me get health facilities					
2.	Zakat I received upgraded the quality of health					
3.	The zakat received helps me to build the psychological, mental and physical well-being of individuals					
4.	Zakat I received help to reduce the burden during the covid-19 pandemic					
5.	Zakat received creates a healthy life and leads to increase economic productivity					
6.	Zakat received helps me to fund emergency medical care					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

APPENDIX B: GANTT CART

AKTIVITI PENGAJARAN DAN PEMBELAJARAN	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<ul style="list-style-type: none"> Pembahagian kumpulan, penyelia dan penilai 															
<ul style="list-style-type: none"> Edaran pembahagian kumpulan, penyelia dan penilai Perjumpaan pelajar dengan Penyelia (berterusan) 															
<ul style="list-style-type: none"> Edaran aktiviti pengajaran dan pembelajaran Edaran garis panduan dan rubrik Persediaan pengumpulan data 															
<ul style="list-style-type: none"> Edaran rakaman taklimat proses PPTA 2 Pengumpulan data 															
<ul style="list-style-type: none"> Kelas data analysis kuantitatif dan kualitatif Pengumpulan data 															
<ul style="list-style-type: none"> Data analisis Penulisan draf projek penyelidikan Laopran penemuan Penafsiran dan perbincangan penemuan Implikasi penemuan Kesimpulan 															
<ul style="list-style-type: none"> Penulisan laporan akhir dan kertas kerja 															
<ul style="list-style-type: none"> Penyerahan draf laporan akhir projek penyelidikan kepada penyelia Saringan turnitin Penyemakan oleh penyelia Pembetulan oleh pelajar 															
<ul style="list-style-type: none"> Penyerahan 2 laporan akhir projek penyelidikan kepada penyelia dan penilai untuk pentaksiran 															
<ul style="list-style-type: none"> Penyerahan kertas kerja dan poster kepada penilai dan penyelia Pembentangan poster dan pentaksiran 															
<ul style="list-style-type: none"> Pembetulan dan pindaan akhir (jika ada) 															
<ul style="list-style-type: none"> Pengumpulan laporan akhir kepada penyelaras PPTA 2 (google drive) 															
<ul style="list-style-type: none"> Kemasukan markah oleh penyelia (ecomm/portal) 															

APPENDIX C: EXAMPLE OF CAPTION SETTING

- **TABLE**

STATE	COLLECTION		DISTRIBUTION	
	2019	2020	2019	2020
JOHOR	311,727,367.23	300,855,626.51	299,809,512.74	299,837,853.40
KEDAH	206,055,559.61	217,913,020.82	192,622,521.12	195,698,217.47
KELANTAN	195,138,060.00	202,654,987.00	189,017,291.00	185,584,047.39
MELAKA	98,838,098.55	100,720,991.88	96,620,295.08	80,269,854.00
NEGERI SEMBILAN	141,521,193.35	144,088,231.79	123,406,206.16	114,237,224.28
PAHANG	167,220,290.72	165,260,316.30	146,767,912.17	134,991,563.56
PULAU PINANG	167,220,290.72	130,875,632.57	111,384,871.79	126,581,574.21
PERAK	207,187,053.49	191,633,580.59	196,836,278.44	165,047,590.88
PERLIS	-	-	-	-
SELANGOR	912,956,543.00	855,137,860.00	868,263,524.00	867,227,310.00
TERENGGANU	178,654,905.67	185,104,612.29	191,240,463.33	171,122,295.83
SABAH	88,997,519.92	101,788,328.22	71,621,952.82	88,575,346.45
SARAWAK	105,963,561.49	110,374,938.58	68,143,055.82	71,597,655.81
WILAYAH PERSEKUTUAN	688,405,441.00	761,851,601.45	445,352,346.00	526,470,916.70
TOTAL	3,469,885,884.75	3,468,259,728	3,001,086,230.47	3,027,241,449.98

(Source: JAWHAR,2019)