ZAKAT COMPLIANCE AMONG MUSLIMS IN KELANTAN

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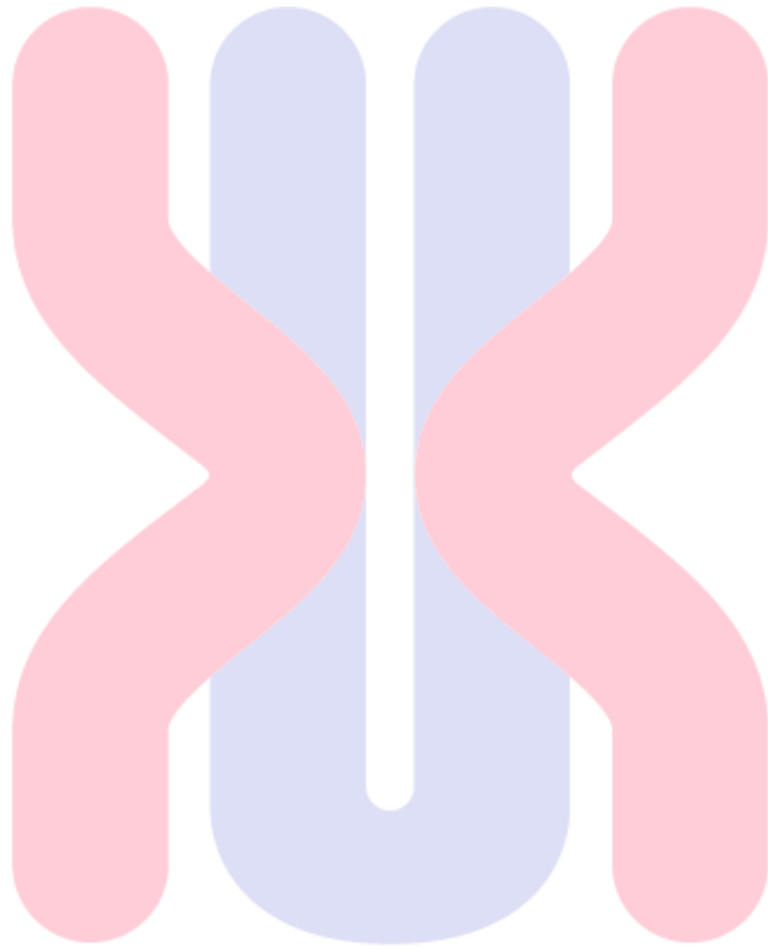DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)
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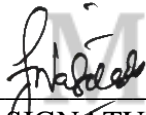
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ABSTRAK

Kajian ini bertujuan untuk mengkaji hubungan antara norma subjektif, agama, sikap dan kesedaran terhadap Pematuhan Zakat dalam kalangan umat Islam di Kelantan. Bagi reka bentuk kajian, pengkaji menggunakan kaedah kuantitatif. Tujuan kaedah kuantitatif dalam kajian ini adalah kerana data yang diperoleh daripada teknik ini adalah lebih sesuai dalam menjalankan ujian hipotesis. Pengkaji menggunakan soal selidik sebagai kaedah pengumpulan data untuk mendapatkan maklumat daripada responden. Kajian ini menggunakan pendekatan tinjauan dan sampel 151 responden yang terdiri daripada orang Islam di Kelantan telah dikumpulkan. Data dianalisis dengan menggunakan SPSS. Hasil kajian menunjukkan bahawa norma subjektif, agama, sikap dan kesedaran mempunyai hubungan yang kuat dan impak positif terhadap Pematuhan Zakat dalam kalangan umat Islam di Kelantan. . Kajian mengesyorkan data soal selidik diperolehi melalui tinjauan kertas/kaji selidik tradisional temu bual bersemuka dan bukannya menggunakan tinjauan dalam talian, lebih banyak penyelidikan yang akan dijalankan dengan bidang inkuiri yang lebih luas dan luas serta menjalankan kajian yang akan membantu pelajar walaupun lebih-lebih lagi apabila mereka menjalankan penyelidikan dalam bidang yang sama dengan penemuan rujukan mereka untuk meningkatkan Pematuhan Zakat di kalangan umat Islam di Kelantan.

Kata Kunci: Pematuhan Zakat, Norma Subjektif, Keagamaan, Sikap dan Kesedaran.

ABSTRACT

This study aims to investigate the relationship between subjective norms, religious, attitude and awareness towards Zakat Compliance among Muslims in Kelantan. For the research design, the researcher used a quantitative method. The purpose of the quantitative method in this study is because the data obtained from this technique is more appropriate in conducting hypothesis testing. The researcher used a questionnaire as the method of data collection to get information from respondents. The study utilized a survey approach and a sample of 151 respondents which are from Muslims in Kelantan were gathered. The data was analyzed by using SPSS. The results showed that the subjective norms, religious, attitude and awareness have a strong relationship and positive impact towards Zakat Compliance among Muslims in Kelantan. . The study recommends questionnaire data be obtained through paper survey/traditional survey face-to-face interviews instead of using an online survey, more research that will be conducted with more expansive and broad area of inquiry and carrying out a study that will help students even more when they undertake research in the same field as their reference findings to improve the Zakat Compliance among Muslims in Kelantan.

Keywords: Zakat Compliance, Subjective Norms, Religious, Attitude and Awareness.

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CHAPTER 1 : INTRODUCTION

1.1 Background of the study

Zakat is the fifth pillar of Islam. Zakat means growth and purification in Arabic. While in the context of religion, zakat is spending money for God's sake to purify the heart of Muslims from the attitude of loving possessions and being greedy. In the Qur'an it has been stated that humans are very fond of possessions, therefore zakat is an affirmation that a Muslim is fully prepared to sacrifice everything for the sake of Allah.

According to Raies (2020), zakat is one of the poverty eradication mechanisms in Islam. The main goal of Zakat is to help the needy and achieve socio-economic justice by bridging the gap between the rich and the poor. Meanwhile, from an economic point of view, zakat can prevent the hoarding of wealth and prevent the rich from being greedy. In addition, zakat can prevent the zakat recipients trapped within poverty; which then improves the standard of living. Moreover, zakat also can lead to a prosperous society if the zakat receipients wisely utilise the zakat into business activities which can provide continuous financial sources to the zakat recipients. In addition, zakat can prevent zakat recipients from committing criminal activities to obtain a source of income and this situation can guarantee well-being and maintain harmony in society. Therefore, zakat can help the economy of the group by reducing their burden.

There are many importance of zakat that have been mentioned in the previous studies Alshater et al. (2021) stated that zakat can be utilized to help address social requirements, which can help to reduce the proportion of Muslims who live in poverty Furthermore, zakat also promotes brotherhood and harmony among Muslims. Next, zakat can also make Muslims care about each other and it can make Muslims not divided. In sum, zakat aims to purify property and purify the heart of a Muslim from the nature of love for property and greed.

Zakat, also holds significant importance not only from a religious perspective but also in terms of its impact on the economy. Zakat serves as a powerful tool for poverty alleviation and the redistribution of wealth in society. By collecting a portion of wealth from those who are financially capable and redistributing it to the less fortunate, zakat helps to bridge the wealth gap and provide essential resources to the impoverished. This redistribution mechanism

contributes to greater economic inclusivity and reduces social disparities (Akhtar, 2021). Next, Zakat also serves as a social safety net, providing a reliable source of assistance to vulnerable individuals and communities (Mohd Shukri & Mohd Noor, 2021). By addressing basic needs such as food, shelter, healthcare, and education, Zakat contributes to human development and ensures sustainable economic progress. It helps create a more resilient society capable of withstanding economic shocks and fostering long-term development.

According to Sari et al, zakat has become the fundamental cornerstone of the Islamic economy's financial structure (Sari et al., 2019). In addition, there is a lack of awareness of the responsibility to pay zakat and this situation causes zakat statistics to decrease. Therefore, Muslims nowadays lack religious education about zakat and this situation also causes Muslims to avoid paying zakat as much as their obligation. After that, there is also a lack of awareness among Muslims which makes them not know and are still confused about the obligation to perform zakat. This situation can cause the collection of zakat among Muslims in Kelantan to be moderate. Then, the attitude of always delaying paying zakat causes Muslims to forget to carry out the obligatory zakat worship.

Therefore, this study intends to determine the relationship between subjective norms, religion, attitudes, and awareness toward the zakat compliance among the Muslims in Kelantan. The motivation of the study is to have more insight about this. This study was motivated to ensure that the rate of zakat is increasing in order to deal with the rate of poverty. In addition, through this study, Muslims in Kelantan can increase their knowledge about zakat and religious obligations. Next, this study can give awareness to many Muslims in Kelantan to fulfill their obligation to pay zakat. Ultimately, this study is also able to foster a greater sense of social responsibility and encourage individuals, including students, to fulfil their religious obligations and contribute to the well-being of society.

1.2 Statement of the problem

Zakat is an instrument for the Islamic economy that acts as a relief measure to reduce poverty. According to Saad and Farouk (2019), zakat is related to activities to achieve economic and social contributions and zakat is not only from a religious aspect. There are several problems in this case study.

Zakat is an Islamic form of obligatory charity that plays a crucial role in addressing socio-economic disparities and fostering social welfare. However, despite its religious, economic and social significance, there are persistent problems related to zakat compliance among Muslims which has been reported in previous studies. According to a study by Noor Hashimah and Amizawati (2018), the level of zakat compliance among Muslims remains considerably low, with various factors contributing to this problem. The findings of the study highlighted that the reason for the low level of zakat compliance is due to Muslims in Kelantan do not know and are still confused about the obligation to perform zakat; which is related to subjective norms.

According to Adamu (2022), zakat is a mandatory donation and it is known as a form of charity that must be collected by the able-bodied and given to the poor or used by the government to take care of the less able and more needy. Then Muslims in Kelantan are also not aware that a zakat is an act of worship in Islam. Zakat knowledge is weak among Muslims in Kelantan and this situation makes Muslims in Kelantan not do their act of worship in Zakat. To ensure that the rate of zakat increases, the institution of zakat needs to play a role in explaining that zakat is not a tax and it is an act of worship in Islam.

The next challenge toward the zakat compliance is that Muslims avoid paying zakat as much as their obligation. This is said to be because of the lack of religious education about zakat among Muslims in Kelantan. Holdcroft defined religiosity as "individuals' actions that may be influenced by the extent of their religious knowledge and beliefs (Holdcroft, 2006). In fact, low knowledge about zakat will cause Muslims in Kelantan not to do zakat because they take it for granted. It is clear that zakat is a pillar of Islam, so Muslims must fulfill the obligation of zakat because the law is a sin if they do not do the obligation. This matter has also been stated in the Qur'an. The duty of zakat must be performed by Muslims because it is worship in the way of God. In fact, zakat can also help poor Muslims in Kelantan and can make people who are always grateful and not greedy. Property and wealth in this world also belong to God and do not belong to us forever. Muslims need to have real knowledge about zakat, so Muslims need to seek knowledge and receive knowledge to increase their knowledge about religion in life.

In addition, the next challenge is that there is a lack of awareness of the responsibility for paying zakat. This is said to be so because the lack of knowledge about zakat among Muslims

in Kelantan causes them not to care about the responsibility to pay zakat even though it is an Islamic bow. According to Ambali and Bakar (2014), different people have different levels of awareness about something. This situation can cause the rate of zakat compliance in Kelantan to be low even though zakat is the responsibility of Muslims as commanded by God. When there is a low rate of zakat compliance to pay, it will cause the state of Kelantan's economic rate to be low. This situation will cause the poverty rate among Muslims in Kelantan to increase and will cause the poor to remain poor. This is said because the poor are unable to upgrade their lives because there is no help given. Zakat is an important contribution to helping poor Muslims in Malaysia. Knowledge about zakat needs to be applied from school to adulthood among individuals so that there is an awareness of the obligation to pay zakat. According to Mohamad Khadafi Hj. Rofie (2021) this situation also shows that Islam encourages Muslims to become rich but at the same time does not neglect the relationship with the creator of nature.

Zakat is expected to be paid annually by eligible individuals. However, past studies mentioned that a substantial number of Muslims delay or procrastinate in fulfilling their zakat obligations, which has implications for the effective utilization of zakat funds and the impact on beneficiaries. According to a study by Ali and Ibrahim (2019), delays in to pay zakat can hinder the immediate availability of funds for welfare and development projects. This tendency to procrastinate results in Muslim individuals not doing what needs to be done. Delay in paying has a relationship with the attitude of an individual. According to Muhammad Norazam, Adam, and Mohamad Firdaus (2019) attitudes and views have an impact on a person's willingness to pay zakat on income. The attitude of procrastination in paying zakat needs to be eliminated so that Muslims in Kelantan realize how important it is to pay zakat. Hence, the zakat institution also needs to play its role to ensure Muslims pay zakat once it is due.

1.3 Research Questions

Research questions for this study are:

RQ1: Is there any significant relationship between subjective norms and zakat compliance among Muslims in Kelantan?

RQ2: Is there any significant relationship between religiosity and zakat compliance among Muslims in Kelantan?

RQ3: Is there any significant relationship between attitude and zakat compliance among Muslims in Kelantan?

RQ4: Is there any significant relationship between awareness and zakat compliance among Muslims in Kelantan?

1.4 Research Objective

The following are the research objectives for this study:

RO1: To determine the relationship between subjective norms and zakat compliance among Muslims in Kelantan.

RO2: To determine the relationship between religiosity and zakat compliance among Muslims in Kelantan.

RO3: To determine the relationship between attitude and zakat compliance among Muslims in Kelantan.

RO4: To determine the relationship between awareness and zakat compliance among Muslims in Kelantan.

1.5 Scope of Study

The scope of this study focuses on the perception of the compliance of paying zakat among Muslims in Kelantan . This study aims to examine the relationship between subjective norms, religion, attitude, and awareness toward the compliance of zakat among Muslims in Kelantan.

1.6 Significance of Study

Zakat is the fourth pillar of Islam and is an Islamic economic instrument that acts as a measure to reduce poverty. However, the low rate of zakat to pay in Kelantan causes the rate of the poor to increase and causes the economic rate of the state of Kelantan to also be low due to the community itself not fulfilling its obligation to pay zakat. The purpose of this study is to add to the body of knowledge on zakat, particularly the zakat compliance behaviour among the Muslim community, as zakat is a fundamental concept that every Muslim should be conscious yet much of the community is unaware of it or lacks a chance to learn about it systematically.

This study is able to aid in drawing conclusions from the problems that may influence the Muslim community and the system of zakat both objectively and subjectively.

The study also aims to gain insights into the factors that influence individuals' adherence to this religious obligation. This study helps in understanding the subjective norms, religious attitudes, and awareness of Muslims towards zakat compliance, then lead to shedding light on the drivers and barriers to zakat compliance. Moreover, this study on zakat compliance among Muslims also aims to promote awareness and education about the importance and benefits of fulfilling this religious duty. By understanding the knowledge gaps and challenges in fulfilling their zakat obligations, targeted educational interventions can be developed to enhance compliance rates.

This study also sheds light on the variables influencing Muslim residents of Kelantan's income zakat compliance behaviour. It is able to provide in-depth understanding of zakat compliance behaviour then provide valuable insights for policymakers, religious institutions, and zakat organizations. These insights can inform the development of policies, initiatives, and educational programs that effectively promote zakat compliance among students and foster a culture of social responsibility and philanthropy.

Finally, this study's implications will help zakat regulators do a better job of performing their jobs on the job. To produce an outcome that benefits all parties concerned, this research will encourage innovation and creativity at all organizational levels. Consider technological innovation. For the goal of effectively guaranteeing the collection and distribution of funds via the Online platform, not only the financial sector however also the nonfinancial, private, and public sectors, such as zakat (Islamic social finance), are necessary (Muhamad & Khaliq, 2019). In order to expedite the collection and distribution of zakat funds, financial technology is currently being used as an Islamic social finance tool (Salma Al Azizah & Choirin, 2019).

1.7 Definition of Term

1.7.1 Zakat Compliance

One of the cornerstones of the Islamic faith is zakat. Linguistically, zakat refers to cleanliness, development, and purification. It is a portion of wealth or income that Muslims are required to spend based on particular circumstances at a particular time (Djaghballou et al., 2018). The payment of Zakat is a yearly obligation on the productive wealth of people and businesses, with a fixed rate of 2.5% of the wealth that satisfies the requirements of Zakat (for example, financially able Muslims attaining the necessary amount "Nisab," full ownership, and completion of one lunar year "Haul" of wealth ownership). As a result, zakat is more than just a gift given by a rich person to a poor person; it is a right that must be exercised using muzakki wealth. It alludes to the Narrated Sunnah of Bukhari and Muslims as well as Surah at-Taubah (9: 103) of the Quran.

1.7.2 Subjective Norm

The subjective norm is linked to the belief that is propagated by others, both by individuals and by a group's response. According to Abashah et al. (2018), zakat compliance behaviour has an effective and significant link with subjective norms. In addition, numerous other writers have made the same claim, including Bin-Nashwan et al. (2017), Andam and Osman (2019), Farouk et al. (2018), and Haji-Othman et al. (2017). They contend that zakat compliance behaviour is significantly impacted by subjective norms. Subjective norms are the perceived societal influences or circumstances that influence people to engage in or abstain from a specific behaviour, according to Ajzen (1991) and O'Neal (2007). Subjective norms make people's perceptions of how their peer groups will view them if they exhibit a specific behaviour visible. According to Munandar (2014), subjective norms are a person's emotions or expectations in comparison to the expectations of the people in his life regarding the behaviour or lack thereof. This is particularly valid concerning the perceived social pressure that comes from influential individuals (Sreen et al., 2018). According to Jogiyanto (2007), subjective norms are one's impression of other people's beliefs and how they may or may not impact one's intention to engage in the action in question.

1.7.3 Religiosity

In the scientific study of religion, the term "religiosity" is used to refer generally to people's attitudes and actions that deal with transcendent or ultimate issues. According to

Mukhibad et al., (2019), religious people will increasingly realize that zakat is an obligation for a Muslim and must be implemented as stipulated in the pillars of Islam. Religion shows the religious aspects experienced by each individual, Mahampang (2017). According to Kamil Md Idris, Zainol Bidin, and Ram Al-Jaffri Saad (2012), Aqidah (fundamental belief), and Akhlak (morals and values) are the three fundamental tenets of life and religious practices are related to individual practices or actions based on these tenets. Islamic law, or Syariah, is the term used to describe the four main categories of 'ibadah', 'muamalat', 'munakahat', and 'jenayah' that serve as the foundation for human behaviour. The attitude that people have towards life, moral behaviour, and ethics are all referred to as akhlak (Kamil Md Idris et al., 2012). Therefore, religiosity, in turn, influences how people perform certain behaviour (Kamil et al., 2012). The five aspects of religiosity proposed by Stark and Glock (1974: 14–16) can be used to quantify religiosity. They are Consequences, Knowledge, Practice, Internalisation, and Confidence.

1.7.4 Attitude

An attitude is a psychological predisposition that manifests itself in how favorably or negatively one feels about certain things. The individual's attitude towards the behaviour is their judgment of whether engaged in the behaviour is good or negative. According to Banauka et al, 2020, attitude influences the determination of intention to pay zakat. Andam & Osman stated that a person who can pay zakat will be aware of the needs of people who are more in need and giving zakat can reduce the poverty rate (Andam & Osman, 2019). According to Ajzen (2019), attitude is defined as "the degree of favourableness or unfavourableness towards a certain action". Ajzen (2015) adds to this definition by stating that attitude is "a latent disposition or tendency to respond with some degree of favorably or unfavorably to a psychological object." In a word, there are two major components to attitude: the strength (the degree or level) of the feeling towards the object and the direction of feelings towards the object positively or negatively (Anderson et al., 2011). The generalization capability, the impact of time lag, and the strength of the individual's attitude are some rising fundamental challenges that have not yet been addressed, according to Petty and Krosnick (2017). Environments and culture have a big impact on attitude. As a result, context, time, and environment all influence attitude.

1.7.5 Awareness

The definition of awareness is the condition of being aware of something, and it is the capacity to perceive, feel, or be mindful of things like events, objects, or sensory patterns.

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Oxford University Press, 2022 states that awareness is knowing that something exists and that it is important. As a result, awareness is defined as awareness of the social context and is considered to be a factor in the creation of "collaborative alliances" and "informal interactions" (Kraut et al., 1990). There are comparisons between the two main definitions of consciousness. According to the objective definition, awareness is a foundation for improved forced-choice assessments compared to a random level of performance, which has been used in recent masked-prime studies. The second definition is based on subjective self-reports and assumes that an observer "consciously sees" a stimulus. It is offered by Henley (2018). It is decided that in order to discriminate between the subjective states of "seeing" and "not seeing" a stimulus, a more objective measurement of awareness is necessary. Being aware of zakat fosters an appreciation for how crucial it is to purify money according to Islamic law. "But if they give you anything of it willingly, take it with satisfaction and ease," says Allah (S.W.T.)(Qur'an, 4:4).

1.8 Organization of the study

This proposal comprises three main chapters. The first chapters consist of eight sub-sections such as the background of the study, problem statement, research question, research objectives, the scope of the study, the significance of the study, the definition of terms, and lastly the organization of the proposal. The next chapter is the literature review. In this chapter, there are five subtopics which are the introduction, underpinning theory, a previous study (what has been done before in this area of study), conceptual framework, and also the conclusion. This is followed by chapter three which is a research method. This chapter has ten subtopics such as introduction, research design, data collection method, study population, sample size, sample techniques, research instrument development, measurement of the variables, a procedure for data analysis, and also the conclusion.

CHAPTER 2 :LITERATURE REVIEW

2.1 Introduction

The purpose of a literature review is to summarize the sources that were used to conduct research on a particular subject and to demonstrate how our study fits into a larger body of knowledge (Sage, 2018). This chapter begins by explaining the underpinning which has been conducted in zakat compliance that will support the research. In addition, this chapter discusses several earlier studies that were used as sources for this study. The discussion continues with a hypotheses statement. An explanation of the conceptual framework is also included in this chapter, and the researchers support their assertions with a simple example. Finally, this study presents a concise conclusion that summarizes the chapter's discussion at the end of the chapter.

2.2 Underpinning theory

The discussionon the underpinning theory is essential for this research to answer the research questions of the study. The primary focus of the Theory of Planned Behaviour is the behavioural intention as a prelude to actual behaviour. To build on the rational action theory, the planned behaviour theory was created (Ajzan & Madden, 2020). In order to incorporate more variables in the original conduct control theory, Ajzen created the planned behaviour theory. The intention is the primary component of planned behaviour theory, as expressed in the theory of rational action. People's behaviour is influenced by their intentions as a driving element. It describes people's motivation levels and the amount of effort they put into completing tasks (Ajzen, 2020).

According to the Theory of Planned Behaviour (Ajzen, 1991), a person's actions are influenced by their intentions to engage in particular behaviours. The intentions in turn are held responsible by subjective norms (perceived social influence/pressure), religiosity, attitude, and awareness. The TPB has been used to examine a wide variety of behaviours, several of which are zakat related. As a result, the planned behaviour complementarity of the theory's behaviour control component is the original theory.

Saad and Haniffa (2018) and Farouk et al. (2018) found that the subjective norm strongly affects the intention to comply in the context of zakat compliance behaviour. Taylor and Todd (2022) assert that the subjective norm must be broken down. As a result, the subjective norm in the context of this study has been divided into the influence of peers and the effect of religious leaders. Influence among religious leaders is defined as an Islamic scholar's capacity to persuade Muslims to pay zakat to the zakat authority. The attitude towards behaviour is described by Ajzen (2020, p. 188) as "the extent to which a person has a favorable or unfavourable evaluation or appraisal of the behaviour in question." Awareness of zakat fosters an appreciation for the significance of purification. Allah (S.W.T) says "But if they give up willingly to you anything of it, then take it in satisfaction and ease." (Al-Quran, 4:4). Prior research on zakat did not give adequate consideration to the significance of public awareness. Zakat awareness increases a person's potential to be knowledgeable about Islamic wealth-purifying tools. There have been a few studies on the subject of awareness of zakat obligation payment tools and how they affect people's behaviours.

In other words, according to (Ajzen, 2010),"focused on the ability to perform a particular behaviour." The concept was put to the test to see if Muslim business owners had any intention of using Islamic estate planning (Kamarudin, et al., 2019). They discovered that among Muslims in Kelantan, subjective norms, religion, attitude, awareness, and perceived behaviour control were substantially connected with the purpose of estate planning. This theory can be utilized to examine zakat compliance among Muslims in Kelantan due to the application of this theory in previous studies.

The theory of planned behaviour explains that perceived behavioural control can make someone more adherent to something. When someone has very clear knowledge of a problem, they are more likely to comply with it. As a perceived behavioural control for Muslim zakat compliance in Kelantan, this study can learn more about the four factors of subjective norm, religiosity, attitude, and awareness among Muslims in Kelantan. Finally, it can be seen that the theory of planned behaviour is related to this research, zakat compliance among Muslims in Kelantan.

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┌─────────────────────┐
│  Subjective Norms   │──────┐
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                             ↓
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│      Attitude       │─→│  Awareness   │─────→│ Zakat Compliance │
└─────────────────────┘  └──────────────┘      └──────────────────┘
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│     Religiosity     │──────┘
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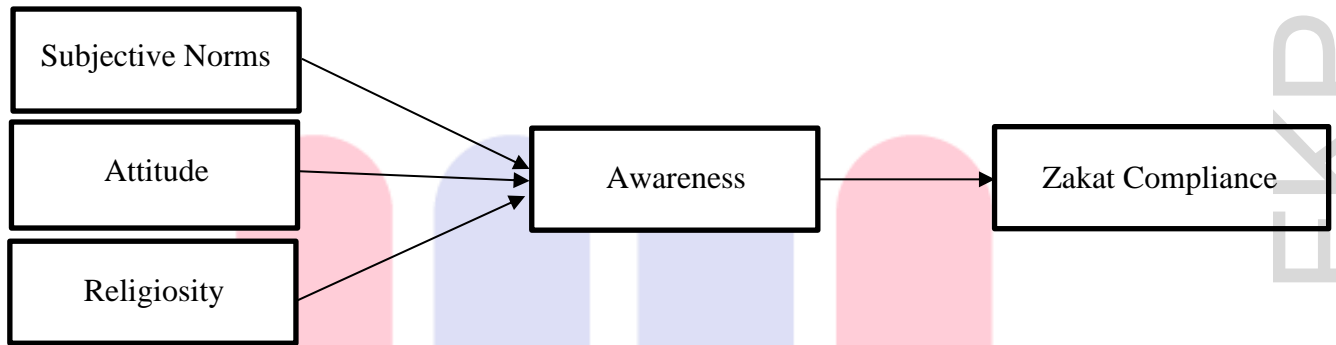
Sources: Ajzen (1991)

Figure 2.1: Theory of Planned Behaviour

In addition, the doctrine of Maqasid Shariah was also addressed. Maqasid al-Shariah encompasses the goals of shariah (Islamic law) that aim to enhance human well-being by maximizing benefits (manfa'ah) and minimizing any kind of pain or injury (madarrah). Ibn Ashur posited that the primary aim (maqasid 'amm) of Islamic Legislation is to safeguard the societal structure of the society and ensure its robust advancement by fostering the welfare and moral excellence (salah) of individuals. According to Ibn-Ashur (2006), the salah of human people is determined by the soundness of their intellects, the righteousness of their acts, and the goodness of the things in the world that they have access to.

Zakat is important to take care of Daruriyyah where it is a priority and part of the categories in maqasid shari'ah. According to Imam Al Ghazali, Maqasid Al-Shariah revolves around five principles or objectives, namely, protection of faith (al-din), protection of life (al-'nafs), protection of intellect (al-'aql), protection of lineage (an-nasl) and protection of property (al-mal/wealth). Maqasid Shariah is accounted for by subjective norms, religiosity, attitude, and awareness. Maqasid Shariah is linked to zakat because by combining these five elements, it is certain that a Muslim's life can be perfected.

The first concern is the safeguarding of the intellect (Al-'Aql). The Quran uses the term "management" to refer to the actions of regulating, governing, ruling, and pondering (Surah al-Sajdah, 5; Surah al-Ra'd, 11). The preservation of reason entails safeguarding human rationality from any potential harm or impairment. The cultivation of intellect necessitates the deliberate fostering of lofty principles and practical knowledge. All the elements that lead to the loss and destruction of reason must be blocked immediately. Laws that have been established by God also aim to protect the mind so that it can function properly. For example, if we think well then we definitely do not belong to the people who do not pay zakat. Mastery

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of knowledge needs to be improved especially in understanding the importance of zakat which is definitely related to the individual's attitude, religion, awareness and subjective norm where it influences the individual to pay zakat effectively.

Protecting Life (An-Nafs) is the second priority. Respect for human life encompasses a wide range of values, including but not limited to: social equality, justice, property protection, dignity, good governance, a stable marriage and family life, social cohesiveness, a low crime rate, and a fair income and wealth distribution. This is because if lives are not preserved then no one will manage governance and carry out social, economic and national development. Thus, Islam places great emphasis on the matter of taking care of one's own life and that of others and not throwing oneself into destruction. Because of that, Islam makes it obligatory to save the lives of others who are in danger. For example, with our contribution to pay zakat, we have saved the lives of people who are in financial difficulties, food, where with this contribution they can continue their lives. Here it is proven that with attitude, religion, subjective norm, and awareness, the attitude of ihsan is formed in every Muslim to prevent the life of another brother. That is why it is important for us to pay zakat, with which we can save the lives of people who need money for survival.

In contrast, safeguarding one's lineage entails preventing transgressions like adultery and the public display of one's aurat, which are considered sacred in Islam (Al-Khadimi, 2001). When our lineage is well preserved, especially in understanding the true aspects of Zakat Compliance, our lineage will also understand the same thing where it can benefit the religion of our nation. The attitude we do definitely symbolizes goodness in the future. So is religion and awareness where it is able to lead us in a better direction if used in the direction of goodness, especially in the observance of zakat.

Protection of religious is the most important basic human need in Shariah and Muslims should not do any behavior that is against Shariah. In the life of a Muslim who has religious, political, economic and social aspects, it is necessary to be pleased by Allah. Needs include commitment to carry out the obligations prescribed by Religion such as paying zakat. Muslims who are unable to meet these needs are classified as spiritually poor. In sharia, the need to uphold religion (Ad-Din) is necessary because religion is considered an important dimension of human needs.

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Protection of property is a basic requirement in which people need to have fixed assets and durable goods. Wealth has to be spent on food and non-durable goods. Everyone can buy property and property as much as they can as long as the way of ownership does not conflict with Sharia. In Maqasid sharia, protection of property (Al-Mal) can ensure the welfare of the people such as eradicating poverty is tackled.

We can conclude that, Theory Planned Behaviour (TPB) is more related to Zakat Compliance among Muslims in Kelantan than Maqasid Shariah. This is said to be so because the Maqasid Shariah 5 elements affect the basic needs of individuals, especially in relation to zakat. However, we used independent variables namely subjective norm, awareness, religion and attitude. So, we chose the most suitable Theory Planned Behaviour (TPB) and answered everything related to our research question in this study.

2.3 Previous Studies

Zakat compliance is heavily influenced by an individual's internal and outside circumstances. The idea of compliance is commonly discussed in terms of taxes, although it remains restricted in the Zakat field. In fact, Zakat compliance may differ from tax compliance due to the fact that it is an Islamic requirement to satisfy the purity and righteousness of the soul. Surah 87 and Verses 14 of the Holy Quran clearly state that "he who purifies himself has certainly been victorious." Another Holy Quranic incident is mentioned in Surah 9, verses 9-10: "Who causes it to grow and who fails to dispose of it?" It is clear that the idea of zakat compliance is one in which the action (compliance) is taken in accordance with the Almighty's commands and order to be ready. According to NurBarizah and Abd Rahim (2007), zakat payers are expected to get return not just in the life after but in the hereafter.

According to Kamil (2002), Hashimah and Amizawati (2018), the level of compliance among Muslim workers in Malaysia for paying Zakat remains low. Similarly, study conducted by Kamil (2002) found that 35% of 353 governmental-certified Muslim personnel in Kedah failed to pay zakat for their working incomeIt was discovered that Muslim workers in the two states did not properly comply with the obligation to pay zakat on their salary. In sum, zakat compliance refers to Muslims' behaviour in carrying out their obligation to pay zakat for

employment income through official channels (formal zakat organizations) in accordance with established guidelines, rules, and norms.

Syadiah Abdul Shukor (2021) conducting an investigates to identify, review and synthesize the determinants of zakat compliance among Muslim individuals in Malaysia. The current study used Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) procedures to conduct a systematic review of the relevant literature (SLR). According to the review, psychological, environmental, organizational, and sociodemographic factors all influence whether or not a person pays zakat. By compiling research on the elements influencing zakat compliance among Muslims, this study adds to the body of knowledge. It also provides practitioners with some implications for putting the right tactics into practice to boost zakat collection.

Siti Salwa Binti Sheikh Mokhtara, Anuar Shah Bin Bali Mahomeda and Haslinda Hashim (2018) studied the factors associated with zakat income compliance behaviour among employees in Melaka. A survey of 217 respondents consisted of public and private sectors employee. The consequences of this research will benefit the zakat institution in the years to come by increasing zakat collection and improving the institutional manner by concentrating on certain target groups to boost voluntary behavior in order for members to pay zakat. It may also aid in the creation of a comprehensive understanding of an individual's behavior in adhering with the act of zakat and enabling Malaysian community growth.

Rizaldi Yusfiarto, Ananda Setiawan & Septy Setia Nugraha (2020) studied to analyze the intention to pay zakat when viewed from the level of factors in the theory of planned behavior. A questionnaire the structural equation modeling (SEM) technique is used with a sample of 280 muzakki and is performed using AMOS software. The findings shows the greater level of attitude, subjective norms, and zakat literacy that Muakki possesses will have an impact on the higher intention of Muakki in his zakat-paying compliance.

2.4 Hypothesis Statement

The analysis is carried out to see whether the findings of this investigation support the hypothesis statement that has been produced. The following is a hypothesis statement developed by the research:

2.4.1   There is a relationship between subjective norms and zakat compliance among Muslims in Kelantan

Subjective norms are usually defined as an individual's perception or "opinion of what others close to individual beliefs about what he or she needs to do" (Viktoriya Sus & Chris Drew, 2023 & Finlay et al., 1999). According to other opinions, subjective norms are social influences that determine whether it is necessary to act or not in a certain way (Sadallah et al., 2020 & Ajzen, 1991). It is also social pressure from around or other people (Ardakani et al., 2020) as studied by Ryan & Worthington (2022), subjective norms reflect individual actions towards certain behaviours that are strongly influenced by other people such as family and friends. In addition, religious leaders, spouses, and the community are also among those who contribute to a person's behaviour in giving financial contributions. (Boyer et al., 2022) Nagaraj (2020) stated that behaviour is formed through learning about environmental situations. Behaviour is also not only determined through experience but also through observation based on the norms held by society. These norms are based on the beliefs held by some societies as something correct, acceptable, and permissible (Alsaad, 2021).

According to Sadallah et al. (2023), subjective norms have a positive intention on zakat compliance behaviour. Many other authors who state the same thing, such as Bin-Nashwan et al. (2021), Khalil, Amin & Azman (2020), and Yusfiarto (2020) also argue that zakat compliance behavior is heavily influenced by subjective norms. However, this opinion is contradicted by Haji-Othman et al. (2017) and Bidin et al. (2013) who found that subjective norms do not have a significant effect on the intention to comply with zakat. Therefore, studies so far have shown mixed findings regarding the effect of subjective norms on compliance to pay zakat. Based on this discussion, it is appropriate for this study to look at the concept of subjective norms from various reference groups in influencing the intention of zakat compliance behaviour.

Researchers such as S. Mokhtar, A. Mahomed and H. Hashim (2018) say that family and friends strongly reflect individual actions towards participation in paying zakat. In addition, subjective norms are built through interactions with other people and assumptions made by individuals to convince them to pay zakat by M. A. Rahman, Y. Sulaiman, N. K. N. Mat and O. Jamadudin (2022). Social influence has a positive effect on individuals who tend to have high intentions and immediately obey zakat by F. Aligarh, A. Nugroho, B. S. Raharja, B. C. Pratama and A. W. Wirayuda (2021). Adherence to zakat predicted by subjective norms by F. Aligarh & et. al (2021). Based on A. K. Alsaad (2021), subjective norms intrinsically drive to change beliefs and attitudes and are then driven into action. Peer factors can influence individuals either in the form of rewards or punishments by Z. Bidin and K. M. Idris (2009). Subjective norms can be defined as social pressure from around or other people by S. Mokhtar & et. al (2018). Religious leaders, society and married couples also directly influence the level of zakat compliance by S. Mokhtar & et. al (2018).

H₁ : *There is a significant relationship between subjective norms and zakat compliance among Muslims in Kelantan.*

2.4.2 *There is a relationship between religiosity and zakat compliance among Muslims in Kelantan*

Pope and Mohdali (2010) define religiosity as "the extent to which an individual is committed to the religion they follow and its teachings so that the individual's attitude and behaviour reflect this commitment". Nur Adilla, Y. S. J. N., Sugianto. (2021) stated Zakat is a cleaner of the heart and property, as well as the support for the establishment of Islam. Paying zakat is one of the characteristics of believers who always do good and fear Allah, on the other hand, those who refuse zakat are characteristics of polytheists and hypocrites. According to Mahampang (2017), religion shows the religious aspects experienced by each individual. Glock and Stark (in Ancok and Suroso, 1994) have explained that religiosity is a reflection of the level of knowledge, the strength of conversion, perseverance in worship, as well as the depth of appreciation of the religion that is followed, not just visual activities, but also involves activities that are not seen and felt in the heart. Next, they also describe five dimensions of religiosity which are: 1) ideological dimension, 2) intellectual dimension, 3) ritualistic dimension, 4) experiential dimension, and consequence dimension. Mukhibad et al., (2019) stated that religious people will increasingly realize that zakat is an obligation for a Muslim and must be implemented as stipulated in the pillars of Islam.

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According to Ahmad (2007) in the theory of Islamic motivation, explained that the motivation of a Muslim can be influenced by rewards or punishments so that a Muslim's belief in the rewards of paying zakat can affect his awareness of paying zakat. Therefore, religiosity has a positive relationship with interest in paying zakat (Pangestu, 2017 & Kartika, 2019). This result is also supported by another study by Satrio and Siswantoro (2016) which explains that religiosity has a positive influence on compliance in paying zakat professionally. Tiliouine & Belgoumidi, (2009); Abdullah & Sapiei, (2018) stated that religiosity is divided into some variables which are Faith, Virtues, Mandatory duties, and Optional Ritual. On the other hand, Idris (2002) found a negative relationship between religiosity and compliance behaviour. According to Saeed Awadh Bin-Nashwan1 (2019), religiosity is a fundamental determinant because commitment to pay Zakah is inherently one of the main principles of Islam religion itself. From the above, it can be concluded that a zakat payer who has a high religious belief will be more likely to have better behaviour to obey zakat than a zakat payer who has a low religious value.

H₂ : *There is a significant relationship between religiosity and zakat compliance among Muslims in Kelantan.*

2.4.3 There is a relationship between attitude and zakat compliance among Muslims in Kelantan

Ashraf (2019) stated the attitude of some researchers who have tested the attitude towards zakat as a criticism of behavioural intentions Behaviour affects the intention to pay zakat and it is considered an action in open behaviour. The main factor in behaviour is intention, because the behaviour performed by a person depends on a planned intention. The study states that the intention to pay zakat is influenced by the perception of behaviour that can prevent and encourage a person to pay Zakat. According to Nuryana, Brem.ss and Kass'in said that attitude is an individual's tendency to respond directly to stimuli that exist in the social environmen (Nuryana, 2016). Attitude also reflects a person's liking or disliking of something that needs to be done. So a person's attitude towards zakat compliance is the person's behaviour towards things that need to be done. If the attitude of a person does not like or hate to do, then the person does not pay zakat.

According to Hayarti Mahardika (2020), the attitude towards men in obedience to pay zakat is considered as the person's feelings towards the activity and it creates a feeling of liking or disliking paying zakat.. This means that individuals may have varying degrees of liking or disliking towards the act of paying zakat, which can influence their willingness to comply with this religious duty. Next, Andam & Osman (2019) stated that a person who can pay zakat will be aware of the needs of people who are more in need and giving zakat can reduce the poverty rate. They recognize the importance of giving zakat as a means to address poverty and reduce inequality. By fulfilling their zakat obligations, individuals contribute to efforts aimed at alleviating the financial burdens of the needy and improving their overall well-being.

Bananuka (2020) has proven that attitude influences the determination of intention to pay zakat. Positive attitudes towards zakat, characterized by a sense of responsibility and a genuine desire to help others, are more likely to lead to a strong intention to fulfil the zakat obligation. On the other hand, negative attitudes, such as indifference or scepticism towards the effectiveness of zakat, may hinder individuals' willingness to comply with this religious duty. Finally, Ajr et al. (2020) further support the research indicating the influence of attitude on the intention to pay zakat. They provide additional evidence that a favourable attitude towards zakat positively affects individuals' intentions to fulfil their zakat obligations. This highlights the importance of cultivating positive attitudes and promoting a sense of responsibility among individuals towards zakat payment.

In summary, these studies emphasize the significance of attitude in the context of zakat compliance. Positive attitudes towards zakat, driven by a genuine concern for the well-being of others and a sense of responsibility, are more likely to result in a strong intention to fulfil the zakat obligation. Conversely, negative attitudes or indifference can hinder individuals' willingness to pay zakat. Understanding and addressing these attitudes are important considerations for promoting zakat compliance and harnessing its potential impact on poverty alleviation and social welfare.

H₃ : *There is a significant relationship between attitude and zakat compliance among Muslims in Kelantan.*

2.4.4 There is a relationship between awareness and zakat compliance among Muslims in Kelantan

Consciousness means being aware, trusting, understanding, and feeling about the situation that a person feels or experiences. Awareness refers to the state of knowing, understanding, and feeling. According to this understanding, awareness is a behaviour or attitude to know and comply with existing laws and regulations. Awareness is very important for everyone because through awareness one can deepen a humane attitude.

According to Kartika (2020), the relationship between awareness and intention towards compliance with paying zakat is very strong and it is positive. Oxford University Press (2022) states that awareness is knowing that something exists and that it is important. In addition, Chairy & Syahrivar (2019) also found that awareness has a good relationship with the person's attitude. So, it has been proven that mindfulness has a positive relationship with intention and attitude toward zakat compliance. If a Muslim has a good attitude and intends to pay zakat it is because they have the awareness to do that. According to research that has been conducted, the knowledge factor can contribute positively to the awareness of zakat among Muslims. Therefore, zakat institutions need to take effective initiatives to provide awareness for Muslims to pay zakat. The initiatives that need to be done should also be appropriate so that they are effective and can deal with the problem.

In this study, to foster awareness for Muslims in Kelantan to pay zakat, zakat institutions should find a format or better-known pattern of good zakat education to increase the level of appreciation and religious practice for Muslims in Kelantan. In addition, zakat institutions also need to provide facilities to pay zakat to encourage Muslims in Kelantan to increase their interest in paying zakat and facilitate the affairs of Muslims in Kelantan to fulfill their obligation to pay zakat. To make it easier for Muslims in Kelantan to pay zakat, innovation in the payment system also needs to improved so that it is easy for them to pay zakat without having to leave the house or go to a place to pay zakat.

H4 : *There is a positive relationship between awareness and zakat compliance among Muslims in Kelantan.*

2.5 Conceptual Framework

The theory was operationalized using the conceptual framework. It served as the study's direction and represented the researcher's viewpoint on the problem (Allison, 2018). It can be a revised interpretation of a model which was utilized in an earlier study and adjusted to fit the investigation. Simonson and Itamar (2018) assert that a conceptual framework enables a researcher to explain the relationships between the various constructs they seek to investigate and to suggest a course of action for the study.

INDEPENDENT VARIABLE   **DEPENDENT VARIABLE**

Subjective norms

Religiosity

Attitude

Awareness
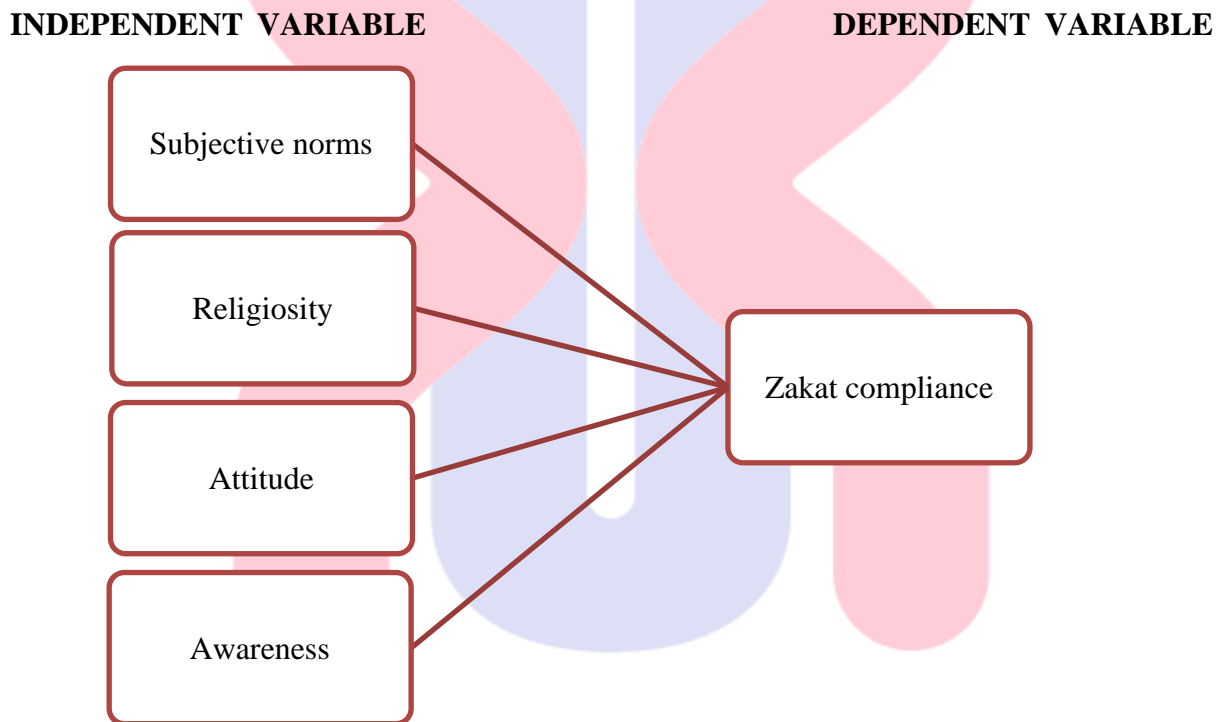
Zakat compliance

Figure 2.2: Conceptual Framework

The diagram above depicts the conceptual framework that influence zakat compliance, The diagram depicts the key parts of this study as well as the link between independent variable and dependent variable. The section focuses on attitude, subjective norms, religiosity, and awareness as independent variable with the dependent variable being zakat compliance. The goal of this study is to look at the connections between attitude, subjective norms, religiosity, and awareness towards zakat compliance among Muslims in Kelantan. Based on the dependent variable, the independent variable is going to have an impact.

2.6 Conclusion

In conclusion, this chapter covered the literature review for the research, which was based on a knowledge survey of Muslims in Kelantan regarding zakat compliance. This chapter has addressed and evaluated the pertinent literature about the study of zakat compliance, awareness, subjective norms, attitude, and religion. The discussions on the relationship between zakat compliance and the Theory of Planned Behaviour also has been presented. The conceptual framework presented in this chapter serves to illustrate the relationship between awareness, subjective norms, attitude, and religiosity toward zakat compliance among Muslims in Kelantan.
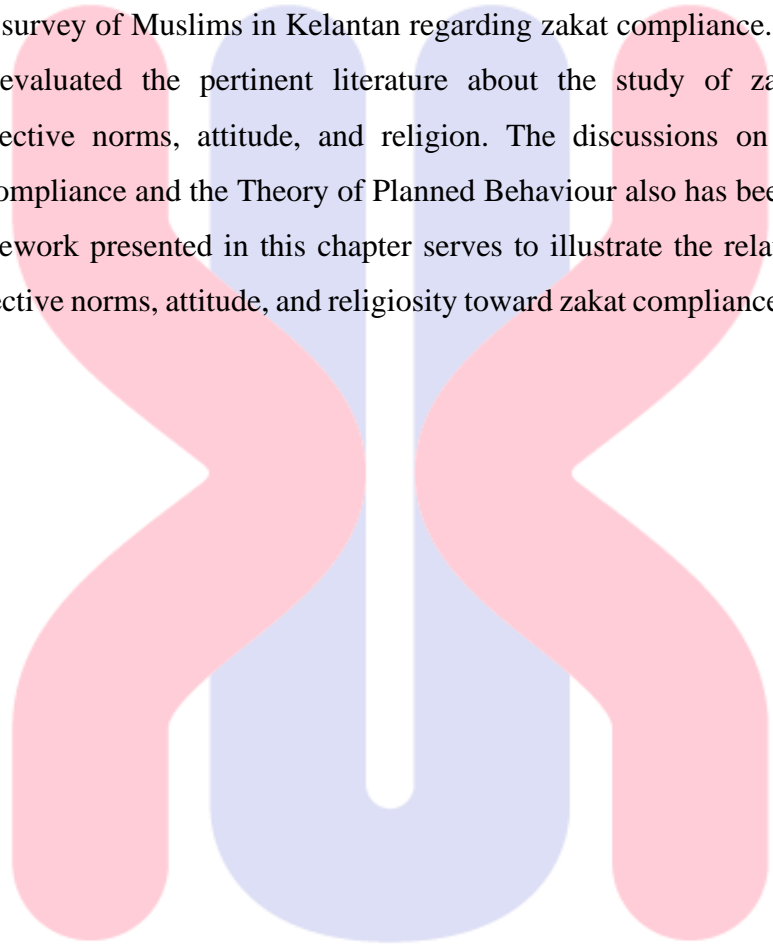
CHAPTER 3 : RESEARCH METHODS

3.1 Introduction

The third chapter explains how the study is crafted and carried out. The overview chapter covers the introduction, research design, data collection method, study population, sample size, sampling technique, development of the research instrument, measurement of the variable, process for data analysis, and conclusion. The key parts of the study approach are presented in ten sections that make up this chapter, as indicated in Figure 3.1. A research methodology is a procedure that analysts must follow to do their research, according to Sileyew (2019). It illustrates the approach these researchers took in formulating their limitations and goals, as well as how their conclusions supported the data obtained during the course of the investigation. This research aims to determine the relationship in terms of subjective norms, the religiosity of zakat compliance, and attitude awareness toward zakat compliance among Muslims in Kelantan.
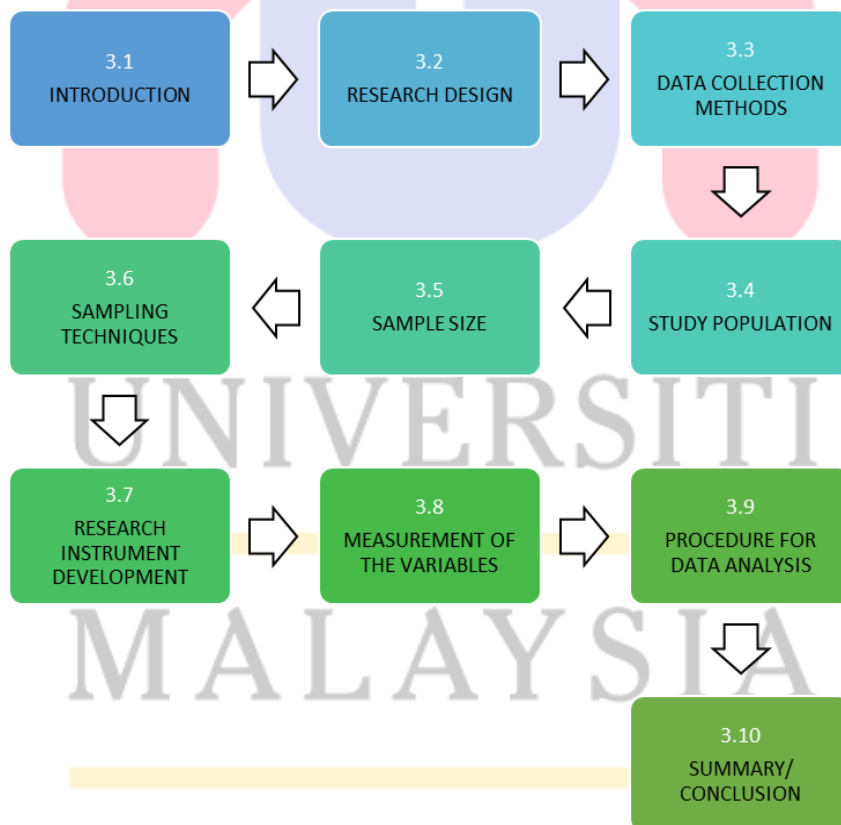
Sources: Sileyew (2019)

Figure 3.1: Outline of research methodology

3.2 Research Design

Research methodology is a rigorous process that every researcher needs to do before starting a research project (Williams, 2011; Leedy and& Ormrod, 2001). This study utilise quantitative method to analyse the data in order to determine the results. In the quantitative approach, statistical methods will be used to analyse numerical data. Williams (2011) suggested that quantitative research can measure data collection to support or reject the alternative knowledge requirement. According to Leedy and Ormrod (2010), a quantitative study begins with a problem, the formulation of a research question, a review of the literature, and a quantitative analysis of the data. Furthermore, the purpose of the research design is to create a framework for the investigation (Sileyew, 2019). Thus, the quantitative method would be a more appropriate method for this study.

There have been previous studies that utilised quantitative methods to explore zakat compliance among Muslims. For example, Ajzan and Madden, 2020 conducted a quantitative study to examine the factors influencing zakat compliance in Malaysia. Their research employed a structured questionnaire to collect data from a sample of Muslim individuals. Another study by Pritha Bhandari (2022) conducted a survey on quantitative methods to investigate the relationship between subjective norm, religiosity, attitude, awareness and zakat compliance among Muslim in Malaysia. The quantitative research method is particularly suitable for studying zakat compliance due to its ability to gather numerical data on various factors related to zakat compliance behaviour. By employing statistical analyses, this method can identify significant predictors of zakat compliance and provide a comprehensive understanding of the relationship of the related factor towards the zakat compliance. Furthermore, a quantitative research design enables the generalizability of findings to a wider population of Muslim individuals, allowing for the identification of trends and patterns at a broader level. This is essential in understanding the factors that contribute to or hinder zakat compliance among Muslims.

In summary, the research design for this study utilises a quantitative approach to investigate zakat compliance among Muslim. This method offers advantages such as the ability to collect numerical data, facilitate statistical analysis, and enable generalizability. Previous studies on zakat compliance have successfully employed quantitative methods,

providing valuable insights into the factors influencing zakat compliance behaviour. Therefore, the quantitative approach is well-suited for this study as it allows for the systematic examination of various factors and provides a comprehensive understanding of zakat compliance among Muslim.

3.3 Data Collection Methods

There are 9 basic steps in most research studies for quantitative methods, Fischler (2017). These steps will be shown on the flowchart below:
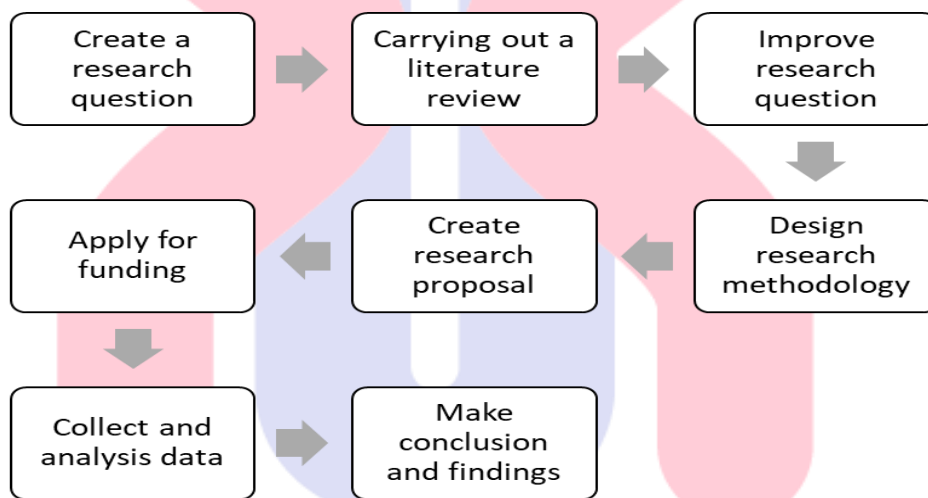
Sources: Fischler (2017)

Figure 3.2: Flow chart of data collection

Data collection is the process of acquiring and measuring information about a variable of interest to answer research questions, test hypotheses, and evaluate results (Kabir, 2016). The primary data type used in this study came from the distribution of questionnaires. Preliminary data is information that has been collected through actual observation. Unpublished primary data are more trustworthy, real, and objective than public secondary data. Since primary data has not been changed or manipulated by humans, its validity is superior to that of secondary data.

This study employs a survey to answer the research questions. Chipeta (2021) defines a survey as a type of study in which data is obtained from a predetermined group of people to learn more and gain an understanding of various issues. To gather information about zakat compliance among Muslims in Kelantan, the researcher will be handing out questionnaires. The methodology used for this study is exclusive to a particular group of people. In this study, a non-probability sampling methodology was used to obtain data by sampling. To ensure that all respondents can provide similar answers to the questions and prevent biased viewpoints from influencing the findings of the research or study, data is often collected using standardized methodologies (Catherine, 2021) The method entails employing a questionnaire that may be filled out offline or online to conduct informational interviews with individuals (Thomas, 2018). A respondent must complete an online form to respond to a set of structured questions in an online survey. In comparison to the traditional method of obtaining information through one-on-one interactions, it is a more natural method of contacting respondents since it saves time and money (Ainsworth, 2021).

3.4 Study Population

To acquire sample data, a population must be a whole group. One or more individuals, objects, occasions, or policies can all be referred to as citizens. Using subject-group trials with comparable characteristics, populations can be generated. The population of this study primarily consists of people living in Kelantan. Since Kelantan is a predominantly Muslim state, the study's attention is directed at the Kelantan community. According to Asia Samachar (2019), the majority of people in Kelantan are Muslims about 95 percent. Several diverse topics are the main focus of the study. They are practical, easy to use, and offer confidence in compliance with zakat as well as privacy, security, and comfort.

3.5 Sample Size

An expanded group can make use of a condensed version known as a sample. A smaller subset of the population adds to a bigger overall characteristic of the population. When the size of another community becomes too big for the sample to include those attainable members or supervisors, data analysis makes use of samples. Without favoring any one attribute above

another, a sample cannot be considered representative of the total population. Researchers should be able to generalize their findings from the sample to the target population.

A researcher's choice of sample size may also be influenced by the sort of analysis being performed. For the minimum sample size necessary to carry out specific analysis, previous literature has offered recommendations. In contrast, simple regression analysis requires at least 50 samples and typically 100 samples for the majority of study circumstances (Hair et al., 2018). For instance, exploratory factor analysis cannot be performed on samples with fewer than 50 observations (which are still sensitive to other factors).

Roscoe's (1975) set of sample size standards has been a popular choice for the previous several decades. Most behavioural investigations, according to Roscoe, require a sample size more than 30 but fewer than 500. Lin and Chen (2006), Suki et al. (2019), and Suitan (2020) follow sample saiz by Roscoe criteria. This study's sample size was limited to the Muslim community in Kelantan, therefore 151 random respondents will participate in this research.

3.6 Sampling Technique

Researchers use sample techniques because it is impossible to test individuals in the population. Despite being a subset, it is typical of the population and appropriate for study in terms of convenience, time, and cost. However, every researcher should keep in mind that the ideal case is to test everyone in order to gain accurate, valid, and reliable data. There are two types of samples such as probability and non-probability. In this study, researchers uses non-probability sampling techniques. According to Wulan and Husaeni (2015) non-probability sampling techniques are used in the study, especially random sampling or random sampling, that is, anyone who happens to meet and is selected and become a respondent in this study.

Simple random sampling is the method that the researcher has decided to adopt. Thomas (2020) states that simple random sampling can guarantee that every individual in a population has an equal chance of being chosen as a response. Muslim population of Kelantan are the intended subjects of this investigation. A tiny random subset of the population will be chosen by the researcher to stand in for the whole dataset and the number of individuals with an equal chance of being chosen. The researcher will use this strategy to create a basic random sample

by picking at random. Kelantan is home to a sizable Muslim population. Hence, the sample will be retrieved from the database list using the google form.

3.7 Research Instrument Development

According to Strunskaya, Keusch, Lugtig, and Hohne (2020), surveying is a very suitable method to use with the latest technological advances and it has great potential for improvement. To conduct this study, the researcher used an online survey method. The researcher used Google Forms to get information from the respondents. The researcher will create a Google Form regarding the study and get a link to the Google form. After that, the researcher will share the survey link with the recipient to open. After the respondent opens the link, the respondent fills in all the requested data found in the Google Form. All respondent information and data that has been filled in will be saved for further analysis.

3.8 Measurements of the Development

Nominal, ordinal, interval, and ratio scales are the four (4) levels of measurement used to quantify variables. The difference between each group can be shown numerically using a nominal scale. As a hierarchical ordering of data points from lowest to highest, an ordinal scale is defined. Researchers can find just how different things are using interval scales. Researchers can objectively detect and compare the differences between each variable using the ratio scale, the greatest degree of measurement.

In order to achieve the goals of the study, the questionnaire was designed. Furthermore, it was created to gauge the sentiment of the Muslim population in Kelantan on the fulfillment of zakat obligations. Previous research' searched papers served as the basis for the questions posed. This questionnaire consists of three sections. Questions pertaining to the respondent's demographics make up the bulk of the first section. The dependent variable is then the focus of the second section. Part three, dealing with the independent variable, is now complete.

3.8.1 Section A: Demography

This section is to analyze the data about the respondents related to the background of the respondents based on questions about demographics. It involves age, religion, level of education, and marriage. having paid zakat or not and whether the respondent is knowledgeable or not in the knowledge of zakat.

3.8.2 Section B: Dependent Variable

Pritha Bhandari (2022) defines the dependent variable as an outcome that is influenced by variations in the independent variable. The purpose of the questionnaire in this part is solely to assess the comprehension of the Muslim population in Kelantan regarding zakat and their adherence to zakat compliance, using only fundamental questions.

3.8.3 Section C: Independent Variable

The independent variable is what causes the dependent variable, and vice versa. Valued separately from other research factors (Pritha Bhandari, 2022). Specifically, this part of the survey asks Muslims in Kelantan about their familiarity with zakat and their thoughts and feelings on its importance. We asked many questions for each of these factors.

For questions in Part B, C, D, E and F on the other hand, a 5-point Likert scale range is used, respondents will evaluate the statements listed on a scale between strongly disagree, disagree), neutral, agree, and strongly agree from yes or no. According to Jamieson (2023), the Likert scale has been widely used especially in social and educational research. With that, researchers can consider issues such as response categories (values in the scale), scale direction, scale size, ordinal nature of Likert-derived data, and appropriate statistical analysis of data (Jamieson, 2023).

3.9 Procedure of Data Analysis

An online survey, which is obtained by obtaining the views of respondents through the distribution of questionnaires or online survey forms, was selected in this study. This is by the quantitative method of this study. Because society now uses the internet more often and it is widely used, this opportunity was taken to conduct a study and collect respondent data to test hypotheses. This online survey allows data to be collected from a large number of respondents

but requires less budget. Respondents only need to spend about five minutes filling out the online survey form that is provided without the need for ink, pen, or paper. In addition, the possibility for the form that has been filled in to be lost is also less because all of the respondent's data will be automatically stored in the platform safely and neatly.

Research tools utilized to interpret data in this study include reliability testing, descriptive analysis, and Pearson's coefficient. Factors and responder anecdotal details can be better understood by descriptive analysis. But reliability statistics are all about finding the meaningful association between the variables in the inquiry. The research then separated the data for future examinations by analyzing the independent variables with the help of the Pearson correlation coefficient.

3.9.1   Pilot Test

Our research investigation will be practiced with a pilot test. Prior to conducting the main study, we can test our research technique with a small number of test responders. By doing so, we can ensure that our research runs smoothly. It will also increase the output from the study (So, 2023). This uses a more manageable scale in conducting a study involving 30 respondents to obtain insightful feedback from them before a more extensive investigation is carried out. In order to assess the credibility of the data, it will be compiled and inputted into the SPSS program. The pilot test will serve as the basis for making any necessary corrections to the questionnaire before it is sent out for the main research.

Table 3.1: 5-point Scale

Scale	1	2	3	4	5
Opinion	Strongly Disagre	Disagree	Neutral	Agree	Strongly Agree

Based on table 3.3 above, a 5-point scale is given for the response categories including (5) Strongly agree, (4) Agree, (3) Neutral, (2) Disagree and (1) Strongly disagree. Each respondent is required to express their opinion for each question by choosing only one scale from the 5 points scale provided.

3.9.2 Descriptive Statistic

The goal of descriptive statistics is to provide a reasonable quantitative image. Here we will provide a high-level summary of cases and estimations. All data-specific quantitative assessments and direct delineation studies are based on this. This study allows researchers to measure a huge number of individuals and acquire many estimations. Insightful observations can aid analysts in quantifying data using more concise frameworks.

Frequency analysis is very important in descriptive statistics. Frequency is defined as the number of times an event occurs. Therefore, the study of the frequency profile of this segment was interpreted using SPSS software as well as tabulating simple information that combines frequencies and percentages. Usually, the investigation is done to distinguish the level of recognition of each factor in this research with the motivation behind the analyst. In addition, the researcher can also distinguish the factors that are acknowledged or dismissed by the respondents in this examination to achieve the objective of achieving normal values.

3.9.3 Reliability Test

Reliability is defined as the degree to which a springboard detail regularly replicates the predicted development. The study may benefit by some good scenarios and minutes. When it comes to exploratory writing, Cronbach's alpha is a fundamental reliability metric. The professionals utilize it to get an outline by ensuring internal consistency and dependability of the many components, scores that need to be added, or scale summary scores.

This section describes alpha and how it compares to other reliability metrics; it is dependent on the relationship grid. For internal consistency dependability, Alpha should be positive and much higher than 0.70 in order to provide tremendous assistance. Measurable dependability is governed by strength and consistency. The dependability coefficient that reveals the inter-item consistency is called Cronbach's Alpha. The dependability of the internal consistency is considered increasingly crucial when Cronbach's Alpha approaches 1.

Table 3.2: Range of reliability levels and Cronbach's Alpha coefficient

No.	Coefficient of Cronbach's Alpha	Reliability Level
1	More than 0.90	Excellent
2	0.80-0.89	Good

3	0.70-0.79	Acceptable
4	0.6-0.69	Questionable
5	0.5-0.59	Poor
6	Less than 0.49	Unacceptable

3.9.4 Pearson Correlation Coefficient

One way to measure the statistical connection between two continuous variables is via the Pearson correlation coefficient. This part is designed to help achieve the study's purpose of determining the degree to which the Muslim community in Kelantan adheres to zakat. When two variables are associated, we get a correlation coefficient. If the correlation coefficient value falls into one of three categories—weak (0.10-0.29), moderate (0.30-0.49), or high (0.50-0.1.0), according to Cohen (1988), then the relationship is weak. This correlation analysis can uncover problems like multicollinearity. When two variables have a Pearson correlation coefficient higher than 0.80, it suggests that multicollinearity may be present (Shrestha, 2020).

Table 3.3: Rule of Thumb about the Size of the Correlation Coefficient

No.	Size of correlation	Interpretation
1	0.90 to 1.00 / -0.90 to -1.00	Very strong
2	0.71 to 0.90 / -0.71 to -0.90	Strong
3	0.41 to 0.70 / -0.41 to -0.70	Moderate
4	0.21 to 0.40 / -0.21 to 0.40	A small but definite connection
5	0.01 to 0.20 / -0.01 to -0.20	Little, almost negligible

3.10 Conclusion

An overview of the study's methodology follows the introduction in this chapter. Before discussing the methods utilized to gather data for this study, we give a rundown of the study's demographic and sample. The data is gathered through research in libraries and outdoor surveys. Field research often makes use of quantitative methods, such as surveys, which are administered at various points throughout the study. After the data has been collected, it will undergo additional processing, analysis, and presentation of findings.

CHAPTER 4 : DATA ANALYSIS AND FINDINGS

4.1 Introduction

Statistical package for social science (SPSS) programme was used to analyse the data in this chapter. The study's analysis and major research findings are summed up in this chapter. Data analysis was used to test the questionnaire items that the researcher gave to the study site respondents. The results of the data analysis are categorised into eight groups. An initial analysis occurs after the introduction. The demographic profile of the respondents comes in second. Third on the list is descriptive analysis. Then comes the test for validity and reliability, followed by the tests for normalcy, hypothesis, and summary. The researcher's questionnaire was given to Kelantan's Muslim community. The primary target audience for this survey is around 151

respondents who were chosen at random. The researcher produced a Google form, which the respondents successfully filled.

4.2 Preliminary Analysis

In order to get real data, the research team conducted a pilot study before sending out the online questionnaire. In order to ensure the feasibility of the research, Junyong (2017) states that a pilot study is conducted. This study mimics the main study in every way, including the preparation of the intervention and drugs, the storage and testing of measurement instruments, and the training of researchers and research assistants. To evaluate the precision and consistency of questionnaires, a pilot test collects limited data for examining a specific facet, including language, structure, sequence, and content (Trakulmaykee, 2013). We will utilise Cronbach's Alpha (α) to assess the research findings; a value below 0.60 is considered the minimum acceptable threshold. Table 4.1 displays the standard recommendations for the magnitude of Cronbach's Alpha coefficients.

Table 4.1: Rules of Thumb about Cronbach's Alpha Coefficient Size Table

Cronbach's Alpha	Reliability Level
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Very Good
$0.8 > \alpha \geq 0.7$	Good

$0.7 > \alpha \geq 0.6$	Moderate
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Very Poor

As a preliminary evaluation for this study, the researcher has distributed the questionnaire at random to fifty participants. This questionnaire was made available to survey participants in order to ensure the reliability of the instrument. A, B, C, D, E, and F are the six sections that make up the questionnaire. Section A, which is concerned with the demographic characteristics of the respondents, consists of six(6) questions. Also, section C is all about the independent variable, Zakat Compliance, whereas portion B is all about the dependent variable, with six questions covering it. Each variable has six (6) questions broken down into four (4) groups. Subjective Norms, Religiousness, Attitude, and Awareness are the components of the inquiry. Table 4.2 displays the reliability test results for each variable as determined by SPSS analysis in the pilot test.

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

Variables	Cronbach's Alpha	Number of Item (N)
Zakat Compliance (DV)	0.846	6
Subjective Norm (IV)	0.915	6
Religiosity (IV)	0.971	6
Attitude (IV)	0.948	6
Awareness (IV)	0.954	6

Table 4.2 presents the results, which show that the Cronbach's Alpha for each variable is more than 0.60. For example, the dependent variable Zakat Compliance gets a result of 0.846. Subjective Norm, Religiosity, Attitude, and Awareness are the independent variables; the results are 0.915, 0.971, 0.948, and 0.954, respectively. Furthermore, the value is regarded as great and good for use. As a result, the findings demonstrate that the study's item in measuring concept has a high level of internal consistency.

4.3 Demographic Profile of Respondents

Kelantan's Muslim population represented the study's respondents. A total of 151 Muslim respondents were chosen, and via the WhatsApp app, each of the 151 respondents received an equal number of Google Forms. This section will go over the study's findings in more detail using the questionnaires that were provided to respondents. The researcher goes into great length regarding the backgrounds of the profiles of the respondents in this study. Section A contains data on the demographic profile of the respondents, including gender, age, educational background, marital status, occupation, and estimated monthly household income.

4.3.1   Gender

Table 4.3: Respondent's Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	43	28.5	28.5	28.5
	Female	108	71.5	71.5	100.0
	Total	151	100.0	100.0	

Sources: Developed from Research
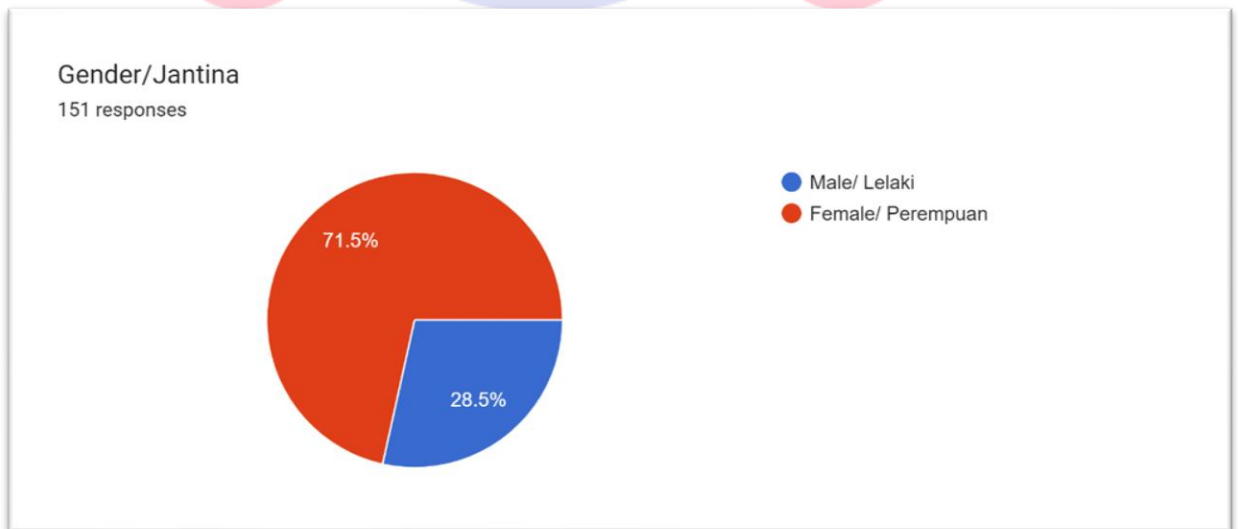
Figure 4.1: Percentage of Gender

Table 4.3 and Figure 4.1 present the gender distribution of the participants in this study. With a gender ratio of 71.5%, it is evident that women make up most respondents, with only 28.5% belonging to the male gender. Of the 151 responders, 108 are female and 43 are male.

4.3.2   Age

Table 4.4: Respondent Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 years and below	8	5.3	5.3	5.3
	19 - 30 years	82	54.3	54.3	59.6
	31 - 40 years	27	17.9	17.9	77.5
	41 - 50 years	16	10.6	10.6	88.1
	51 years and above	18	11.9	11.9	100.0
	Total	151	100.0	100.0	

Sources: Development from Research
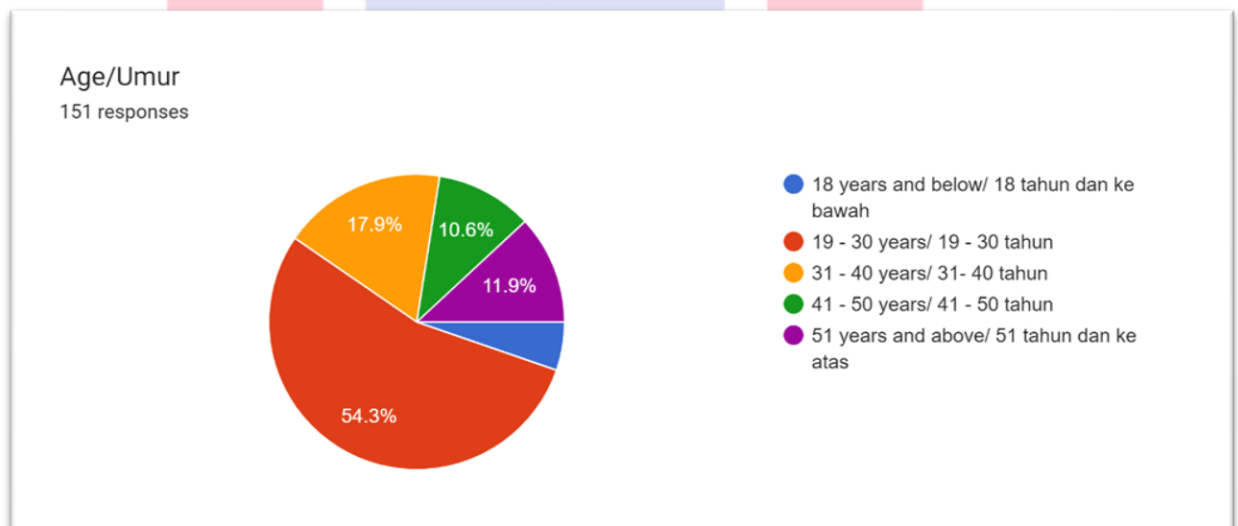
Figure 4.2: Percentage of Age

The age range of the 151 responders in this group is displayed in Table 4.4 and Figure 4.2. As can be seen, the percentage is just 5.3%, and the number of responders who are 18 years of age or younger is 8. Next, for respondents aged 19 to 30, there were 54.3%, or 82, and for respondents aged 31 to 40, there were 17.9%, or 27. Additionally, 16.2 percent of respondents

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are between the ages of 41 and 50, or 10.6% of the total. Finally, there were 18 responders, or 11.9% of the total, who were 51 years of age or older.

4.3.3 Academic Background

Table 4.5: Respondent of Academic Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM or equivalent	36	23.8	23.8	23.8
	STPM/STAM/Matriculation or equivalent	20	13.2	13.2	37.1
	Diploma or equivalent	31	20.5	20.5	57.6
	Bachelor's Degree	50	33.1	33.1	90.7
	Master's Degree	10	6.6	6.6	97.4
	Doctor or Philosophy	4	2.6	2.6	100.0
	Total	151	100.0	100.0	

Sources: Development from Research
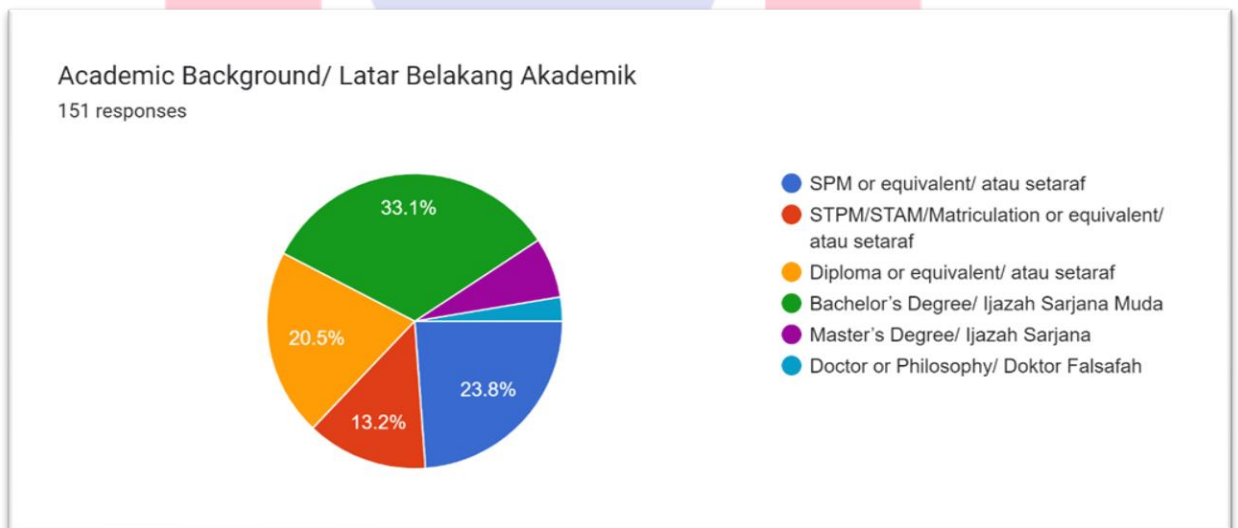
Figure 4.3: Percentage of Academic Background

Table 4.5 and Figure 4.3 show that 151 respondents were categorised into six groups based on their academic history. The first group consisted of 23.8% of respondents, or 36 respondents, who had completed SPM or its equivalent, and 13.2% of respondents, or 20

respondents, who were enrolled in STPM, STAM, or matriculation courses, or their equivalent. Next, the percentage for those with a diploma or equivalent is 20.5%, or 31 respondents, and for those with a bachelor's degree is 33.1%, or 50 respondents. Additionally, 10 respondents, or 6.6% of the sample, possess a master's degree, and 4 respondents, or 2.6% of the sample, are doctors or holders of a philosophy degree.

4.3.4 Status

Table 4.6: Respondent of Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	86	57.0	57.0	57.0
	Married	57	37.7	37.7	94.7
	Divorce	8	5.3	5.3	100.0
	Total	151	100.0	100.0	

Sources: Development from Research
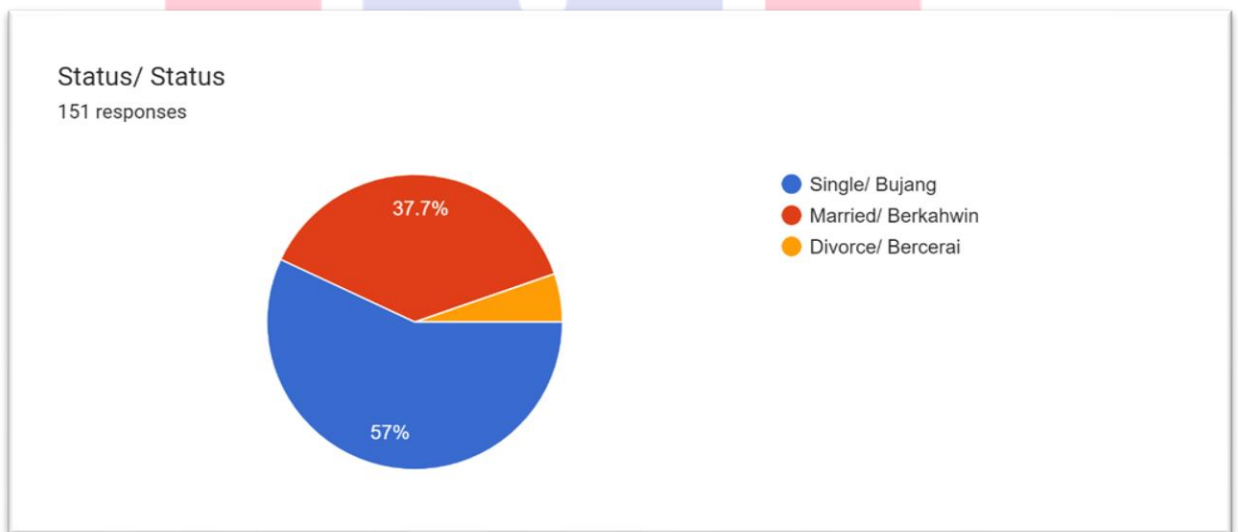
Figure 4.4: Percentage of Status

Table 4.6 and figure 4.4 shows the status of the respondents that were involved in this survey. The result show that 57.0% of the 86 respondents are single. Then, 37.7% equals 57 respondents are married while, 5.3% equal 8 of the respondents are divorced from the total of 151 respondents.

4.3.5 *Occupation*

Table 4.7: Respondent of Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government Sector	22	14.6	14.6	14.6
	Private Sector	15	9.9	9.9	24.5
	Self - employed	44	29.1	29.1	53.6
	Retire	9	6.0	6.0	59.6
	Student	61	40.4	40.4	100.0
	Total	151	100.0	100.0	

Sources: Development from Research
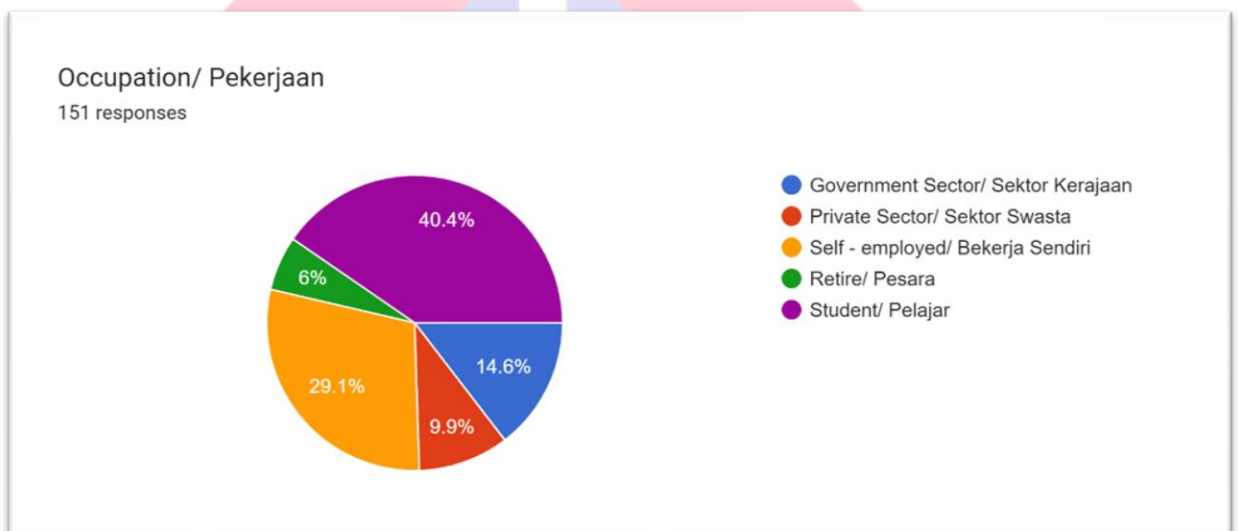
Figure 4.5: Percentage of Occupation

The occupational results for the respondents are displayed in Table 4.7 and Figure 4.5. There are 151 respondents in total, of which 22 responders, or 14.6%, are from the public sector (15 from the private sector and 15 from the government). In contrast, 44 respondents, or 29.1%, are self-employed, and 9 respondents, or 6.0%, are retirees. Finally, 40.4% of the 61 responders are students. According to the figure, students make up the largest number (40.4%), while retirees make up the lowest percentage (0.60%).

4.3.6   *Estimated Monthly Household Income*

Table 4.8: Respondent of Estimated Monthly Household Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No income	59	39.1	39.1	39.1
	Less than RM1500	8	5.3	5.3	44.4
	Rm1501 – RM5200	51	33.8	33.8	78.1
	Rm5201 – rm11800	27	17.9	17.9	96.0
	Rm11801 and above	6	4.0	4.0	100.0
	Total	151	100.0	100.0	

Sources: Development from Research
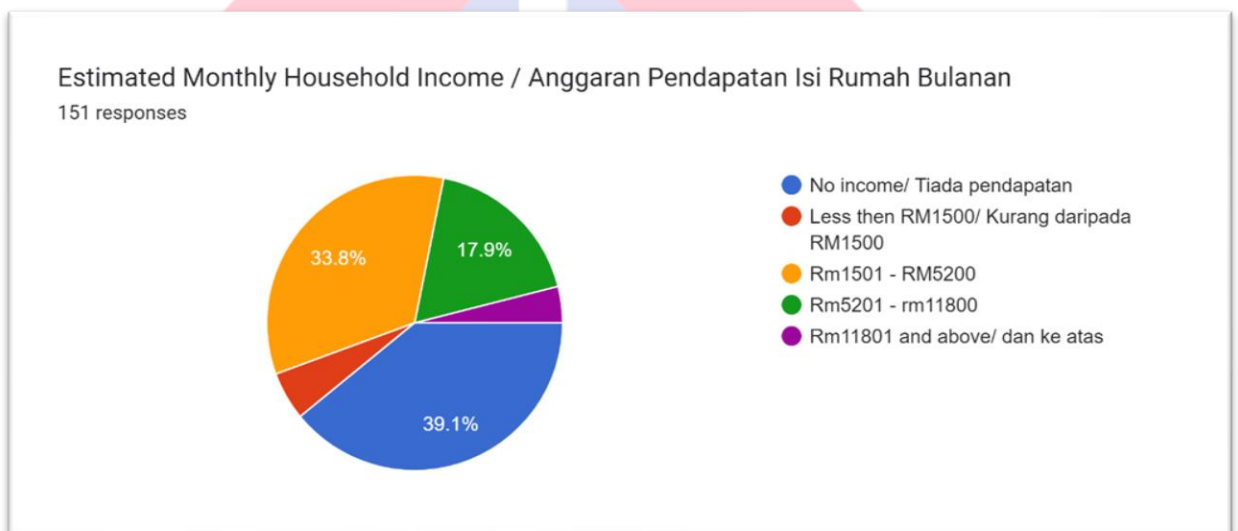
Figure 4.6: Percentage of Estimated Monthly Household Income

The estimated monthly household income of the respondents who participated in this study is displayed in Table 4.8 and Figure 4.6. It is evident that most respondents 59 or 39.1% of the total estimated their monthly household income to be zero. Eight respondents, or 5.3% of the total, said that they had less than RM1,500. There are 51 responses, or 33.8%, for the RM1501–RM5200 range, and 27 respondents, or 17.9%, for the RM5201–RM11800 range. Lastly, 6. or 4.0% of the respondents have monthly household incomes predicted to be RM11801 or more.

4.4 Descriptive Analysis

The descriptive analysis comes out from independent variable to dependent variable to find the mean of each variable. The response as was by using 5 points of likes the skills to measure respondents about how much they agree or disagree with the statement which is 1- strongly disagree, 2- disagree, 3- neutral, 4- agree, and 5- strongly agree.

4.4.1   Dependent Variable and Independent Variable

The five variables that are looked at in the descriptive analysis contain both independent and dependent variables. Table 4.9 provides a description of the mean and standard deviation. Subjective Norm (4.3929), the variable with the lowest mean value, had more respondents disagreeing with it than agreeing with it. The variable with the greatest mean value, religiosity, had more respondents agreeing with it (4.5673). The fact that the standard deviation was less than one indicates that the numbers were more accurate, according to the data collection with 151 respondents.

Table 4.9: Dependent Variable (DV) and Independent Variable (IV)

	Mean	Std. Deviation	N
Zakat Compliance (DV)	4.4514	.73045	151
Subjective Norm (IV)	4.3929	.74345	151
Religiosity (IV)	4.5673	.71781	151
Attitude (IV)	4.4150	.80482	151
Awareness (IV)	4.5574	.68908	151

Sources: Development from Research

4.4.2   Descriptive Analysis for Zakat Compliance

Table 4.10: Descriptive Statistic for Zakat Compliance

N	Minimum	Maximum	Mean	Std. Deviation

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Muslims who practice a high level of religion will be more conscious of the fact that zakat is a duty for Muslims and needs to be carried out in accordance with the Islamic pillars.	151	1	5	4.60	.810
Zakat payers will get a return not only in this world but also in the hereafter.	151	1	5	4.62	.807
The level of zakat compliance among Muslims remains considerably low.	151	2	5	4.25	1.001
Religious leaders, society and spouses also influence the level of individuals in compliance with zakat directly.	151	1	5	4.39	.938
The intention compliance will be influenced by his better level of mindset, personal standards, and zakat literacy.	151	2	5	4.53	.747
Business owners will comply with zakat when deemed eligible to pay it.	151	1	5	4.32	1.004
Valid N (listwise)	151				

Sources: Development from Research

The Zakat Compliance dependent variable is displayed in Table 4.10. Six (6) items make up these dependent variables. When asked if zakat payers will receive a return both here on Earth and in the afterlife, the question with the highest mean, 4.62, is shown. It was evident from this that most responders agreed with the question. The variable with the lowest mean, "The level of zakat compliance among Muslims remains considerably low," has a 4.25 value.

Furthermore, the question "Business owners will comply with zakat when deemed eligible to pay it" has the biggest standard deviation (1.004) of all. When it comes to this variable, the question "The intention compliance will be influenced by his better level of mindset, personal standards, and zakat literacy" has the lowest standard deviation (0.747). Consequently, it suggests that participants agree that the variable holds significance in terms of Zakat Compliance.

4.4.3 Subjective Norm

Table 4.11: Descriptive Statistic for Subjective Norm

	N	Minimum	Maximum	Mean	Std. Deviation
Family and friends strongly reflect the individual's actions towards participation in zakat observance.	151	1	5	4.42	.843
Subjective norms are constructed through interactions with others and assumptions made by individuals to convince them to observe zakat.	151	2	5	4.38	.871
Social influence has a positive effect for individuals to tend to have high intentions and immediately obey zakat.	151	1	5	4.41	.911
Adherence to zakat is predicted by subjective norms.	151	1	5	4.29	.891
Subjective norms are intrinsically motivating to change beliefs and attitudes and are then motivated to act in accordance with zakat.	151	2	5	4.38	.846

	N	Minimum	Maximum	Mean	Std. Deviation
Peer factors can influence individuals either in the form of rewards or punishments for complying with zakat.	151	2	5	4.48	.799
Valid N (listwise)	151				

Sources: Development from Research

The independent variable for the Subjective Norm is displayed in Table 4.11. For these independent variables, there are six (6) items. The question "Peer factors can influence individuals either in the form of rewards or punishments for complying with zakat" has the highest mean (4.48). This suggested that most responders concurred with the query. On the other hand, the question "Adherence to zakat is predicted by subjective norms" has the lowest mean (4.29) for this variable.

Additionally, the question "Social influence has a positive effect for individuals to tend to have high intentions and immediately obey zakat" had the largest standard deviation (0.911). The question "Peer factors can influence individuals either in the form of rewards or punishments for complying with zakat" has the lowest standard deviation for this variable, at 0.799. As a result, it suggests that participants concur that the variable is crucial for Zakat Compliance.

4.4.4 Religiosity

Table 4.12: Descriptive Statistic for Religiosity

	N	Minimum	Maximum	Mean	Std. Deviation
I believe paying zakat is an obligation for every Muslim.	151	1	5	4.65	.759
Religiosity is fundamental because commitment to pay Zakah is inherently one of the main principles of Islam's religion itself.	151	1	5	4.58	.867

	N	Minimum	Maximum	Mean	Std. Deviation
Paying zakat is one of the characteristics of believers who always do good and fear Allah.	151	1	5	4.57	.804
Zakat is a cleanser of the heart and property, as well as the support for the establishment of Islam.	151	1	5	4.60	.775
I believe that the better one's understanding of religion, the more motivated one is to pay zakat.	151	1	5	4.55	.854
Optional Ritual (Sunnah) and Virtues (Akhlaq) has a positive effect on the intention to pay zakat.	151	1	5	4.45	.854
Valid N (listwise)	151				

Sources: Development from Research

The independent variable for religiosity is displayed in Table 4.12. These independent variables have six (6) items. The question "I believe paying zakat is an obligation for every Muslim" had the highest mean (4.65). This suggested that most responders concurred with the query. The question "Optional Ritual (Sunnah) and Virtues (Akhlaq) has a positive effect on the intention to pay zakat" has the lowest mean for this variable, 4.45.

Apart from that, the question "Religiosity is fundamental because commitment to pay Zakah is inherently one of the main principles of Islam's religion itself" has the biggest standard deviation (0.867). The question "I believe paying zakat is an obligation for every Muslim" has the lowest standard deviation for this variable, at 0.759. As a result, it suggests that participants concur that the variable is crucial for Zakat Compliance.

4.4.5 Attitude

Table 4.13: Descriptive Statistic for Attitude

	N	Minimum	Maximum	Mean	Std. Deviation

Behaviour affects the intention to pay zakat and it is considered an action in open behaviour.	151	1	5	4.34	.931
Attitude also reflects a person's liking or disliking of something that needs to be done, if the attitude of a person does not like or hate to do, then the person does not pay zakat.	151	1	5	4.28	1.059
Positive attitudes towards zakat, characterized by a sense of responsibility and a genuine desire to help others, are more likely to lead to a strong intention to fulfil the zakat obligation.	151	1	5	4.47	.878
A person who can pay zakat will be aware of the needs of people who are more in need and giving zakat can reduce the poverty rate.	151	1	5	4.41	.918
They recognize the importance of giving zakat as a means to address poverty and reduce inequality.	151	1	5	4.46	.846
By fulfilling their zakat obligations, individuals contribute to efforts aimed at alleviating the financial burdens of the needy and improving their overall well-being.	151	1	5	4.53	.782
Valid N (listwise)	151				

Sources: Development from Research

Table 4.13 displays the attitude's independent variable. Regarding these factors, there are six (6) items. The item with the highest mean, "By fulfilling their zakat obligations, individuals contribute to efforts aimed at alleviating the financial burdens of the needy and improving their overall well-being," has a score of 4.53. It was evident from this that most responders agreed with the question. The question that has the lowest mean for this variable is "Attitude also reflects a person's liking or disliking of something that needs to be done; if the person's attitude is one of dislike or does not like to do, then the person does not pay zakat" (4.28).

Moreover, the question with the biggest standard deviation, "Attitude also reflects a person's liking or disliking of something that needs to be done," had a score of 1.059. If a person has an attitude that they detest doing something, they will not pay zakat. The question "By fulfilling their zakat obligations, individuals contribute to efforts aimed at alleviating the financial burdens of the needy and improving their overall well-being" has the lowest standard deviation for this variable, at 0.782. As a result, it suggests that participants concur that the variable is crucial for Zakat Compliance.

4.4.6 Awareness

Table 4.14: Descriptive Statistic for Awareness

	N	Minimum	Maximum	Mean	Std. Deviation
Mindfulness has a positive relationship with intention and attitude toward zakat compliance.	151	1	5	4.52	.773
Zakat institutions need to take effective initiatives to provide awareness for Muslims to pay zakat.	151	1	5	4.59	.843
Zakat institutions also need to provide facilities to pay zakat for Muslims in Kelantan.	151	2	5	4.58	.795

Zakat awareness increases knowledge about Islamic wealth-purifying tools.	151	2	5	4.56	.771
Knowledge about zakat needs to be applied from school to adulthood among individuals so that there is an awareness of the obligation to pay zakat.	151	1	5	4.60	.750
Lack of knowledge about zakat among Muslims in Kelantan causes them not to care about the responsibility to pay zakat.	151	2	5	4.50	.815
Valid N (listwise)	151				

Sources: Development from Research

The awareness independent variable is displayed in Table 4.14. These independent variables have six (6) items. To ensure that people are aware of their need to pay zakat, knowledge about the topic needs to be applied from school to adulthood. This question has the highest mean, 4.60. This suggested that most responders concur with the query. The question "Muslims in Kelantan lack knowledge about zakat, which makes them not care about the responsibility to pay zakat" has the lowest mean for this variable, 4.50.

The question "Zakat institutions need to take effective initiatives to provide awareness for Muslims to pay zakat" has the biggest standard deviation (0.843), aside from that. According to this variable, the question "Knowledge about zakat needs to be applied from school to adulthood among individuals so that there is an awareness of the obligation to pay zakat" has the lowest standard deviation (0.750). Consequently, it suggests that participants agree that the variable holds significance in terms of Zakat Compliance.

4.5 Validity and Reliability Test

In this study, the analysis allows the researcher to determine whether this set of items has a strong level of stability in measuring variables. This research uses Cronbach's Alpha which aims to see if a multi-question Likert scale survey is reliable. These questions measure latent variables. A person's conscientiousness, neuroticism, or openness can be observed by variables whether they are latent or not. This is actually very difficult to measure in real life. Cronbach's Alpha will tell you how close a set of test items are as a group (Alpha, 2023) . Analysts frequently use 0.7 as a benchmark value for Cronbach's Alpha. At this level and above, items are consistent enough to indicate reliable measurement. Typically, a value close to 0.7 is minimally acceptable but not ideal. However, some fields and industries have different minimum values (Frost, 2022). The reliability analysis report generated by SPSS for all items in the questionnaire is provided in Table 4.1 below. The table below shows the reality tests generated by SPSS for all variables.

Table 4.15 Result of Cronbach's Alpha Reliability Test

Variables	Cronbach's Alpha Value	No. of Item	Reliability Level
Zakat Compliance	0.903	6	Excellent
Subjective Norms	0.932	6	Excellent
Religiosity	0.939	6	Excellent
Attitude	0.946	6	Excellent
Awareness	0.936	6	Excellent

The reliability test findings for the dependent variable and independent variable in this study are based on a survey of 151 respondents in Kelantan. According to table 4.1, Cronbach's Alpha value for the dependent variable which is Zakat Compliance is 0.903 which is considered good for reliability testing.

Next we measure the reliability of all the independent variables in this study. In the calculation of Subjective Norms among Muslims in Kelantan, 6 questions were used and the Cronbach's Alpha result for this part was 0.932 which got an excellent result. Therefore, the coefficient obtained for these questions on Subjective Norms is excellent.

Then, to measure the variable of Religiosity with Zakat Compliance among Muslims in Kelantan, 6 questions were used and the Cronbanch Alpha result for this part was 0.939 which is an excellent result. Therefore, the coefficient obtained for these questions about Religiosity is excellent.

Next, to measure the Attitude variable with Zakat Compliance among Muslims in Kelantan, 6 questions were used and the Cronbanch Alpha result for this section was 0.946 which is an excellent result. Therefore, the coefficient obtained for this questions about Attitude is excellent.

Finally, to measure the variable of Awareness with Zakat Compliance among Muslims in Kelantan, 6 questions were used and the Cronbanch Alpha result for this part was 0.936 which is an excellent result. Therefore, the coefficient obtained for this questions about Awareness is excellent.

4.6 Normality Test

Table 4.16: Test of Normality

Test of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Zakat Compliance	.244	151	.000	.769	151	.000
Subjective Norms	.270	151	.000	.799	151	.000
Religiosity	.316	151	.000	.671	151	.000
Attitude	.283	151	.000	.755	151	.000
Awareness	.303	151	.000	.697	151	.000
a. Lilliefors Significance Correction						

Source: SPSS Data Analysis

Based on Table 4.2, the significant values for all variables in this are <0.05. Therefore, the data collected is classified as non-normal data.
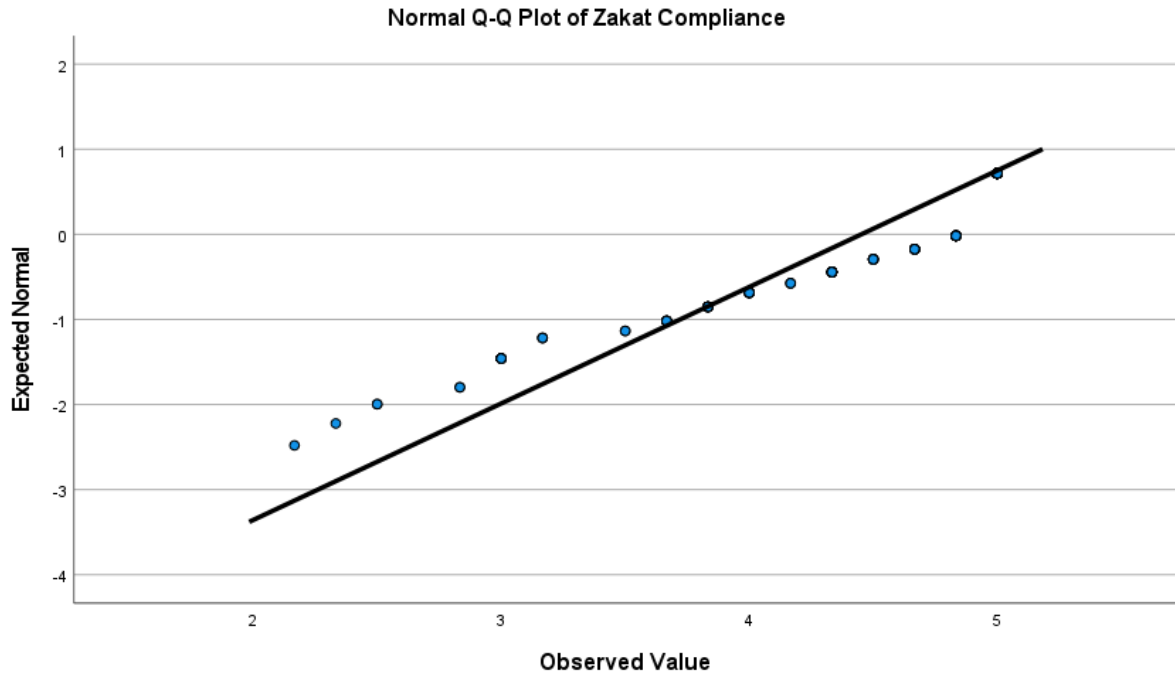
Figure 4.7: Normal Q-Q Plot of Zakat Compliance
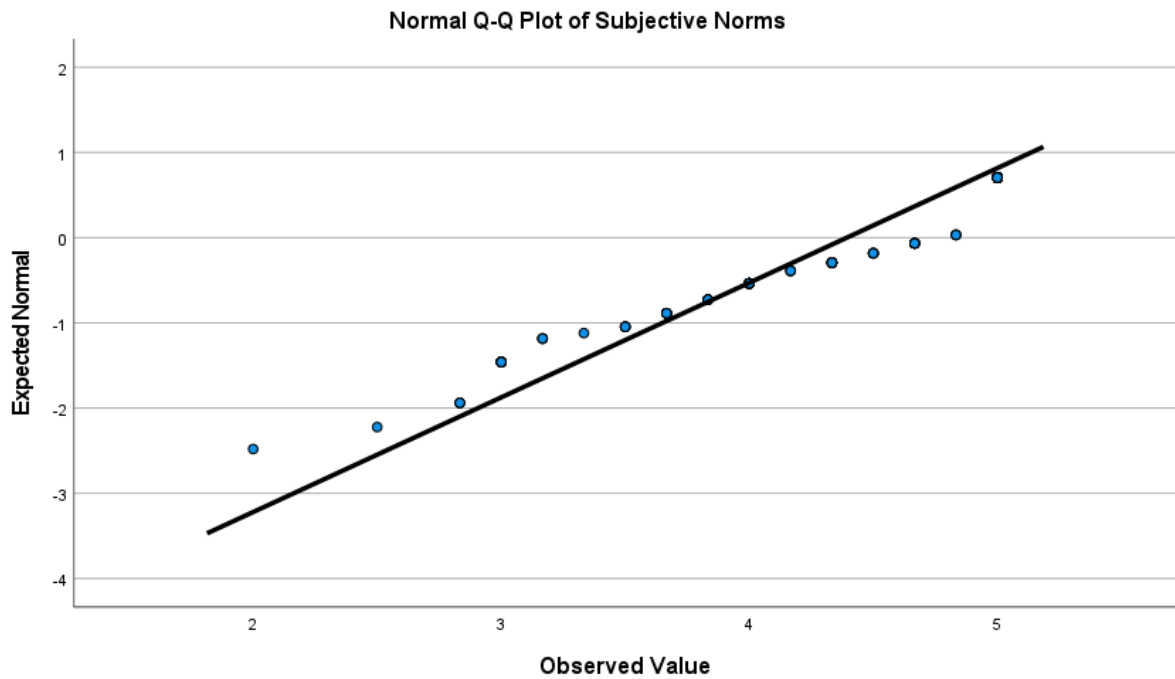
Figure 4.8: Normal Q-Q Plot of Subjective Norms
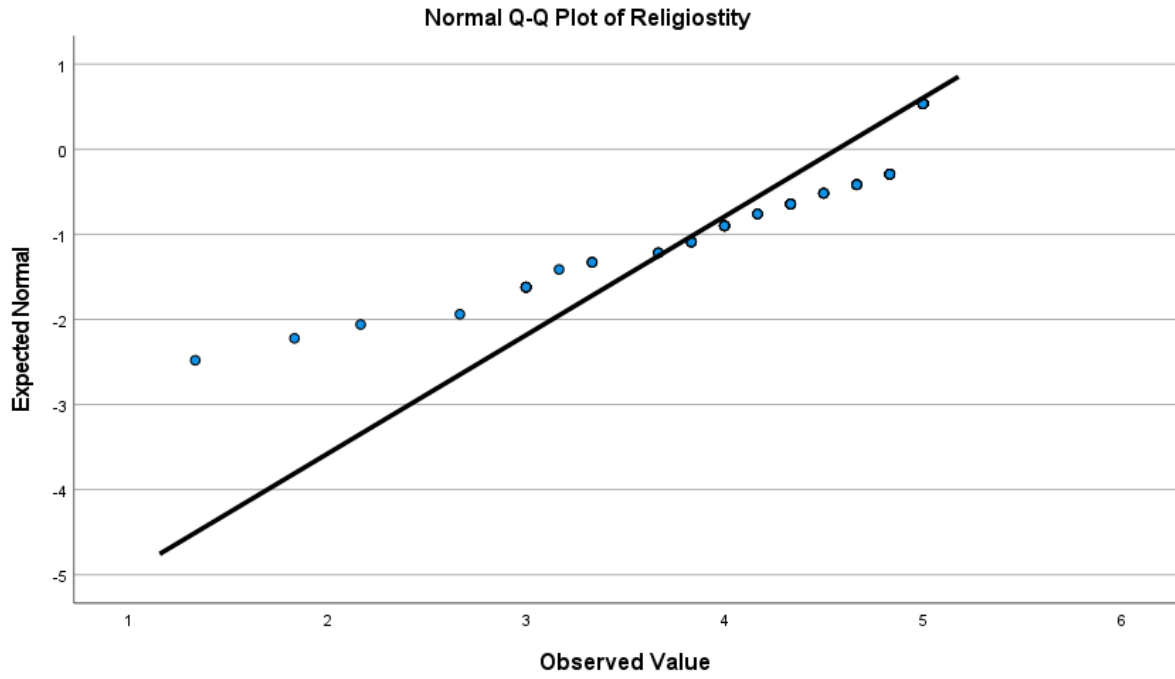
Figure 4.9: Normal Q-Q Plot of Religiosity
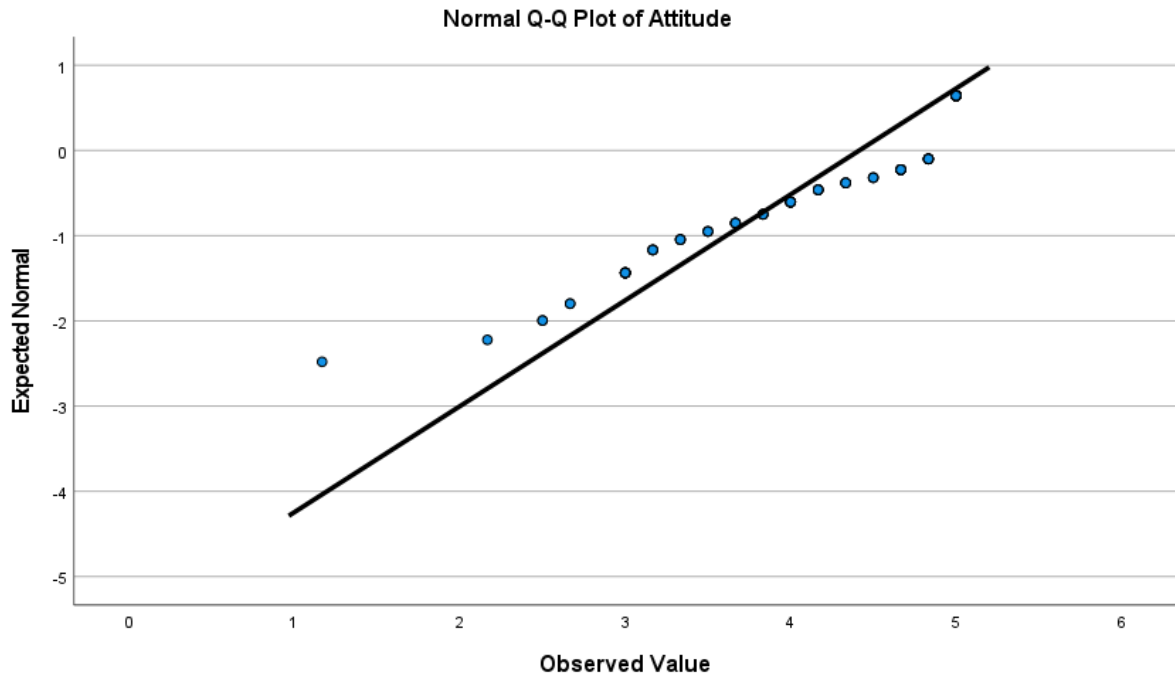
Figure 4.10: Normal Q-Q Plot of Attitude
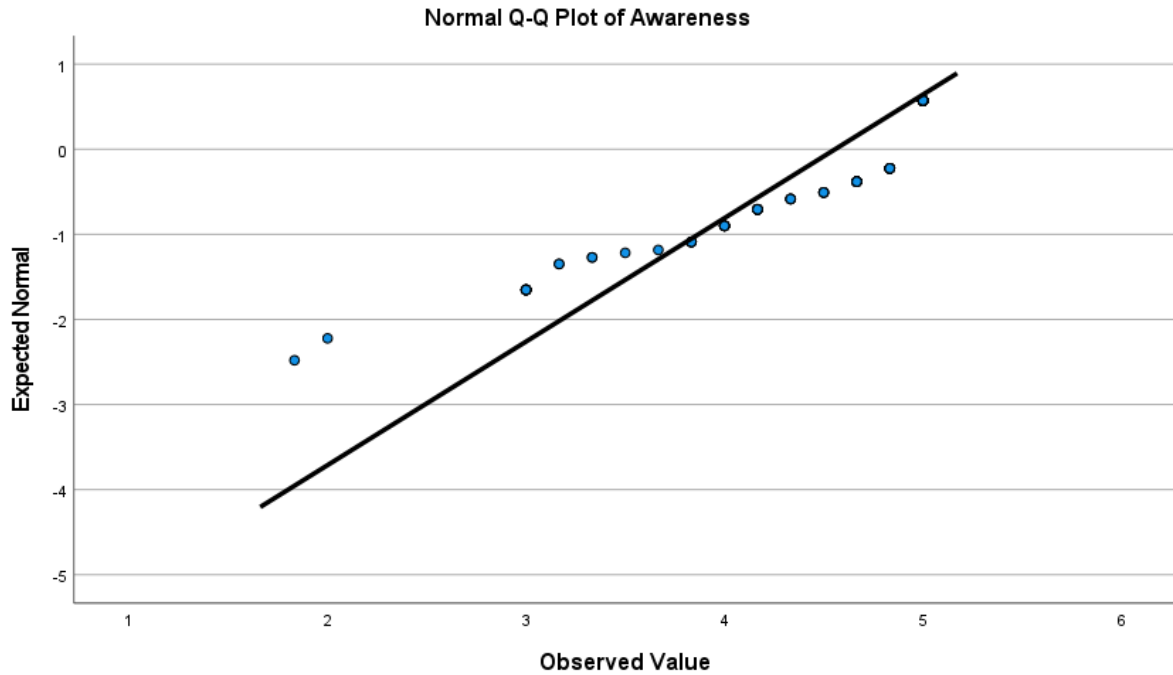
Figure 4.11: Normal Q-Q Plot of Awareness

Based on the Q-Q Plot above, this shows that the variable scores are not normally distributed because the data collected is scattered.

4.7 Hypothesis Testing

In this study, Pearson's Correlation Coefficient or bivariate correlation is used in SPSS software to determine the relationship between each independent variable and the dependent variable whether the hypothesis is acceptable or not. Therefore, four hypotheses are required considering that four independent variables are studied to be associated with Zakat Compliance which is the dependent variable in this study. Here are the results of the correlation that has been carried out.

Table 4.17: Pearson Correlation

Pearson Correlation						
		Zakat Compliance	Subjective Norms	Religiosity	Attitude	Awareness
Zakat Compliance	Pearson Correlation	1	.874**	.866**	.884**	.850**

	Sig. (2-tailed)			.000	.000	.000	.000
	N		151	151	151	151	151
Subjective Norms	Pearson Correlation	.874**	1	.807**	.879**	.829**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	151	151	151	151	151
Religiosity	Pearson Correlation	.866**	.807**	1	.852**	.870**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	151	151	151	151	151
Attitude	Pearson Correlation	.884**	.879**	.852**	1	.888**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	151	151	151	151	151
Awareness	Pearson Correlation	.850**	.829**	.870**	.888**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	151	151	151	151	151
**. Correlation is significant at the 0.01 level (2-tailed).						

4.7.1 Hypothesis 1

Table 4.18: Relationship between Subjective Norms and Zakat Compliance among Muslims in Kelantan

Correlations			
		Subjective Norms	Zakat Compliance
Subjective Norms	Pearson Correlation	1	.874**
	Sig. (2-tailed)		.000

	N	151	151
Zakat Compliance	Pearson Correlation	.874**	1
	Sig. (2-tailed)	.000	
	N	151	151
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between subjective norms and zakat compliance among Muslims in Kelantan. Pearson's correlation shows 0.874. with a significant level of 0.00. This shows that there is a statistically significant correlation between subjective norms and zakat compliance (r=0.874, N=151, p<.001). This is a strong positive correlation. Therefore, the study accepts H1 that the study has ensured that a significant relationship exists between subjective norms and zakat compliance among Kelantan Muslims.

4.7.2   *Hypothesis 2*

Table 4.19: Relationship between Religiosity and Zakat Compliance among Muslims in Kelantan

Correlations			
		Religiosity	Zakat Compliance
Religiosity	Pearson Correlation	1	.866**
	Sig. (2-tailed)		.000
	N	151	151
Zakat Compliance	Pearson Correlation	.866**	1
	Sig. (2-tailed)	.000	
	N	151	151
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between religiosity and zakat compliance among Muslims in Kelantan. Pearson's correlation shows 0.866. with a significant level of 0.00. This shows that there is a statistically significant correlation between religiosity and zakat compliance (r=0.866, N=151, p<.001). This is a strong positive correlation. Therefore, the study accepts H1 that the study has ensured that a significant relationship exists between religiosity and zakat compliance among Kelantan Muslims.

4.7.3   *Hypothesis 3*

Table 4.20: Relationship between Attitude and Zakat Compliance among Muslims in
Kelantan

Correlations		Attitude	Zakat Compliance
Attitude	Pearson Correlation	1	.884**
	Sig. (2-tailed)		.000
	N	151	151
Zakat Compliance	Pearson Correlation	.884**	1
	Sig. (2-tailed)	.000	
	N	151	151
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between attitude
and zakat compliance among Muslims in Kelantan. Pearson's correlation shows 0.884. with a
significant level of 0.00. This shows that there is a statistically significant correlation between
attitude and zakat compliance (r=0.884, N=151, p<.001). This is a strong positive correlation.
Therefore, the study accepts H1 that the study has ensured that a significant relationship exists
between attitude and zakat compliance among Kelantan Muslims.

4.7.4   *Hypothesis 4*

Table 4.21: Relationship between Awareness and Zakat Compliance among Muslims in
Kelantan

Correlations		Awareness	Zakat Compliance
Awareness	Pearson Correlation	1	.850**
	Sig. (2-tailed)		.000
	N	151	151
Zakat Compliance	Pearson Correlation	.850**	1
	Sig. (2-tailed)	.000	
	N	151	151

Based on the table above, the results show a significant relationship between awareness and zakat compliance among Muslims in Kelantan. Pearson's correlation shows 0.850. with a significant level of 0.00. This shows that there is a statistically significant correlation between awareness and zakat compliance (r=0.850, N=151, p<.001). This is a strong positive correlation. Therefore, the study accepts H1 that the study has ensured that a significant relationship exists between awareness and zakat compliance among Kelantan Muslims.

4.8 Summary

The data analysis presented in this chapter aims to explore whether there is a relationship between the dependent variable and the independent variable. Of the 3 million Muslims in Kelantan, 151 samples were collected using an online questionnaire. After the questionnaire was distributed using social media, one month was needed to collect the responses of the respondents. All the hypotheses of this study are answered through correlation analysis. In summary, through this statistical analysis, all the research questions and objectives of this study have been achieved. In the next chapter, a more detailed discussion of the findings and conclusions of the research will be stated.

CHAPTER 5 : DISCUSSION AND CONCLUSION

5.1 Introduction

Based on the data analysed in Chapter 4, the researcher will provide the results. Highlights of the data supporting the study's primary aim—the understanding of zakat compliance among Muslims in Kelantan—are presented in this section. This research will be examined in the next part, along with its implications and limits. In the latter part, we suggest directions for further study. Consequently, the research is concluded in this chapter.

5.2 Key Findings

Independent variables which are the namely subjective norm, religiosity, attitude, awareness and dependent variable is zakat compliance among Muslim in Kelantan. The researchers aimed to determine the nature of the link between these variables and the dependent variable. The goals, research questions, and hypotheses of the study formed the basis for the researcher's findings in the previous chapter, which in turn formed the basis for this summary discussion.

A comprehensive survey of questionnaires was issued online to respondents, namely from the population of Kelantan; a sample size of 151 participants was chosen for this quantitative method to data processing. In order to determine the test's reliability, Cronbach's Alpha must be utilised. Between 0.4 to 0.9 is considered an acceptable range for Cronbach's Alpha. The Zakat Compliance dependent variable has a Cronbach's Alpha score of 0.903. The Cronbach's Alpha for religiosity observance is 0.939 and for subjective norms it is 0.932. Finally, awareness is the last independent variable with a Cronbach's Alpha Value of 0.936, followed by attitude with a value of 0.946.

5.3 Discussion

Based on their findings, the researchers discovered that Muslim members in Kelantan had different perspectives on zakat compliance. The major emphasis of this study is the factor zakat compliance that impacted Muslims members in Kelantan. The results of a study of 151 Muslims in Kelantan confirmed the predicted premise. This study found no major influences or factors influencing zakat compliance among Muslims in Kelantan.

To collect and make sense of numerical data, researchers use a method called quantitative research. Finding averages and trends, making predictions, verifying causal linkages, and extrapolating results to larger groups are all possible uses. In this study, quantitative research used a flexible technique to provide a detailed description of a phenomenon through data collecting, which allows for a full and in-depth analysis of the phenomenon.

Researchers used non-probability sampling methods in this investigation. The study employs non-probability sampling methods, particularly random sampling, as stated by Wulan and Husaeni (2015). In other words, the participants will be chosen at random from the population. Simple random sampling is the method that the researcher has decided to adopt. Thomas (2020) asserts that a sampling approach that can guarantee that every individual in a population receives an equal chance to be chosen as a respondent is simple random sampling.

5.3.1   Hypothesis 1: There is a significant relationship between subjective norms and zakat compliance among Muslim in Kelantan.

The study found that among Muslims in Kelantan, there is a favourable association between subjective norms and zakat compliance. The correlation coefficient was found to be 0874, with a P value of 0.000, indicating that P is less than 0.005. After reading this, you should be able to see that we accomplished our study goal and can accept hypothesis 1 (H1). A study conducted by Sadallah et al. (2023) found that subjective norms can influence zakat compliance behaviour in a beneficial way. Subjective norms have a significant impact on zakat compliance behaviour, according to many other writers. This includes Bin-Nashwan et al. (2021), Khalil, Amin & Azman (2020), and Yusfiarto (2020).

5.3.2   Hypothesis 2: There is a significant relationship between religiosity and zakat compliance among Muslims in Kelantan.

According to the research, Muslims in Kelantan are more likely to comply with zakat compliance if they are very religious. Based on the correlation coefficient data, which show a value of 0.866 and a P value of 0.000, which is less than 0.005. This theory received a considerable amount of support. Saeed Awadh Bin-Nashwan1 (2019) argues that a person's level of religiosity is a primary factor as the need to pay Zakat is inherent to Islam.

5.3.3 Hypothesis 3: There is a significant relationship between attitude and zakat compliance among Muslims in Kelantan.

Among Muslims in Kelantan, the study found that attitude positively correlates with zakat compliance. Based on the findings of the 0.884 correlation coefficient and a P value of 0.000, which is less than 0.005. A substantial link was found with this idea. , Additional evidence that one's mindset affects their intention to pay zakat is provided by Ajr et al. (2020). They contribute to the body of data showing that people are more likely to carry out their zakat commitments when they have a good attitude towards zakat.

5.3.4 Hypothesis 4: There is a significant relationship between awareness and zakat compliance among Muslims in Kelantan.

Consistent zakat compliance among Muslims in Kelantan is positively correlated with awareness, according to the research. The findings show a correlation coefficient of 0.850 with a p-value of 0.000, indicating that P is less than 0.005. A moderate association was found with this hypothesis. Kartika (2020) states that there is a substantial and positive correlation between being aware of the need to pay zakat and having the intention to do so. According to Oxford University Press (2022), being aware involves realising the existence and significance of something. A person's attitude is positively correlated with their level of awareness, according to Chairy and Syahrivar (2019).

5.4 Implications of the Study

For Muslims in Kelantan, this study have significant implications that could heighten their sense of societal pressure to do zakat. This is said to be the case since individual behaviour is influenced by subjective norms to take necessary action. Kusuma contends that if someone believes that a particular behaviour is acceptable to others, they will engage in it. (Kusuma and others, 2022). It can undoubtedly benefit zakat receipients if Muslims in Kelantan begin to view themselves as more capable of doing zakat devotion. This is stated because Muslims in Kelantan might be inspired to pay zakat and thereby boost the zakat collection if they make use of this report. Furthermore, Muslims in Kelantan will not overlook fulfilling their obligatory duty of paying zakat. Previous study asserts that a person will experience social pressure to act if he believes the referrer will consent, and vice versa. (Ajzen, 2005).

Being able to raise awareness among Muslims in Kelantan is also a significant consequence for Muslims in Kelantan. When given the freedom to choose, consciousness is what propels people to act in accordance with their desires, according to Abdullah (2016). Abdullah, (2016) According to studies, Muslims in Kelantan may actually feel more responsible as a result of increased awareness. In actuality, raising awareness can also help Muslims in Kelantan learn more about their zakat commitment. The study by Merlinda, Burhan, and Ekawaty (2016) regarding the elements that influence the decision to pay zakat came to the conclusion that his income and charitable knowledge had a significant impact on the decision to pay zakat. (Merlinda, Burhan and Ekawati, 2016)

The ability to raise religious awareness among Muslims in Kelantan is also a significant consequence for Muslims in Kelantan. The third pillar of Islam that every Muslim must practise is zakat. Mahampang (2017) asserts that religion is a component of life experienced by each and every person. Mahapang (2017) said. Research indicates that raising zakat among Muslims can improve their understanding of Islam, which will lower the asnaf group. In actuality, you can use this knowledge of zakat right now. According to Pagestu's (2017) research, religiosity and interest in fulfilling zakat commitments as mandated by syaraq are positively correlated. (2017, Pagetsu). In actuality, zakat institutions must play a part in putting early zakat knowledge to use.

There's another implication which is muslims in Kelantan will feel more accountable. Aryadhe et al. (2018) define attitude as a statement that conveys one's approval or disapproval of an item. (2018) Aryadhe et al. The results of the study indicate that Muslims in Kelantan who have a good attitude are more likely to enjoy fulfilling their duty to pay zakat. Muslims in Kelantan may see an increase in zakat compliance if they adopt a more responsible mindset.

5.5 Limitation of the Study

The researcher stated that there is a limitation in completing this study which is limited time. For general knowledge, time is an important role in researching this study. This is said to be so because the researcher needs to correct the research as soon as possible so that the study can be completed effectively. For this reason, proper time management and a more organized schedule are very important for researchers so that the research done can be completed according to the time given and the research can be completed perfectly.

In addition, the data collection method is also a limitation in this research. This is said to be so because, to collect respondent data, the researcher only used an online survey for this study. This research is focused on all Muslims in Kelantan. With the use of online surveys, it can make it easier for researchers to collect respondent data and it can also make it easier for respondents to do that. In fact, online surveys also have the challenge that researchers cannot verify the information provided by respondents is authentic or not. In addition, the challenge of using online surveys also takes a long time to collect respondent data and it is also difficult for researchers to find respondents to answer the questionnaire.

The scope of the study is also a limitation of the study in this research. This is said to be so because the research topic, namely Zakat Compliance among Muslims in Kelantan, is a very broad and large topic for research. For this reason, the researcher focused on workers who work in the Government, private and self-employed sectors who have income and students to facilitate the researcher to collect data and carry out the study perfectly. It will be difficult for researchers to conduct research if the research is focused on all Muslims in Malaysia due to the wide and large scope of the study and even the large group of respondents and this will make it difficult for researchers to research thoroughly.

The respondent is also a limitation of the study in this study. The respondent is a Muslim who lives in Kelantan. Because of this, there are some challenges faced by the researcher such as the attitude of respondents who are difficult to cooperate. This is said to be so because there are respondents who answered the questionnaire not seriously. In fact, the respondents also considered this a waste of time for them and they did not fill out the questionnaire and resulted in the researcher's time being wasted. However, in carrying out this study, the researcher needs to be patient and needs to be good at attracting the attention of the respondents so that the questionnaire can be carried out perfectly and quickly. With the cooperation of respondents, data collection can run smoothly and the study can be completed.

5.6 Recommendations for Future Research

The researcher suggests that sufficient time is needed in completing this study. This is said to be so because the researcher faces time constraints in completing this research and it also affects the entire research. For this reason, the researcher recommends to provide adequate time so that the research production runs smoothly.

In addition, the researcher suggested that the questionnaire data be obtained through paper survey/traditional survey instead of using an online survey. This is said to be so because researchers face difficulties in obtaining authentic data and will have an impact on research. For this reason, the use of method is suggested because the researcher can get authentic and accurate information about the research being done.

The researcher also recommend that more research be conducted with a more expansive and broad area of inquiry. As specified in the study scope, the exclusive focus of this investigation is Muslims residing in Kelantan. As a result, the data analysis's findings solely represent Muslims in Kelantan, making it impossible for the researcher to determine whether other states' zakat laws are followed. Therefore, in order to produce more meaningful results and to provide a wealth of information regarding zakat compliance, academics recommend expanding and broadening the study's scope.

The researcher also suggests carrying out a study that will help students even more when they undertake research in the same field as their reference findings. The ease with which the research can be carried out supports this claim. In actuality, the respondent's information is accurate, and the researcher advises gathering the necessary data for analysis.

5.7 Overall Conclusion of the Study

The conclusion for the researcher about this research is whether the objectives are answered and the problem statement or not. As stated by the researcher in the chapter above, this study has one independent objective which is zakat compliance and four dependent objectives which are subjective norm, religiosity, attitude and awareness. From the discussion, the researcher concluded that this research succeeded in answering the objectives and statement of the problem found. This chapter also describes the constraints the researcher had to work within to finish this investigation. Furthermore, the investigator provides suggestions for surmounting the elucidated limits.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

Dear Respondent,

We'd like to solicit your assistance. We are Business Administration (Islamic Banking and Finance) students at the University Malaysia Kelantan. This survey is a component of our final project, "Zakat Compliance Among Muslims in Kelantan." This survey is part of our degree requirements at the Faculty of Entrepreneurship and Business. Your active involvement and genuine feedback would be greatly appreciated. It should only take a few minutes of your time to complete the survey. As a result, we assure you that any data we obtain from you will not be shared with other parties and will be utilized just for our research study.

Thanks for your time and consideration.

PART A: DEMOGRAPHIC/ BAHAGIAN A: DEMOGRAFIK

Instruction: Please tick (/) on the most appropriate options relating to your personal information

Arahan : Sila tandakan (/) pada pilihan yang paling sesuai berkenaan maklumat peribadi anda.

1. **Gender/*Jantina***

	Male/ *Lelaki*
	Female/ *Perempuan*

2. **Age/*Umur***

	18 years and below/ *20 tahun dan ke bawah*
	19 - 30 years/ *19 - 30 tahun*
	31 - 40 years/ *31-40 tahun*
	41 - 50 years/ *41 - 50 tahun*
	51 years and above/ *51 tahun dan ke atas*

3. **Academic Background/ *Latar Belakang Akademik***

	SPM or equivalent/ *atau setaraf*
	STPM/STAM/Matriculation or equivalent/ *atau setaraf*
	Diploma or equivalent/ *atau setaraf*
	Bachelor's Degree/ *Ijazah Sarjana Muda*
	Master's Degree/ *Ijazah Sarjana*

	Doctor or Philosophy/ *Doktor Falsafah*

4. Status/ *Status*

	Single/ *Bujang*
	Married/ *Berkahwin*
	Divorce/ *Bercerai*

5. Occupation/ *Pekerjaan*

	Government Sector/ *Sektor Kerajaan*
	Private Sector/ *Sektor Swasta*
	Self - employed/ *Bekerja Sendiri*
	Retiree/ *Pesara*
	Student/ *Pelajar*

6. Estimated Monthly Household Income / Anggaran Pendapatan Isi Rumah Bulanan

	No income/ *Tiada pendapatan*
	Less than RM1,500/ *kurang daripada RM1,500*
	Rm1,501 - RM5,200
	Rm5,201 - RM11,800
	Rm11,801 and above*/ dan ke atas*

PART B: UNDERSTANDING ZAKAT COMPLIANCE/ *BAHAGIAN B: MEMAHAMI KEPATUHAN ZAKAT*

Using the provided scale:

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly Agree

No	Questions/ *Soalan*	1	2	3	4	5
1	Muslims who practice a high level of religion will be more conscious of the fact					

		1	2	3	4	5
	that zakat is a duty for Muslims and needs to be carried out in accordance with the Islamic pillars. *Umat Islam yang mempunyai ilmu agama yang tinggi akan lebih sedar bahawa zakat adalah kewajipan bagi umat Islam dan perlu dilaksanakan mengikut rukun Islam.*					
2	Zakat payers will get a return not only in this world but also in the hereafter. *Pembayar zakat akan mendapat pulangan bukan sahaja di dunia tetapi juga di akhirat.*					
3	The level of zakat compliance among Muslims remains considerably low. *Tahap pematuhan zakat dalam kalangan umat Islam masih jauh rendah.*					
4	Religious leaders, society and spouses also influence the level of individuals in compliance with zakat directly. *Pemimpin agama, masyarakat dan pasangan suami isteri turut mempengaruhi tahap individu dalam mematuhi zakat secara langsung.*					
5	The intention compliance will be influenced by his better level of mindset, personal standards, and zakat literacy. *Niat pematuhan membayar zakat akan dipengaruhi oleh tahap pemikiran yang lebih baik, standard peribadi, dan celik zakat.*					
6	Business owners will comply with zakat when deemed eligible to pay it. *Pemilik perniagaan akan mematuhi zakat apabila dianggap layak untuk membayarnya.*					

PART C : SUBJECTIVE NORM/ *BAHAGIAN C: NORMA SUBJEKTIF*

No	Questions/ Soalan	1	2	3	4	5
1	Family and friends strongly reflect the individual's actions towards participation in zakat observance. *Keluarga dan rakan-rakan sangat mencerminkan tindakan individu terhadap*					

		1	2	3	4	5
	penyertaan pada pematuhan zakat.					
2	Subjective norms are constructed through interactions with others and assumptions made by individuals to convince them to observe zakat. *Norma subjektif dibina melalui interaksi dengan orang lain dan andaian yang dibuat oleh individu untuk meyakinkan mereka untuk mematuhi zakat.*					
3	Social influence has a positive effect for individuals to tend to have high intentions and immediately obey zakat. *Pengaruh sosial memberi kesan positif bagi individu untuk cenderung mempunyai niat yang tinggi dan segera mematuhi zakat.*					
4	Adherence to zakat is predicted by subjective norms. *Kepatuhan kepada zakat diramalkan oleh norma subjektif.*					
5	Subjective norms are intrinsically motivating to change beliefs and attitudes and are then motivated to act in accordance with zakat. *Norma subjektif memotivasikan intrinsik untuk mengubah kepercayaan dan sikap kemudian terdorong menjadi tindakan mematuhi zakat.*					
6	Peer factors can influence individuals either in the form of rewards or punishments for complying with zakat. *Faktor rakan sebaya boleh mempengaruhi individu sama ada dalam bentuk ganjaran atau hukuman mematuhi zakat.*					

PART D: RELIGIOSITY

No	Questions/ Soalan	1	2	3	4	5
1	I believe paying zakat is an obligation for every Muslim. *Saya percaya membayar zakat adalah satu kewajipan bagi setiap umat Islam.*					
2	Religiosity is fundamental because					

		1	2	3	4	5
	commitment to pay Zakah is inherently one of the main principles of Islam's religion itself. *Keagamaan adalah asas kerana komitmen untuk membayar zakat sememangnya merupakan salah satu prinsip utama agama Islam itu sendiri.*					
3	Paying zakat is one of the characteristics of believers who always do good and fear Allah. *Membayar zakat merupakan salah satu ciri orang mukmin yang sentiasa beramal dan bertakwa kepada Allah.*					
4	Zakat is a cleanser of the heart and property, as well as the support for the establishment of Islam. *Zakat adalah pembersih hati dan harta, serta sokongan kepada tegaknya Islam.*					
5	I believe that the better one's understanding of religion, the more motivated one is to pay zakat. *Saya percaya bahawa semakin baik pemahaman agama, semakin bersemangat untuk membayar zakat.*					
6	Optional Ritual (Sunnah) and Virtues (Akhlaq) has a positive effect on the intention to pay zakat. *Ibadah Pilihan (Sunnah) dan Keutamaan (Akhlak) mempunyai kesan positif terhadap niat membayar zakat.*					

PART E:ATTITUDE/ *BAHAGIAN E: SIKAP*

No	Questions/ Soalan	1	2	3	4	5
1	Behaviour affects the intention to pay zakat and it is considered an action in open behaviour. *Tingkah laku mempengaruhi niat membayar zakat dan ia dianggap sebagai tindakan secara terbuka.*					
2	Attitude also reflects a person's liking or disliking of something that needs to be done, if the attitude of a person does not like or hate to do, then the person does not pay zakat.					

	Sikap juga mencerminkan kesukaan atau ketidaksukaan seseorang terhadap sesuatu yang perlu dilakukan, jika sikap seseorang itu tidak suka atau tidak suka melakukan, maka orang itu tidak mengeluarkan zakat.					
3	Positive attitudes towards zakat, characterized by a sense of responsibility and a genuine desire to help others, are more likely to lead to a strong intention to fulfil the zakat obligation. *Sikap positif terhadap zakat yang dicirikan oleh rasa tanggungjawab dan keinginan yang tulus untuk membantu orang lain, lebih cenderung kepada niat yang kuat untuk menunaikan kewajipan zakat.*					
4	A person who can pay zakat will be aware of the needs of people who are more in need and giving zakat can reduce the poverty rate. *Seseorang yang mampu membayar zakat akan sedar akan keperluan orang yang lebih memerlukan dan pemberian zakat dapat mengurangkan kadar kemiskinan.*					
5	They recognize the importance of giving zakat as a means to address poverty and reduce inequality. *Mereka mengiktiraf kepentingan pemberian zakat sebagai satu cara untuk menangani kemiskinan dan mengurangkan ketidaksamaan.*					
6	By fulfilling their zakat obligations, individuals contribute to efforts aimed at alleviating the financial burdens of the needy and improving their overall well-being. *Dengan menunaikan kewajipan zakat mereka, individu menyumbang kepada usaha yang bertujuan untuk meringankan beban kewangan golongan yang memerlukan dan meningkatkan kesejahteraan keseluruhan mereka.*					

PART F: AWARENESS/ *BAHAGIAN F: KESEDARAN*

No	Questions/ Soalan	1	2	3	4	5

1	Mindfulness has a positive relationship with intention and attitude toward zakat compliance. *Kesedaran mempunyai hubungan positif dengan niat dan sikap terhadap pematuhan zakat.*					
2	Zakat institutions need to take effective initiatives to provide awareness for Muslims to pay zakat *Institusi zakat perlu mengambil inisiatif yang berkesan bagi memberi kesedaran kepada umat Islam untuk membayar zakat.*					
3	Zakat institutions also need to provide facilities to pay zakat for Muslims in Kelantan. *Institusi zakat juga perlu menyediakan kemudahan membayar zakat bagi umat Islam di Kelantan.*					
4	Zakat awareness increases knowledge about Islamic wealth-purifying tools. *Kesedaran zakat meningkatkan pengetahuan tentang alat pembersihan kekayaan Islam.*					
5	Knowledge about zakat needs to be applied from school to adulthood among individuals so that there is an awareness of the obligation to pay zakat. *Ilmu mengenai zakat perlu diterapkan dari sekolah hingga dewasa dalam kalangan individu supaya wujud kesedaran tentang kewajipan membayar zakat.*					
6	Lack of knowledge about zakat among Muslims in Kelantan causes them not to care about the responsibility to pay zakat *Kurangnya pengetahuan mengenai zakat dalam kalangan umat Islam di Kelantan menyebabkan mereka tidak peduli dengan tanggungjawab membayar zakat.*					

APPENDIX B: GANTT CHART

GANTT CHART OF RESEARCH OBJECTIVES ON PROPOSAL FOR PPTA 1

ACTIVITIES	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Distribution of group, supervisors and evaluators	▓													
Meeting with supervisor (Briefing on PPTA 1)		▓												
Database searching & Reference Manager Class			▓											
CHAPTER 1: INTRODUCTION														
Discussion on the tittle				▓										
Starting up with Chapter 1				▓										
Submit Chapter 1					▓									
CHAPTER 2: LITERATURE REVIEW														
Review in literature of the research studies based on independent variable and dependent variable					▓									
Starting up with Chapter 2					▓									
Submit Chapter 2						▓								
CHAPTER 3: RESEARCH METHODOLOGY														
Starting up with Chapter 2						▓								
Discussion on the method used in research							▓	▓						
Submission first draft PPTA 1								▓	▓					
Meeting with supervisor										▓				
Submission second draft PPTA 1											▓			
CHAPTER 4: DATA ANALYSIS AND FINDINGS														
Meeting with supervisor	▓													

Task															
Started with the preliminary analysis using the SPSS		■	■	■	■										
Make a descriptive analysis		■	■	■											
Validity and Reliability test also make a normality test						■	■								
Do the Hypothesis testing for the overall						■	■								
CHAPTER 5 : DISCUSSION AND CONCLUSION															
Starting with key findings									■	■					
Make the discussion on the hypothesis									■	■					
Implications and limitation of the Study									■	■					
Make the recommendations for the overall results from chapter 4											■	■	■	■	
References											■	■	■	■	
APPENDIX A -Draft of Questionnaire											■	■	■	■	
APPENDIX B -Gantt Chart											■	■	■		
Presentation															■