

**EXPLORING THE LEVEL OF ZAKAT PAYMENT  
AWARENESS AMONG UNDERGRADUATE  
STUDENTS IN UMK**

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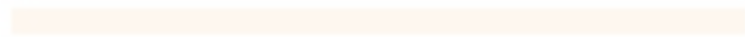
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DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC  
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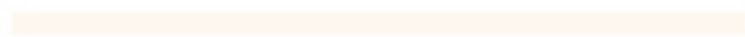
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IN UMK**

by

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Bachelor of Business and Administration (Islamic Banking and Finance)

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

2024

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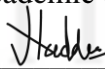
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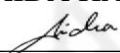
  
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“In the name of Allah, Most Gracious, Most Merciful” Praise be to Allah SWT, God of Mercy of all the worlds, blessings and peace be upon His Majesty, Prophet Muhammad SAW, his family members, his companions also follow their teachings sincerely until the end.

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**Prepared By:**

**Group 26**

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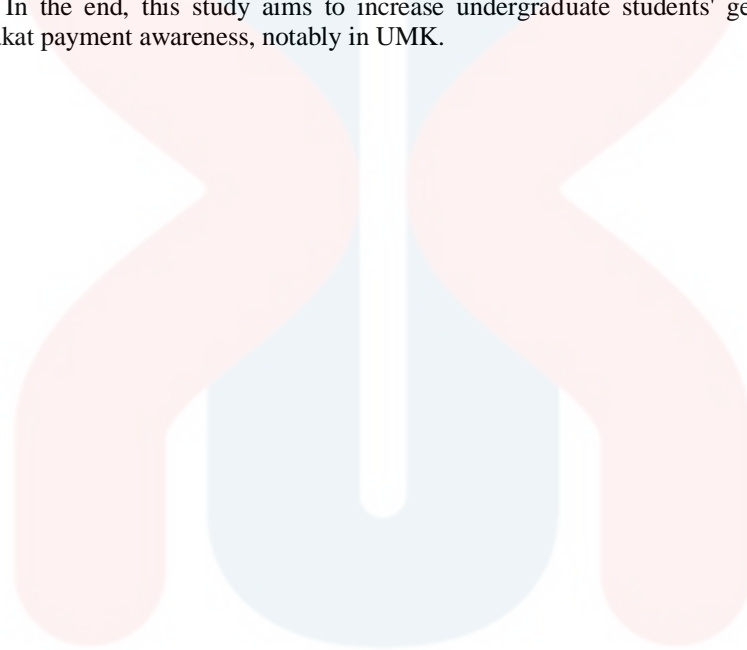
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**ABSTARCT**

The objective of this study is to determine the level of zakat payment awareness among Universiti Malaysia Kelantan (UMK) undergraduate students. Islam requires zakat, a mandatory charity, as a way to cleanse riches and help the less fortunate. Despite the importance placed on zakat in Islamic teachings, many qualified zakat payers neglect their obligation, which has a detrimental effect on the economy and society of Muslims. The purpose of this study is to determine the level of zakat payment awareness among UMK undergraduate students and to look into the effects of religion, knowledge, attitude, and promotion. The goal of the research is to create a greater knowledge of the significance of zakat among the younger generation and to preserve zakat obligations among them by looking into these aspects. Survey questions are used in the study's quantitative methodology and data was analyzed using SPSS version 26.0 based on sample of 351 respondents. The results of this study will give educational institutions, authorities, and people useful information that they may use to create programs and seminars that will increase young Muslims' understanding of zakat payments and encourage compliance with zakat requirements. In the end, this study aims to increase undergraduate students' general knowledge and comprehension of zakat payment awareness, notably in UMK.



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## CHAPTER 1

### INTRODUCTION

#### 1.1 Background of The Study

It is prominent that paying zakat is the fourth pillar of Islam among Muslims. From Islamic perspective, paying zakat can purify the heart from being attached to worldly possessions, especially in the rise of hedonistic lifestyles nowadays. This is because it removes greed and selfishness from one's heart (Nafi, 2018) by spending the wealth that He has been entrusted to us in the way of Him. Paying zakat acts as a remembrance of Allah The Sustainer of all creations, as well as to be mindful of the poor. Paying zakat shapes unity and consideration among the ummah by holding to the rope of Allah SWT. Based on Malaysia zakat collection statistics in 2023, most states recorded an increasing rate of zakat collection and distribution than previous year such as in Pulau Pinang, Johor, Selangor, Wilayah Persekutuan Kuala Lumpur and others. However, there are still a lot of eligible zakat payers who did not perform their duty as fellow Muslims which is to pay zakat, especially Zakat alMal. Hence, it is important for younger generations to be equipped with zakat knowledge to conserve the continuity of zakat duties as well as building up a good character of practicing Muslim for the good of the *deen*, nation and society.

This study will mainly focus on zakat payment awareness among undergraduates' students in UMK. Zakat is an obligatory charity commanded by Allah to Muslims. Two types of zakat include Zakat al-Fitr (Zakat Fitrah) and Zakat al-Mal (Zakat Harta). Based on Myeg Portal, Zakat Al-Mal includes zakat on earnings, business, savings, gold and silver, EPF, farming as well as livestock. Furthermore, Zakat al-Fitr is to be paid by the family head on behalf of the family members while Zakat al-Mal is linked to the saved money (Al-Musayyar,

2023). In Al-Quran at surah At-Taubah (9:60), those who are eligible to receive alms are the poor, the needy, zakat collectors, Muslim reverts, slaves, debtors in the cause of Allah and the wayfarer. The main purpose of zakat is to purify and sanctify our goods and receive blessing from Allah SWT for the sustenance that He has bestowed us. Paying Zakat can also be a great help in a Muslim community to overcome the imbalance of the rich and the poor gap which is not healthy for our economy. Furthermore, for every sustenance that Allah has given us, there is also others' part in it which we should consider giving them off for the sake of Allah SWT.

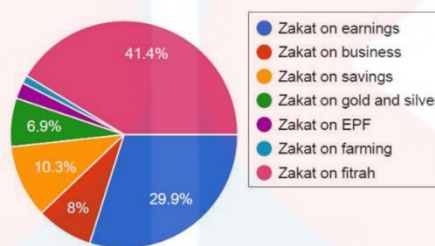


Figure 1.1: Types of zakat online campaigns that use creative animation via social media networks

From the above pie chart (Figure 1), respondents who are youths below 20 to 30 years old were asked of their familiarity with the types of zakat that are frequently promoted through zakat online campaigns (Suki et al. 2022). Zakat al-Fitr including six subtypes of Zakat al-Mal which are zakat on earnings, zakat on business, zakat on savings, zakat on gold and silver, zakat on EPF and zakat on farming are listed out in the questionnaire. The result showed that Zakat al-Fitr achieved the highest familiarity type of zakat online campaigns among the respondents. It is reported that the lowest familiar types of zakat online campaigns are zakat on EPF as well as zakat on farming.

It can be understood that Zakat al-Fitr is heavily emphasized in zakat online campaigns compared to its counterpart. Majority of the youths have less awareness regarding Zakat alMal especially zakat on EPF and zakat on farming. Therefore, in this study, factors such as

religiosity, knowledge, promotion and attitude are used to measure zakat payment awareness among undergraduate students in UMK. According to Ismail and Abidin (2020), religiosity, knowledge, attitude and medium promotion have significant influence on zakat awareness. By boosting awareness to the younger generation, zakat collection may continue to arise in the future since there is a possibility of them becoming eligible zakat payers too. Even if they do not become one, it is essential for a Muslim to seek knowledge and be aware of their religion.

## 1.2 Problem Statement

The pillar of Islam consists of five which includes paying zakat. The fourth pillar of Islam is paying Zakat. It is compulsory for every eligible Muslim to pay the required amount of zakat which has its own specific percentage taken from their wealth to support the poor and needy. Even though zakat is heavily emphasised in Islam, studies conducted by many academicians showed that many Muslims do not comply with their zakat duty. In fact, it has negatively affected the Muslim economy and society as a whole. It is found that the lack of zakat awareness and its importance are huge hurdles to compliance. Promotion regarding zakat payment is heavily encouraged to raise awareness among Muslims especially youths since they are the successors for the next generation.

Zakat Collection Centres' main duties in Malaysia include increasing awareness of zakat duty and collecting zakat. However, there is a minority in this country who are reluctant to trust the centres. For instance, Ibrahim (2022) stated that one of the reasons is that the minority found that the poor in their village did not receive any kind of zakat while the rich received it, so they opted to pay zakat directly to the poor. Ibrahim (2022) explained that even though one looks poor outwardly, it does not mean that they are eligible to receive zakat and vice versa. This is because their source of income must be scanned thoroughly which the public have not much knowledge of since it requires a lot of data before being considered to be

eligible. It is afraid that the direct payment would not be valid, especially if the receiver is proven to not be among the eligible zakat receivers.

Zakat payment awareness among individuals aged 25 and above is still low (Lembaga Zakat Selangor, 2021). According to Harun (2021), it is found that 50% of zakat payers range from 25 to 34 years old are required to pay zakat but they do not do so. Since there are many Muslims who do not know the actual percentage of zakat payment (Harun, 2021), initiatives to promote zakat campaign like My2.5 has been done through the use of social media platforms such as WhatsApp, Shopee and Google search agent as well as by opening 23 zakat payment centres and online payment to encourage zakat payment (Harun, 2021). This is done to instil an understanding among eligible zakat payers that only 2.5% of an individual's income if their nisab is sufficient, they need to pay zakat.

Ikram (2022) also agreed that awareness of zakat payment is still low. There were only 20% of zakat payers who paid Zakat Al-Mal through MAIPk (Majlis Agama Islam Perak) compared to the remaining 80% who did not pay it in 2022 (Rabbani, 2022). The balance of favor would be difficult to achieve if it solely depends on income increment without the awareness of paying zakat among eligible zakat payers (Ikram, 2022). Furthermore, Aziz and Abdullah (2015) stated that there are Muslims who prioritise paying income tax first before their zakat on income even though the latter is an obligation in the *deen*. To help the Muslim community achieve prosperity, it is important to be considerate and work together as fellow Muslims by complying to the word of Allah which is to pay zakat. In this study, we are going to measure zakat payment awareness among undergraduates' students in UMK to evaluate the level of their understanding regarding the subject.

Since there is a lack of research in the area of zakat payment awareness among undergraduates' students in University Malaysia Kelantan (UMK), we would like to dig deeper into the subject by examining their level of awareness regarding the matter through this study.



As the successors of future generations, it is crucial for them to be aware of the importance and value of zakat as well as carrying out their duty as a Muslim by paying zakat. Previous.

Previous studies (Istikhomah & Asrori, 2019), (Ismail & Abidin, 2020) and (Mansur et al., 2021) have heavily emphasised the importance of zakat payment awareness and compliance in their study. Thus, we aim to analyse the level of zakat payment awareness and compliance among UMK undergraduates' students.

### **1.3 Research Question**

The following are the key research questions to be addressed in this study:

- Does religiosity influence the level of awareness of Zakat payment among UMK undergraduate students?
- Does the knowledge influence the level of awareness of Zakat payment among UMK undergraduate students?
- Does the promotion influence the level of awareness of Zakat payment among UMK undergraduate students?
- Does the attitude influence the level of awareness of Zakat payment among UMK undergraduate students?

### **1.4 Research Objectives**

The following are the key research objectives of this study:

- To determine the relationship between religiosity and the level of awareness of Zakat payment among UMK undergraduate students.
- To determine the relationship between knowledge and the level of awareness of Zakat payment among UMK undergraduate students.

- To determine the relationship between promotion and the level of awareness of Zakat payment among UMK undergraduate students.
- To determine the relationship between attitude and the level of awareness of Zakat payment among UMK undergraduate students.

### **1.5 Scope of the Study**

This research focuses on the students' awareness towards zakat payment. The respondents in this study are undergraduates' students in UMK as a university of interest. Additionally, not all variables could be included in this analysis, so this study only selected variables that almost affect the awareness of the obligation to pay zakat. Current research has some difficulties in accessing related articles and journals that are partially unavailable without charge. Therefore, access to industry-related articles and journals is critical to address questions that may not be answered.

### **1.6 Significance of Study**

The research on awareness of university students towards zakat payment will examine the relationship between the selected variables. Result of this study is significant to educational institutions, authority bodies, academicians as well as for the individuals. The research and ultimate discovery of this study will contribute knowledge regarding the awareness of zakat payment obligation among young Muslims. The findings also should provide educational institutions and zakat institutions with information in order for them to develop programs and seminars that can provide understanding on the obligation of zakat payment and importance of zakat to young generations who will enter the working environment and candidate of zakat payment in future.

## **1.7 Definition of Term**

The definition of terms will explain a little definition about zakat awareness, religiosity, knowledge, promotion and attitude.

### **1.7.1 Zakat Payment Awareness**

Zakat is a fourth Islamic pillar which is obligated to all Muslim people to pay it. Zakat is defined as rise and growth (Mohd Suki et al., 2022). This is an obligatory charity to help people who are poor and needy to celebrate Eid Fitri. In study by (Ismail and Abiding, 2020) zakat is the most vital instrument to Muslim economy. Whereby zakat is a religious requirement that is obligated for Muslim to pay it based on the rate that is stated. This is the responsibility to Muslim to pay for it.

### **1.7.2 Religiosity**

According to (Fitri & Falikhatun, 2021) religious means the aspect which is lived in each humankind. However, (Glock and Stark) said religiosity as reflection to the degree of understanding, worship, perseverance and strength of conviction. Additionally, it can be described as a part or factor that contributes to effective and cognitive judgement of people. It also affected Muslim participants' zakat compliance behaviour, study by (Shapie, 2018). It is clear that religion plays a crucial role in society by educating individuals about the importance of abiding by Allah's commands.

### **1.7.3 Knowledge**

In study (Hakimi et al., 2021) knowledge can be influenced of individual intention which is it may affect individual in paying zakat. among Muslim. According to (Saad et al.,

2020) knowledge may lead to the higher level of individual intention to pay zakat. Moreover, the awareness of someone is throughout the understanding towards zakat, when people understand about zakat it may lead them to the awareness of paying zakat. When someone has a knowledge towards something it makes them aware about things that they need to do, it can be said lack of knowledge may lead a barrier for mankind to perform zakat.

#### **1.7.4 Promotion**

According to (Haji-Othman & Nayan, 2019) promotion may influence mankind in terms to make a decision also fascinating someone to do something. Promotion as a medium that is vital to spread the information and awareness regarding zakat. It can be spread via platforms of electronic media, format education, informal education and print media. Based on this, individuals easily know about zakat and try to pay zakat.

#### **1.7.5 Attitude**

The word of attitude is defined as how someone makes an evaluation towards an act whether it is favorable and unfavorable. In other words, each act depends on one's attitude, either his attitude is favorable or vice versa. According to (Saad et al., 2020) attitude will show the evaluation of humankind regarding zakat payment based on the intention. On the other hand, it also provides influence towards intention of paying zakat. Furthermore, attitude will show how someone tries to adapt to the situation or act based on their evaluation towards the situation or act.

### **1.8 Organization of The Research**

Focus of this study is exploring the level of zakat payment awareness among undergraduate students in UMK. In chapter 1 earlier discussion regarding this study:

background of study, problem statement, research question, research objective, scope and significance of this study. Moreover, chapter 2 shows the details of this study based on the independent variables and dependent variable theory that are used in this study. Chapter 3 discusses the methods that are used to analyze the data are collected from the respondents that is population, sampling, procedure data analysis and questionnaire design. Techniques that are used towards this study and software like SPSS are also explained in this chapter.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Introduction

In this section, we will delve into an exploration and elucidation of the existing literature pertaining to the factors influencing the level of Zakat Payment awareness among undergraduate students at the University Malaysia Kelantan (UMK). This chapter aims to describe the philosophical and theoretical underpinnings of our qualitative research with an emphasis on grounded theory as a chosen qualitative design. In addition, a definition also discusses in this chapter about a dependent variable and independent variable of how some factors can affect the life of students. Furthermore, this segment provides a comprehensive insight into the evolution of the research framework, encompassing the dependent variable—namely, the Level of Zakat Payment Awareness among Undergraduate Students at UMK—and the independent variables, which include religiosity, knowledge, attitude, and promotion. Additionally, we have incorporated relevant aspects from prior research that align with the framework and objectives of this study. Within this chapter, a thorough discussion unfolds concerning the formulation of hypotheses, the conceptual framework, and its distinguishing features. Finally, this chapter concluded with a brief summary.

#### 2.2 Underpinning Theory

##### 2.2.1 The Unified Theory of Acceptance and Use of Technology

The theory which is to determine use of technology depends on behavioural intention. Whereby, it depends on four main constructions to determine social influence, facilitating

condition, performance expectancy and effort expectancy. The predictor effect will be moderate by voluntariness of use, age, gender and experience (Momani, 2020).

According to (Momani, 2020) based on his research there is consist of eight theories in technology acceptance, among of these theories is the combination form of TAM and TPB (C-TAM-TPB), Model of PC Utilisation (MPCU), the Social Cognitive Theory (SCT), Theory of Reasoned Action (TRA), Acceptance Model (TAM), Theory of Planned Behavior (TPB), Innovation Diffusion Theory (IDT), Motivational Model (MM), and the Social Cognitive Theory (SCT). Therefore, a new theory was created that is the unified theory of acceptance and use of technology (UTAUT).

Besides, UTAUT is a predictor regarding behavioural intention towards technology. The UTAUT models as a complete model of theory which is explanation and understanding of behavioural intention and usage behaviour able to explain 69% variants in usage and intention. In other words, the UTAUT model is a model that mostly applies in study because this model becomes a function towards organisation and most powerful technology. However, this theory has gone through several evaluations, whereby the beginning of this theory started from human behaviour since the 20th century. Next, it branches to two streams that are sociology and psychology. Based on UTAUT most researchers show a better understanding in different contexts.

## **2.3 Previous Studies**

### **2.3.1 Zakat Payment Awareness**

Raising awareness is very important because it helps the general public and the younger generation understand and appreciate the value of zakat. Zakat awareness encompasses the understanding of a mechanism that facilitates the fulfilment of the imperative task of purifying

wealth. It instilled a sense of value regarding the importance of purifying one's wealth in accordance with Islamic guidelines. According to the words of Allah (S.W.T), "But if they give up willingly to you anything of it, then take it in satisfaction and ease" (Al-Quran, 4:4). Zakat awareness fosters an extensive knowledge base within individuals, enabling them to be wellinformed about the methods and principles of Islamic wealth purification (Nor Jannah & Abd Rais, 2019).

It is important to provide business owners with education on the significance of maintaining accurate records and applying appropriate accounting practices for zakat purposes. Therefore, effective collaboration among stakeholders is essential. In order to educate and encourage traders to keep thorough and accurate records of their financial transactions, Umar et al. (2021) emphasise the need for cooperation between zakat agencies, traders' associations, and professional associations. The objective of this agreement is to make it possible to calculate and pay company zakat accurately.

Based on the study conducted by Mansur et al. (2021) around the West Coast of Sabah, it was found that Bajau-Sama community has awareness and knowledge about zakat. But, their level of knowledge and awareness is still considered as low. The findings show that most of them are more aware of Zakat Al-Fitr compared to Zakat Al-Mal judging from their level of Zakat Al-Fitr's compliance is higher than Zakat Al-Mal in their community. Increasing zakat awareness is a key for public and youths to fathom and recognize the value of paying zakat (Ismail & Abidin, 2020). This is due to the fact that when one is aware regarding the importance of something, they will be inclined to consider their actions that will give impacts to the said matter. Furthermore, a study conducted in several North-West African countries, including Algeria, Libya, Mauritania, Morocco, and Tunisia, revealed that a high level of zakat awareness significantly contributed to the effectiveness of the zakat fund in the region (IRTI, 2020).



Mustafa et al. (2018) also found that zakat awareness had a significant positive impact on poverty alleviation.

In contrast from Ismail and Abidin's view (2020), Senawi et al., (2021) stated that zakat obligation did not affect the zakat payer's contribution intentions. This means that even though zakat can benefit the nation and society through the elimination of socio-economic problems and boosting the need's well-being, it does not affect zakat payers' intention to pay zakat simply for those reasons (Senawi et al., 2021). Senawi et al., (2021) finds that zakat payers are only paying zakat due to it being a commandment from Allah SWT. Therefore, the current study's objective is to objectively investigate the variables influencing undergraduate students at UMK's level of zakat payment awareness.

### **2.3.2 Religiosity**

According to Abdullah and Saipai (2018), it is apparent that level of religiosity can drive one to obey the words of Allah and inspire good behaviour. Ignorance regarding zakat payment can be controlled if Muslims have desires to dive deep in understanding their *deen*.

Fitri and Falikhatun (2021) stated that a better understanding of Islam can increase Muslim's religiosity as well as their awareness of paying zakat. By being religious, it is more likely for Muslims to fear violating Allah's commandment since their hearts are attached to Allah's acceptance of their deeds.

Even though zakat is obligatory on every eligible Muslim, there is no coercion in doing so (Mansur et al., 2021). It depends on one's heart that has come the knowledge and understanding of Islam to obey Allah's commandments without saying. This has been supported by Al-Quran verses 2:256 and hadith of Sunan Ibn Majah 1802. The question of coercion does not arise in the believer's mind since religious consciousness has unified them in

developing the Islamic economy far better than the establishment of the secular system nowadays (Mansur et., 2021).

Farouk (2017) stated that one's level of belief and responsibility to religion influence one's intention in zakat payment as a religious duty. This means that the stronger one's trust and dedication towards Islam, the stronger one's desire to pay zakat since it is the third pillar of Islam which is an obligation for every eligible Muslim. For example, one who is committed to comply with religious devotions like performing compulsory prayer five times per day and fully fasting in the month of Ramadan are more likely to pay zakat (Aligarh et al., 2021).

From the findings by Purwadani and Ridlwan (2022), millennials' religiosity and attitude have a significant and positive effect towards their intention in paying zakat. The study done by Aligarh et al., (2021) also showed a similar finding which confirmed that religiosity factors are among the influence of one's intention to pay zakat. Hence, religiosity will be a suitable indicator in our study to assess the level of zakat payment awareness among undergraduates' students in UMK.

### **2.3.3 Knowledge**

The holistic way of life taught in Islamic education will result in a better comprehension of the obligatory duties as a Muslim (Abdullah & Saipei, 2018). According to Abdullah and Saipei (2018), Muslim with a religious background tend to have more knowledge and awareness on the payment of zakat. Fitri and Falikhatun (2021) agree that the awareness of paying zakat is influenced by the level of one's literacy regarding the subject. Zakat payers' literacy and trust on zakat management institutions would also give positive influence for them to pay zakat through the channels (Istikhomah & Asrori, 2019).

In addition, it is easier nowadays to get information from various sources by connecting with others through the help of IoT if one is willing to learn more about zakat. However, despite various information on the internet, it is advised for Muslims to take information from trusted sources and do their research on the subject to increase their level of awareness. Mansur et al., (2021) stated that for those who are less conscious of Baitul Mal and Zakat Distribution Centers, there should be initiatives from the institutions to spread sufficient knowledge on various kinds of zakat, so zakat payers' knowledge is not limited to zakat Al-Fitr only. By doing so, the awareness of paying zakat can be increased through easy accessibility of zakat knowledge around them (Pitchay et al., 2019)

Aligarh et al., (2021) also shares the same opinion as Abdullah and Saipei (2018) which is exposure of Islamic education and experiences to individuals since childhood results in the understanding of religious knowledge and ethics. Hence, they will be more likely to have a better level of awareness and intention in paying zakat (Aligarh et al., 2021). Jamaluddin and Muizuddin (2021) find that zakat knowledge, religiosity and convenience perception level affect the interest in paying zakat by 67.5%. Nonetheless, it was found that the relationship between zakat knowledge and zakat awareness have no significant effect on one's interest in paying zakat (Jamaluddin & Muizuddin, 2021). In contrast, Othman et al., (2017) find that knowledge has a significant relationship and positively influences one's intention to pay zakat on income. Therefore, we would like to use knowledge as our independent variable to examine UMK undergraduates' level of awareness in paying zakat.

#### **2.3.4 Promotion**

According to Othman and Nayyan (2019), promotional exposure gives positive influence to pay zakat. This also has been supported by Suki et al. (2022), zakat payment options such as crowdfunding, online banking and e-commerce that ease zakat payers to

perform zakat duties need to be heavily emphasised by zakat institutions in their social media platforms. Due to Covid-19 outbreak and technological advancement, social media platforms have been used to spread information to the public. Zakat institutions can take this opportunity to spread awareness especially to the youths who are frequently using social media. The promotion should be made fun and exciting to attract youth's attention in understanding the subject.

In addition, the use of interactive zakat calculators that are available online needs to be actively promoted as well by the zakat institutions, so the zakat payers have a clear judgement on whether they need to pay zakat or not based on current Nisab and details the zakat due (Suki et al., 2022). As claimed by Fitri and Falikhatun (2021), zakat awareness can be increased if the access to zakat payments are vaster to the zakat payers. Since the zakat payment was made easy, those who are busy with work schedules can have time to pay them at anytime and anywhere. Thus, increasing the level of awareness and compliance in performing zakat.

Promotion is one of the things that may draw in zakat-aware individuals, therefore it would be wise to increase their awareness of zakat payment. According to a study by (Khalis et al., 2022), publicity and sponsorship are the most effective ways to spread the word about zakat. People will receive more notices about nearby zakat services if there are more updates via promotion. This is due to the fact that advertising is a tool for making people more appealing and memorable. Promotion and advertising, according to Yusuf Haji-Othman (2021), might affect consumers' decisions to buy life insurance. It appears that promotion among civil officials is a crucial factor that could affect zakat payment. It might be considered a promotion that could help undergraduate students.

Additionally, the means of information dissemination are crucial in ensuring that people or societies are aware of the information. That is a tool for disseminating information

through formal education, print media, informal education, and electronic media. (Imani, 2021) asserts that it is crucial for zakat institutions to spread awareness of the practice among others in relation to initiatives like payment methods and other things that are related to zakat. Promotion is a kind of communication that aims to inform and educate its audience as well as what they want to do for their studies (Wahid et al., 2022).

### **2.3.5 Attitude**

According to Abashah et al., (2018), an agreeable attitude among zakat payers can boost the intention to perform zakat. Suki et al., (2022) has found that youths' attitude toward zakat online campaigns by using social media networks through creative animation has a positive impact on their awareness. The zakat payers who have positive outlook in their life are prone to shoulder their duties as fellow Muslims compared to those who have a negative attitude in complying with the obligations (Hakimi et al., 2021). This is because those who have a positive mindset can influence their attitude by being grateful to what Allah has sustained them by following Allah's commandment in contrast to those who perceive the duties of paying zakat negatively.

Additionally, fostering an open-minded attitude towards new information and engaging in reflective thinking can lead to an increase in awareness and compliance with zakat payments. Consequently, this may contribute to the elevation of zakat collection and its subsequent distribution to those in need. One's beliefs play a crucial role in shaping their perception of personal actions. Subsequently, an individual's behavior control and attitude significantly influence their commitment to zakat payment. Contrary to the assertion by (Senawi et al., 2021) that an individual's goals impact zakat payment, researchers have found that all Muslims exhibit a willingness to contribute to zakat, irrespective of their socioeconomic

status. The pivotal role of attitude becomes apparent, as individuals who lack discipline may gradually lose sight of the significance of fulfilling their zakat obligations.

Numerous studies, including those conducted by Azman and Bidin (2015), Huda et al. (2012a, b), and Sihombing (2015), have employed the same theory but have yielded varied outcomes. Previous research has identified both positive and negative correlations between religiosity and behavior, as adherence to the zakat, being one of Islam's pillars, is contingent upon an individual's appreciation of Islamic values. Shook & Bratianu's (2010) analogous research posits that attitudes are shaped by beliefs in potential outcomes, with stronger intentions to engage in a behavior arising from more favorable possibilities and vice versa. Investigations by Sapingga et al. (2011), Bidin et al. (2009), and Bidin et al. (2007) exploring the link between attitude and individual intentions regarding Zakat payments on employment income have revealed that attitude significantly motivates individual intentions in paying Zakat.

In the realm of Zakat, a multitude of studies has explored intention concerning zakat, employing it as a measure to understand individuals' behaviors in the act of paying zakat. Researchers have utilized it for diverse purposes, with some considering it as a mediating variable between attitude and zakat, while others view it as a direct determinant of dependence. Numerous studies have delved into the impact of attitude on specific behaviors. Hence, this present study empirically investigates the factors influencing the Level of Zakat Payment Awareness among Undergraduate Students at UMK.

#### **2.4 Hypotheses Statement**

Furthermore, the researcher formulated a hypothesis regarding the level of awareness of zakat payments among undergraduate students at UMK. Subsequently, the study results

were analysed to test the validity of this hypothesis. The findings were carefully examined to ascertain whether they aligned with the proposed hypotheses. A hypothesis that the researcher came up with is as follows:

#### **2.4.1 The Relationship between Religiosity on Zakat Awareness**

Religiosity is important in motivating individuals to obey Allah's commandments and inspire good behaviour (Abdullah & Saipei, 2018). Understanding Islam and having a strong commitment to religious practices, such as daily prayers and fasting, increase the intention to pay zakat (Farouk, 2017; Aligarh et al., 2021). Zakat, an obligation for eligible Muslims, is not enforced coercively but depends on their willingness and understanding of Islamic teachings (Mansur et al., 2021). Religiosity and attitude significantly influence the intention to pay zakat among millennials and undergraduate students (Purwadani & Ridlwan, 2022; Aligarh et al., 2021). Thus, religiosity serves as a suitable indicator to assess zakat payment awareness among undergraduate students at UMK. As a result, the first hypothesis is formulated in this study.

H1: There is a significant positive relationship between religiosity and awareness of zakat payment among undergraduate students in UMK.

#### **2.4.2 The Relationship between Knowledge on Zakat Awareness**

Islamic education promotes a holistic way of life, leading to a better understanding of Muslim obligations (Abdullah & Saipei, 2018). Muslims with religious backgrounds tend to have more knowledge and awareness of zakat payment (Abdullah & Saipei, 2018). While the Internet and ICT provide access to zakat information, it's important to rely on trusted sources and conduct research for increased awareness (Mansur et al., 2021). Institutions should spread knowledge about various types of zakat to enhance awareness beyond zakat Al-Fitr (Pitchay et al., 2019). Exposure to Islamic education and experiences from childhood results in better

understanding of religious knowledge and ethics, leading to higher awareness and intention to pay zakat (Aligarh et al., 2021). Knowledge has a significant and positive influence on the intention to pay zakat based on income (Othman et al., 2017). Our study focuses on using knowledge as an independent variable to assess awareness of zakat payment among UMK undergraduate students. As a result, the second hypothesis is formulated in this study.

H2: There is a significant positive relationship between knowledge and awareness of zakat payment among undergraduate students in UMK.

### **2.4.3 The Relationship between Promotion on Zakat Awareness**

Promotional exposure positively influences zakat payment (Othman & Nayyan, 2019; Suki et al., 2022). Zakat institutions should emphasise options like crowdfunding, online banking, and e-commerce on social media platforms to facilitate zakat payment. Promotions should be engaging to capture their attention. Zakat institutions should actively promote interactive zakat calculators available online for zakat payers to determine their obligations based on the current Nisab (Suki et al., 2022). Expanding access to zakat payments through convenient methods enables individuals to fulfil their zakat duties, increasing awareness and compliance. Promotion, including publicity and effective advertising, plays a vital role in attracting zakat-aware individuals (Khalis et al., 2022). It can influence decisions and raise awareness, particularly among undergraduate students. Thus, promotion serves as a suitable indicator to assess zakat payment awareness among undergraduate students at UMK. As a result, the third hypothesis is formulated in this study.

H3: There is a significant positive relationship between promotion and awareness of zakat payment among undergraduate students in UMK



#### 2.4.4 The Relationship between Attitude on Zakat Awareness

Studies have shown that a positive attitude among zakat payers increases their intention to perform zakat (Abashah et al., 2018). Effective zakat promotional content, especially through creative animation on social media platforms, positively impacts youth awareness and understanding of zakat duties (Suki et al., 2022). Individuals with a positive outlook in life are more likely to fulfil their zakat obligations compared to those with a negative attitude (Hakimi et al., 2021). Openness to new information and reflection contributes to increased zakat payment awareness and compliance, leading to greater collection and distribution of zakat to those in need. Non-payment of zakat is seen as a disregard for religious commitment, influenced by variables such as piety (Doktoralina2, 2016). Attitude significantly influences zakat fulfilment behaviour among fund owners, emphasising its importance (Bidin et al., 2009). As a result, the last hypothesis is formulated in this study.

H4: There is a significant positive relationship between attitude and awareness of zakat payment among undergraduate students in UMK.

#### 2.5 Conceptual Framework

A verbal or visual representation of how variables are expected to interact is called a conceptual framework. Just highlighting or investigating attributes are variables. What we intend to learn from our inquiry is represented by a conceptual framework (Swan, 2022). According to Ravitch and Riggan (2016), the conceptual framework serves as both a roadmap and a check against research. This chapter also presents the discussion of how the independent factors in this study impact the dependent variables.

The researcher must build the conceptual framework into a coherent representation of the study using personal experience, previous research, and published theory (Maxwell, 2013).

Consequently, the dependent variable also changes when the independent variable does. In this study, the dependent variable is awareness of zakat payment, whereas the four independent factors are religion, knowledge, promotion, and attitude. The following forms the foundation of the study's conceptual framework:

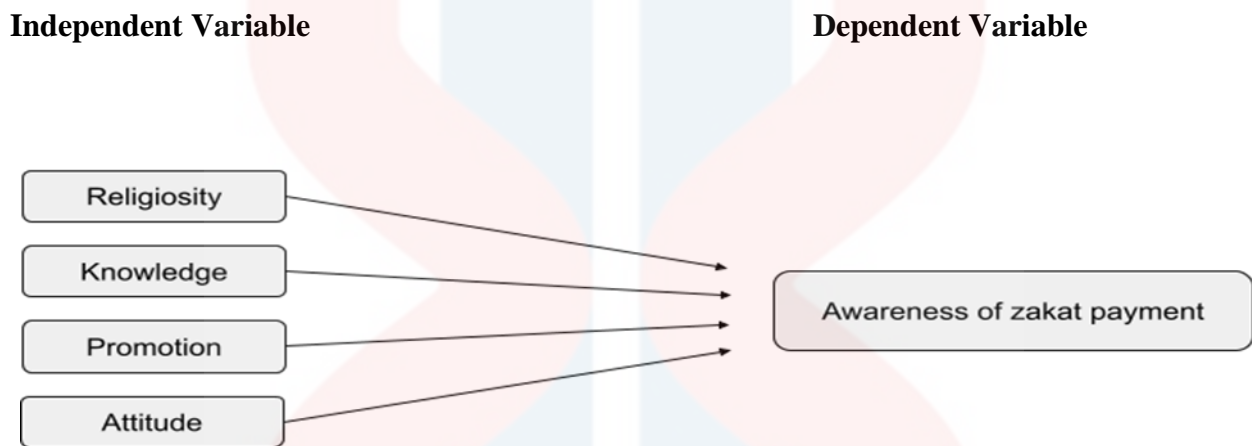


Figure 2.1 Conceptual Framework of the study (Rabbani, 2022)

The primary components of the study and the correlations between the variables are shown in Figure 2.1. The association between the independent factors and zakat payment awareness will be demonstrated in this study. All of the variables are important elements that will affect how much people are aware of their need to pay zakat.

## 2.6 Summary/ Conclusion

In summary, this chapter provides a comprehensive review of the research literature, focusing specifically on the Level of Zakat Payment Awareness among Undergraduate Students at University Malaysia Kelantan (UMK). It contributes to a deeper understanding of the exploration of Zakat Payment Awareness at the undergraduate level. All pertinent research materials, including the significance of zakat contributions in enhancing awareness among students regarding religiosity, knowledge, attitude, and promotion, have been examined in this

chapter. Additionally, the section delineates the various factors under consideration in this study by elucidating the components, characteristics, and meanings associated with zakat.

In the end, an overview of the research literature is provided in this chapter with a focus on The Level of Zakat Payment Awareness among Undergraduate Students in University Malaysia Kelantan (UMK). Also, these results also help us understand how to explore Level of Zakat Payment Awareness among Undergraduate. All pertinent research materials, including the importance of zakat contributions to a raising awareness to students in terms of religiosity, knowledge, attitude and promotion has been studied from this chapter. The Unified Theory of Acceptance and Use of Technology (UTAUT), the guiding theory in this study, was appropriately taken into consideration and explored.

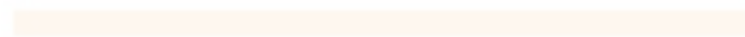
The detailed description and introduction of the research framework for this study have been elucidated, guided by the underlying beliefs and writings. Drawing upon relevant theories and literature research, hypotheses were formulated. These study hypotheses have been proposed, and the subsequent chapter provides a thorough explanation of the methods employed in this investigation. Even though Zakat is a cornerstone of Islam and is crucial for tackling social and economic inequality, little research has been done on students' understanding of, attitudes towards, and practices surrounding Zakat. This knowledge gap emphasises the necessity of evaluating student awareness levels, determinants of awareness, and the effects of educational interventions on promoting Zakat literacy.

Plus, conducting surveys, interviews, or focus groups to acquire information on students' knowledge and understanding of Zakat and any difficulties they could encounter in carrying out this religious requirement would be one way of filling this research gap. It would also be helpful to assess the efficiency of educational initiatives or programs designed to raise students' understanding of the Zakat. Finally, policymakers, educational institutions, and

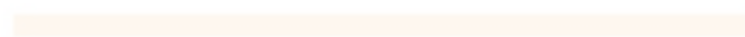
religious organisations can benefit from understanding the levels of student awareness of Zakat payment by using this information to develop targeted initiatives, educational materials, and campaigns that improve students' knowledge, attitudes, and practices related to Zakat.



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**CHAPTER 3****RESEARCH METHODS****3.1 INTRODUCTION**

In this chapter, we continue with the research model introduced in Chapter 2 and make necessary preparations for testing. To evaluate the compatibility of the proposed research model with the hypotheses, we employed various approaches. The methodology employed for data collection is aligned with the research questions, objectives, and previous literature review. The chapter progresses with the research design, which consists of nine components. The third part specifically focuses on the population and sample size, while the fourth section provides a detailed explanation of the data collection procedure. In the fifth section, we delve into the design of the questionnaire. Moving forward, the sixth and seventh sections discuss the development of the questionnaire, including the reliability and validity of the instrument, as well as the measurement of variables and constructs, respectively. The eighth section outlines the data analysis strategy adopted in this study. Finally, the ninth section summarises the chapter. It is important to note that the primary data for this quantitative study was gathered through a survey.

**3.2 RESEARCH DESIGN**

The objective of this study is to investigate the factors that influence zakat awareness among undergraduate students at University Malaysia Kelantan (UMK). The research design focuses on examining the relationships between various variables. Specifically, the study aims to explore the association between independent variables such as Religiosity, Knowledge, Promotion, and Attitude, and their impact on the dependent variable, Zakat Awareness.

Additionally, the study aims to analyze causal effects and investigate how one variable may influence another.

To effectively address these aspects, a quantitative research approach is employed. This method offers substantial statistical data and enables hypothesis testing. The researcher acknowledges that the quantitative approach is well-suited for determining correlations, frequencies, means, conducting descriptive analysis, examining variations between groups, establishing causal relationships, and more, which aligns with the objectives of this study (Castellan, 2010). The data for this study is collected using a quantitative method through the administration of a questionnaire to undergraduate students at University Malaysia Kelantan.

This study adopts a descriptive research approach and utilizes the survey method. The primary data is collected through a quantitative approach to test the hypotheses. Multiple choice questionnaires are utilized to gather data from the participants using a questionnaire technique. Questionnaires serve as valuable tools for obtaining demographic information, opinions, facts, or attitudes from individuals. Ensuring consistent design and standardization is crucial in research surveys. The unit of analysis in this study is individual participants. The questionnaires are distributed online, specifically through platforms like social media, ensuring that all undergraduate students at University Malaysia Kelantan (UMK) have an equal opportunity to participate.

### **3.3 DATA COLLECTION METHOD**

#### **3.3.1 QUESTIONNAIRE DESIGN**

The empirical study is focused on testing hypotheses, and predictions were made using data from earlier studies and evidence supporting the causal link between exogenous and endogenous factors. The gathered data was used to generate findings using a quantitative

analysis. A questionnaire was created to gauge the respondents' awareness of zakat and assessed their level of religion, knowledge, promotion, and attitude.

According to Roopa S. and Rani MS. (2012), questionnaires are often used in quantitative marketing research and social science. Utilizing questionnaires makes it easier to gather standardized quantitative data while preserving internal coherence and consistency for analysis. A questionnaire's main goal is to measure respondents' thoughts and comments. The only kind of questionnaire employed in this study was an online survey known as a "Google Form". By structuring and classifying the relevant elements, the framework of the questionnaire was built using this technique. The questionnaire took between 10 and 15 minutes to complete and has 27 topic questions as well as six categories for personality traits.

All pertinent inquiries from each poll were divided into six categories for this study: demographics, awareness of the zakat payment, religiosity, knowledge, promotion, and attitude. To make sure each category had a variety of enquiries without any repetition of topics, less pertinent questions were removed.

Section A focuses on the characteristics of the respondents, particularly their demographics. Seven questions make up this part and ask the respondents about their gender, age, faculty, year, religion, race and marital status.

Zakat payment awareness was the dependent variable that Section B discovered. There are four questions in this section. The items were rated by respondents on a scale of "totally disagree" to "totally agree," with 1 being the most favorable response. This study's component aims to ascertain respondents' awareness of zakat payments made in previous years.

Section C comprises our independent variables which are religiosity, knowledge, promotion and attitude. Each independent variable has four questions to be answered by the participants. Therefore, Section C contains an overall of 16 questions. The items were rated by respondents on a scale of “totally disagree” to “totally agree,” with 1 being the most favorable response. Identifying the respondents’ sources of zakat awareness’s factors were the study’s goals.

### **3.3.2 QUESTIONNAIRE DEVELOPMENT**

In surveys with a high sample size, questionnaires are seen to be appropriate (Memon et al., 2020). It is important for the questions to be clear and easily understandable (Kumar, 2014). Krosnick and Presser (2009) suggest using simple and familiar language instead of specialized phrases or slang. Avoiding long, confusing, and questions with single or double negations is suggested since they might result in misunderstandings. The questionnaire should be designed in a way that is easy and enjoyable to read, with a logical sequence of questions to assist respondents in providing accurate responses. The items in the questionnaire should be precise.

Similar studies have also utilized questionnaires for data collection, as mentioned by Ba and Pavlou (2002). To prevent participant confusion and missing questions, the questions were categorized based on their relevance to specific aspects, following the guidance of Artino et al. (2014). Some of the questionnaire’s questions were modified from earlier research. Based on comments from a pilot research group, the questionnaire and its components were adjusted.

There are no open-ended inquiries or demands for personal data in the poll. According to Collis and Hussey (2003) method, the Likert scale was used to determine the respondents’ degree of agreement or impact and to ask them to indicate their confidence in the study’s goals.



The Likert scale was often used in the research we analyzed. Three sections make up the questionnaire, each of which focuses on a different area of the respondents' goals. The first component collects demographic data to determine the background of the respondents. Second section captures the purpose towards zakat awareness, while the last section assesses the elements affecting zakat awareness.

### **3.3.2.1 (a) Validity of the Instrument**

The consistency and stability with which a measure evaluates a concept are reflected in its reliability, which also contributes to the assessment of the measure's quality (Price et al., 2018). To evaluate the consistency of the entire scale, Cronbach's Alpha is frequently utilized as a reliability coefficient (Nunnally, 1979). The amount to which an instrument measures what it purports to measure is referred to as validity, on the other hand (Mohajan, 2017).

At this point, the supervisor's engagement as a guide is essential. Before the questionnaire is forwarded to academic specialists for assessment, a language professional has been employed as an editor to proofread and evaluate it in both English and Malay. In order to make sure that respondents can readily comprehend and reply to the questions, the researcher can use this to get feedback on the structure, language, and any revisions of the survey instrument. This stage is crucial since it enables specialists to see any errors or design problems in the questionnaire.

Questionnaires need to be engaging and enticing to respondents in order to increase response rates. This procedure also aids in determining how well the Malay version of the questionnaire is written and consistent. A copy of the questionnaire was given to reviewers, and the purpose of the study was to gauge how well they understood the inquiries. They were

then asked for feedback or ideas addressing any issues with the survey, including its length, layout, question sequencing, available responses, and other relevant factors.

### **Pilot Study**

A pilot study is conducted by administering the questions to a smaller sample that is similar to the expected sample size of the real study in order to identify the most effective method for measuring a variable as indicated by the research aims in the area (In, 2017). A pilot study is used to evaluate the validity and reliability of the questions prior to the main investigation. Conducting a pre-test of the questionnaire before deployment can assist reduce the chance of ambiguities. Ambiguity in the question design can cause problems with reliability and validity.

The measures used from earlier research on the variables affecting zakat awareness were then refined and modified to fit the study's goals. To get input on the questionnaire's layout and the questions' clarity, a pilot study was carried out. In order to assess the questionnaire's validity, 351 randomly selected students from all faculties at UMK Kampus Kota, Pengkalan Chepa received questionnaires. Presser et al. (2004) argues that pre-testing the instrument is crucial since it determines whether the survey is effective in achieving the goals of the research. According to Hair, Anderson, Tatham, and Black (1998), dependability metrics with values over 0 are acceptable. 70 considered as the desired level of acceptability. Based on the feedback received, the questionnaire would be revised before conducting the final survey.

#### **3.3.2.2 (b) Reliability Analysis**

In this study, reliability analyses were used to evaluate the validity and acceptability of the questionnaire. Participants in this study were undergraduate students at UMK who were

chosen at random from various faculties and academic years (years 1 through 4). The reliability of the questionnaire was evaluated using Cronbach’s Alpha, a frequently used reliability test in SPSS. Two versions of Cronbach’s Alpha—the normal version and the standard version—were used in the reliability analysis. As is customary when items are scaled to provide a single score for the scale, the normal form was utilised in this study to assess the study variables. Generally speaking, a reliability number above 6 is regarded as satisfactory and denotes that the questionnaire is “reliable”. Additionally, the questions in the questionnaire were presented using a 5-point Likert Scale, ranging from “Strongly agree” to “Strongly disagree.” By using Cronbach’s Alpha, the variables of interest in this study were accurately measured. Table 3.1: Likert Scale

Indication Rating
(1) Strongly Disagree
(2) Disagree
(3) Neither agree nor disagree
(4) Agree
(5) Strongly Agree

### 3.4 Study Population

The population of this study must consist of undergraduate students at University Malaysia Kelantan (UMK), as this is necessary to achieve its goals. They are required to finish

this study by responding to questionnaires that researchers have given out. This study focuses on the students at University Malaysia Kelantan (UMK). Examining undergraduate students at UMK's degree of Zakat payment awareness is the main objective of this study. The Ministry of Higher Education's statistics on higher education indicate that there will be 4000 students enrolled at UMK in 2023. Table Krejcie & Morgan (1970) shows that the total population at 4000 will take a total of 351 as a sample size. According to UMK students, there will be 351 respondents who will answer the questionnaire. This study was carried out at UMK to determine whether promotion, knowledge, attitude, and religion had an impact on the university's awareness of zakat payments. Additionally, UMK is where we attend school and is a business-focused university. Therefore, we concentrate on students at the UMK Kampus Kota in Pengkalan Chepa and estimate that there are a total of 4000 students there.

### **3.5 Sample size**

The size of the sample is typically decided by the cost, ease, or convenience of data collection as well as the requirement that the sample have sufficient statistical power. Thus, according to Vaidya et al. (2021), the term "sample" alludes to a population segment and the significance of having a large enough sample size to make conclusions about a population. Tests make reference to small-scale variations that can be practiced for a larger gathering. A small population's traits are required by a larger population. When other populace sizes are too large for the example to include open or administrative folks, tests are used in information analysis. The illustration should represent the entire population without favouring any one quality over another. The University Malaysia of Kelantan's (UMK) undergraduate students in all faculties at UMK Kampus Kota made up the study's sample size.

Our investigation centers predominantly on students from diverse religious backgrounds when assessing the awareness of zakat payment among undergraduate students at

UMK. The objective of this study is to ascertain the degree of Zakat payment awareness among undergraduate students at UMK. A sample size of 351 students was determined, considering the total population. This sample size was calculated using the table developed by Krejcie and Morgan in 1970, which indicates that a minimum sample size of 351 is required for a population of 4000.

The sample sizes from Krejcie & Morgan (1970) are displayed in Table 3.2 below.

Table 3.2: Sample sizes from Krejcie & Morgan (1970)

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

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

Source: Krejcie & Morgan, 1970

### 3.6 Sampling Technique

Sampling technique is important in generalizing a population by randomly choosing our research's participants to project findings of a population. The sampling procedure used will determine whether bias exists in our treatment groups. If the sampling stage is executed

poorly, the integrity of the project will be at risk. First and foremost, we should understand the difference between a population and a sample. A population in research means all individuals that match a specified criterion in our research. For example, since this study is targeted to undergraduate students in UMK, other undergraduate students from other universities should not be included in our research population. A sample means individuals who are chosen randomly among the research's population.

There are four sampling techniques which are simple random sampling, stratified random sampling, convenience sampling and quota sampling. For this study, we will use simple random sampling. Since the sampling technique is able to represent a population, we believe it will be suitable for our study. Furthermore, due to the researchers currently studying in UMK, the list of the population would be easier to obtain. In simple random sampling, we will use probability sampling to generalize the findings derived from the sample to the general population. For instance, lists of all UMK undergraduates are entered into a computer database such as in SPSS software. Then, the software will be instructed to randomly choose 351 participants which would be our sample size. The data of randomly chosen participants' will then be examined and analysed.

### **3.7 Research Instrument Development**

This study will be using questionnaires as an instrument to obtain participants' data through google form. The questionnaire will be spread through various social media platforms such as in WhatsApp and Telegram. Participants can easily answer the questionnaire in convenience through the accessibility of the internet. The data obtained from the questionnaire will be collected to be entered in SPSS. After sampling was done, the data of zakat payment awareness among UMK's undergraduates will be analysed and examined to get the results from the questionnaire.

A well-written questionnaire can ease the participants’ understanding of our research project. The aim of the project should be stated clearly in the questionnaire so the participants would have a brief idea on what the questionnaire is all about. Since the questionnaire is to be done through google form, the participants would not be pressured to answer it quickly. They can have their time in reflecting back on themselves before answering the questions. Thus, the answers would be more accurate and reliable.

The questionnaire is divided into three sections which are Section A, Section B and Section C. Section A consists of participants’ demographic profiles such as age, gender, faculty, year, religion, race and marital status. For Section B, the question is made up of our dependent variable which zakat payment awareness is. Four questions are asked in Section B to determine participant’s zakat payment awareness. Section C comprises our independent variables which are religiosity, knowledge, promotion and attitude. Each independent variable has four questions to be answered by the participants. Therefore, Section C contains an overall of 16 questions.

In the questionnaire, 5-point Likert scale is used to decide their agreeableness towards the questions. The options include 1 (strongly disagree), 2 (disagree), 3 (neither disagree nor agree), 4 (agree) and 5 (strongly agree). This scale is used globally to measure up respondents’ answers towards the questions. It is a quick and easy way to sum up respondents’ opinions and attitude towards something. Hence, we chose this scale to be applied in our research questionnaire.

Table 3.3: Questionnaire design

Section	Factors	References
---------	---------	------------

A	Demographic Profile	
B	Zakat Payment Awareness	<ul style="list-style-type: none"> <li>· IRTI (2020)</li> <li>· Ismail and Abidin (2020)</li> <li>· Mansur et al. (2021)</li> <li>· Mustafa et al. (2018)</li> <li>· Nor Jannah and Abd Rais (2019)</li> <li>· Senawi et al. (2021)</li> <li>· Umar et al. (2021)</li> </ul>
C	Religiosity	<ul style="list-style-type: none"> <li>· Abdullah and Saipei (2018)</li> <li>· Aligarh et al. (2021)</li> <li>· Farouk (2017)</li> <li>· Fitri and Falikhatun (2021)</li> <li>· Mansur et al. (2021)</li> <li>· Purwadani and Ridlwan (2022)</li> </ul>
	Knowledge	<ul style="list-style-type: none"> <li>· Abdullah and Saipei (2018)</li> <li>· Aligarh et al. (2021)</li> <li>· Fitri and Falikhatun (2021)</li> <li>· Istikhomah and Asrori (2019)</li> <li>· Jamaluddin and Muizuddin (2021)</li> <li>· Mansur et al. (2021)</li> <li>· Othman et al. (2017)</li> <li>· Pitchay et al. (2019)</li> </ul>



<p>Promotion</p>	<ul style="list-style-type: none"> <li>· Fitri and Falikhatun (2021)</li> <li>· Imani (2021)</li> <li>· Khalis et al. (2022)</li> <li>· Othman and Nayyan (2019)</li> <li>· Suki et al. (2022)</li> <li>· Wahid et al. (2022)</li> <li>· Yusuf Haji-Othman (2021)</li> </ul>
<p>Attitude</p>	<ul style="list-style-type: none"> <li>· Abashah et al (2018)</li> <li>· Azman and Bidin (2015)</li> <li>· Doktoralina (2016)</li> <li>· Hakimi et al. (2021)</li> <li>· Sapingi et al. (2011)</li> <li>· Senawi et al. (2021)</li> <li>· Sihombing (2015)</li> <li>· Suki et al. (2022)</li> </ul>

Table 3.4: Section A: Demographic Profile

Section	Factor	Items	Options
---------	--------	-------	---------

FACULTY ENTREPRENEURSHIP AND BUSINESS

FKP

A	Demographic Profile	a) Age	<ul style="list-style-type: none"> <li>· Below 20</li> <li>· 20 – 21</li> <li>· 22 – 23</li> <li>· 24 – 25</li> <li>· Above 25</li> </ul>
		b) Gender	<ul style="list-style-type: none"> <li>· Male</li> <li>· Female</li> </ul>
		c) Faculty	<ul style="list-style-type: none"> <li>· FKP</li> <li>· FPV</li> <li>· FHPK</li> </ul>
		d) Year	<ul style="list-style-type: none"> <li>· Year 1</li> <li>· Year 2</li> <li>· Year 3</li> <li>· Year 4</li> </ul>
		e) Religion	<ul style="list-style-type: none"> <li>· Islam</li> <li>· Buddha</li> <li>· Hindu</li> <li>· Christian</li> <li>· Others: _____</li> </ul>

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		f) Race	<ul style="list-style-type: none"> <li>· Malay</li> <li>· Chinese</li> <li>· Indian</li> <li>· Others: _____</li> </ul>
		g) Marital status	<ul style="list-style-type: none"> <li>· Single</li> <li>· Married</li> <li>· Widowed</li> <li>· Divorced</li> </ul>

Table 3.5: Section B: Dependent Variable – Zakat Payment Awareness

No.	Citation	Item	1	2	3	4	5
1.	Ismail and Abidin (2020)	I am aware that paying zakat is a commandment from Allah SWT					
2.		I am aware that paying zakat is an obligation for a Muslim					
3.		I am aware that paying zakat is intended to purify the soul					
4.		I am aware that paying zakat can improve Muslim economy					

Table 3.6: Section C: Independent Variable – Religiosity

Religiosity							
No.	Citation	Item	1	2	3	4	5

1.		I believe I must follow every commandments of Allah's such as paying zakat					
2.	Aligarh et al. (2021)	I believe paying zakat can purify my soul					
3.		I believe paying zakat can purify my property					
4.		I believe Allah wil reward me for paying zakat in this world and the hereafter					

Table 3.7: Section C: Independent Variable – Knowledge

<b>Knowledge</b>							
<b>No.</b>	<b>Citation</b>	<b>Item</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1.	Istikhomah & Asrori, 2019	I know the roles of zakat institutions in Malaysia					
2.		I was exposed to the knowledge of zakat since childhood					
3.		I know how to calculate zakat correctly and accurately					
4.		I know there are 11 subtypes of zakat					

Table 3.8: Section C: Independent Variable – Promotion

<b>Promotion</b>
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No.	Citation	Item	1	2	3	4	5
1.		I often come across posts or campaigns related to Zakat Fitrah					
2.	Khalis et al. (2022)	I often come across posts or campaigns related to Zakat Mal					
3.		I am aware of the existence of zakat institutions' social medias and websites					
4.		I can contact zakat institutions easily to get authentic information related to zakat					

Table 3.9: Section C: Independent Variable – Attitude

Attitude							
No.	Citation	Item	1	2	3	4	5
1.	Hakimi et al. (2021)	I have positive mindset and outlook on zakat payment					
2.		I am concerned about zakat payment obligations					
3.		I am opened to explore deep regarding zakat payment					
4.		I am considerate to well-being of others					

### **3.8 Measurements of The Variable**

The variables will be measured on the nominal scale, ratio scale, ordinal scale, and interval scale, which are the four levels of measurement. However, the nominal scale and ordinal scale are the measurement tools employed in this study. Using this methodology, we organized the questionnaire into three: section A covers demographic information about the respondent; section B contains dependent factors and sections C is independent variables.

#### **3.8.1 Nominal Scale**

Using a nominal scale, subjects can be sorted into many groups or categories. For instance, respondent gender variables can be divided into male and female categories. It is simpler to get respondents' responses by using these groups. section A contains demographic information to determine each respondent demographic. Among questions that are measured in section A is gender, age, faculty, year, marital status, race and religion.

#### **3.8.2 Ordinal Scale**

Ordinal scale is a scale used to quantify a variable by categorizing the variables into different groups. The ordinal scale, which ranges from the best level to the worst level, is used to determine each variable's priority. It represents the respondent's relationship to other respondents. The respondent's symbolism in this study, for instance, is based on an age example on an ordinal scale.

#### **3.8.3 Demographic**

The analyzed background data for the person or respondent is displayed in the demography variable. Gender, age, faculty, year, marital status, race and religion of students are among the demographic questions asked of respondents.

### **3.8.4 Dependent variable**

(Bhandari, 2022) states that the term "dependent variable" refers to the acceptance of an effect from an independent variable's cause. However, a dependent variable's value is influenced by how an independent variable change. In other words, dependent variables will alter the outcomes of independent variables. based on a survey to ascertain the degree of UMK undergraduate students' awareness of zakat payment.

### **3.8.5 Independent Variable**

An independent variable is one that researchers change in a study to examine the effects and that is unaffected by any other variables. While the value is independent, it becomes a cause for the dependent variable (Bhandari, 2022). The questionnaire for these sections asked UMK students about their attitudes, education, and level of competence with religion. Additionally, there will be a list of questions under each of these factors.

The questionnaire for sections B and C employs a five-point Likert scale, with the possible responses being 1 (strongly disagree), 2 (disagree), 3, neutral, 4, and 5 (strongly agree). It is simpler for respondents to respond to these questionnaires using the Likert scale without having to write down a specific response.

## **3.9 Procedure for Data Analysis**

This section demonstrates how the significant number is generated from the respondent's raw data after it has been calculated. Based on this study, the Statistical Package for Social Science (SPSS) is utilised to transfer all of the data. Descriptive analysis, a reliability test, and a correlation were the tools used in this study. The data and measurements will be summarised to the easiest part.

### 3.9.1 Descriptive Analysis

Descriptive analysis will summarise data and measurements to the easiest part. to measure awareness of zakat payment among undergraduates at UMK. Through descriptive statistics, demographic data of the respondents were examined in terms of gender, age, faculty, year, marital status, race and religion.

### 3.9.2 Reliability Test

Reliability test as a medium to know the stability of the test results. In other words, it is a medium of measurement to ensure stability by using a quantitative method based on the SPSS program. Commonly used analysis in reliability tests is Alpha Cronbach. This analysis is a measurement which is based on correlation average. If Alpha Cronbach shows the value lower than one it means independent variable and dependent variables have a highest relationship between both variables. Based on the questionnaire the reliability will be determined by using Cronbach's Alpha to know whether these variables are reliable or vice versa. Furthermore, the questionnaire used the 5-point Likert scale among those that strongly disagree, disagree, neutral, agree and strongly agree.

### 3.9.3 Correlation

In this study consist of four independent variables that are religiosity, knowledge, promotion and attitude, where is it will measure the weakness or strong of these variables between dependent variable. Based on correlation analysis is to see whether both independent variables and dependent variables have a relationship or vice versa. Thus, it will show either both variable strong or weak.



### 3.10 Conclusion

This study using quantitative analysis method in collecting data is covered in this chapter. The population of this study is among undergraduate students of UMK. For sampling methods are used towards this study to make an analysis of the data under probability method where the data will be analyze by random sampling technique from the whole population based on Krejcie & Morgan table. In this study, the questionnaire are separated into three section, section A containing the demographic respondent while section B focusing on the dependent variable that zakat awareness. In section C containing independent variables. This questionnaire will be distributed via social media platforms to facilitate respondents to answer these questions. To analyse data Statistical Package Social Science (SPSS) will be used toward this study which consists of descriptive analysis, reliability, and correlation.

## CHAPTER 4

### DATA ANALYSIS AND FINDINGS

#### 4.1 Introduction

This chapter will go over the data that is obtained through questionnaires presented to respondents. This data will reveal undergraduate students at UMK's grasp of zakat and their awareness of zakat payments. All data will be examined using the software Statistical Package for the Social Sciences (SPSS) version 26. Based on this, the software will transform all data into detailed information on all factors. However, the data will be described in sections such as demographics, descriptive analysis, correlation, reliability, and regression. Over the course of many weeks, 351 undergraduate students at UMK completed a Google form.

#### 4.2 Preliminary Analysis

To know either the performance of this study is effective and understanding, the pilot test will show the study's performance prior to the actual data collecting. Cronbach's Alpha reliability coefficient will be determined using a dependent variable and independent variables. Table 4.2.1 Cronbach's Alpha

Cronbach's Alpha	Internal consistency
$0.9 \geq \alpha$	Excellent
$0.9 \geq \alpha \geq 0.7$	Good
$0.8 \geq \alpha \geq 0.7$	Acceptable
$0.7 \geq \alpha \geq 0.6$	Questionable

$0.6 \geq \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Acceptable

Table 4.2.2 Cronbach’s Alpha of zakat awareness **Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.863	.866	4

Table above show the four items of zakat awareness scored 0.863. As a result, we can conclude that this dependent variable is dependable and appropriate for use. In other words, this variable is appropriate for use in this investigation.

Table 4.2.3 Cronbach’s Alpha of religiosity

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.845	.845	4

Based on the table above, the findings of religiosity, which consists of four elements, were 0.845. This variable is also considered dependable, making it appropriate for use in this investigation. As a result, the independent variable, religiosity, will be used in this study.

Table 4.2.4 Cronbach’s Alpha of knowledge **Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.837	.843	4

According to the table above, the knowledge test scores, which included four items, were 0.837. This variable is also considered dependable, making it appropriate for use in this

investigation. As a result, the independent variable considered in this study is knowledge acceptance.

Table 4.2.5 Cronbach’s Alpha of promotion **Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.791	.812	4

Based on the table above, the results of promotion which consist of four items showed as 0.791. This variable also can be said is at an acceptable level reliable where it is suitable to use in this study. Therefore, the independent variable that is promotion is acceptance to be used in this study.

Table 4.2.6 Cronbach’s Alpha of attitude **Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.850	4

Based on the table above, the results of the attitude which consist of four items showed as 0.844. This variable also can be said is at a good level reliable where it is suitable to use in this study. Therefore, the independent variable that is attitude is acceptance to be used in this study.

### 4.3 Demographic Profile of Respondents

#### 4.3.1 Age

Table 4.3.1: Age

	Frequency	Percentage
Below 20	58	16.5
20 - 21	74	21.1

22 - 23	115	32.8
24 -25	74	21.1
Above 25	30	8.5

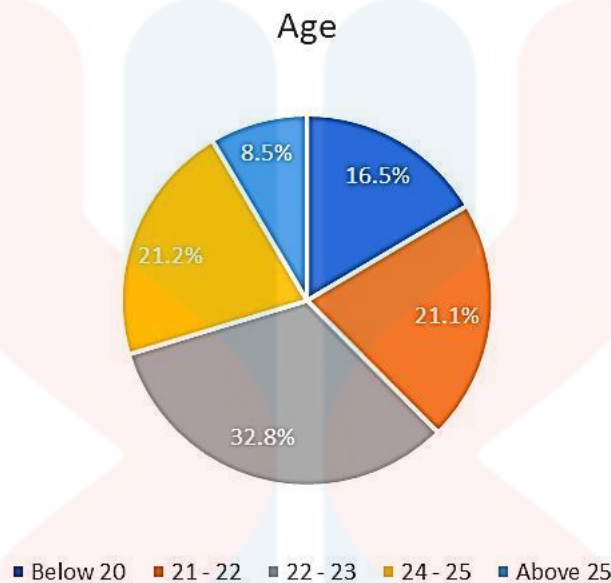


Figure 4.3.1: Age

Based on the pie chart that shows the percentage of respondent age which consists of five categories of age that are below 20, 21 – 22 years old, 23 – 24 years old, 24 – 25 years old and above 25. The highest percentage of respondents is 32.8% that is age between 22 – 23 years old are 115 respondents. However, the lowest categories are respondents above 25 years old around 30 respondents (8.5%). Meanwhile, total respondent age between 21 – 22 years old and 24 -25 years records as 74 people that is 21.2% of 351 respondents. For the respondents that age below 20 years old are 16.5% that is 58 people.

#### 4.3.2 Gender

Table 4.3.2: Gender

	Frequency	Percentage
Male	150	42.7
Female	201	52.3

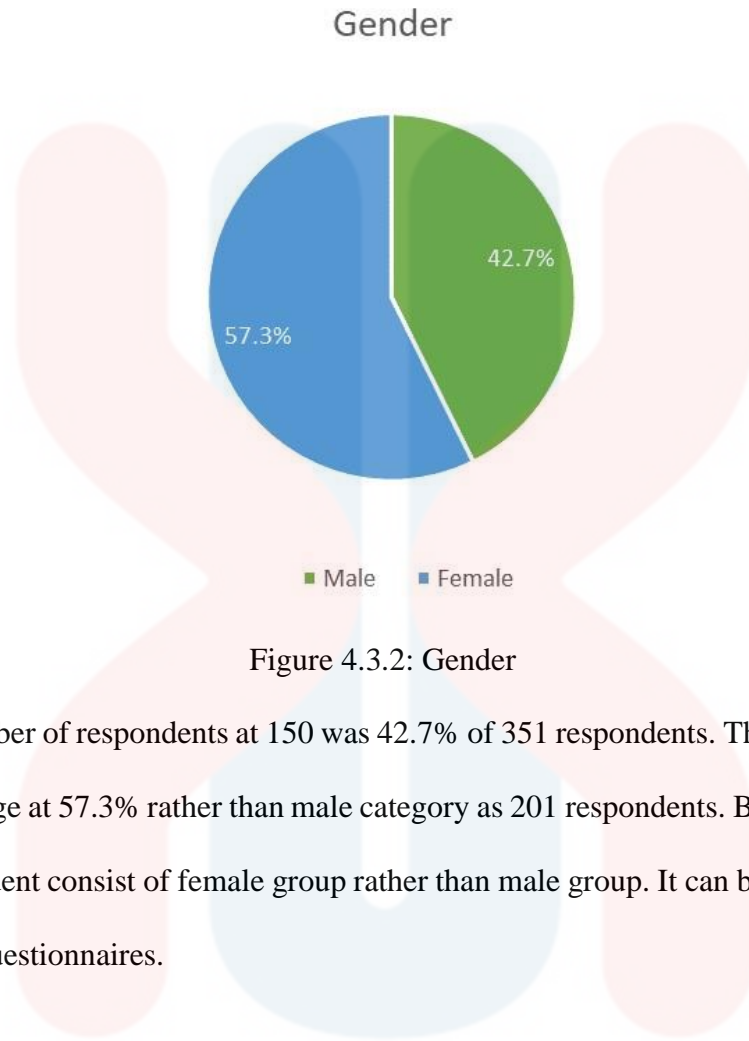


Figure 4.3.2: Gender

The lowest number of respondents at 150 was 42.7% of 351 respondents. The female recorded the rise percentage at 57.3% rather than male category as 201 respondents. Based on this study, the most respondent consist of female group rather than male group. It can be said that females like to answer questionnaires.

#### 4.3.4 Faculty

Table 4.3.3: Faculty

	Frequency	Percentage
FKP	178	50.7
FPV	45	12.8
FHPK	128	36.5

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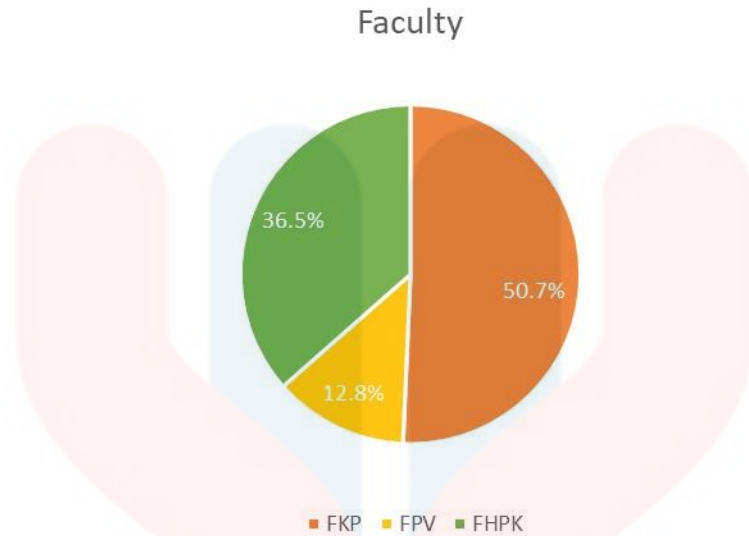


Figure 4.3.3: Faculty

Students from the faculty of FKP showed a number of 178 people as 50.7% rather than faculty of FPV and FHPK. The lowest percentage between these three faculties is FHPK, the percentage of this faculty at 12.8% that is 128 of 351 respondents. Faculty of FPV slightly above the faculty of FHPK where is the number of respondents at 45 of 351 respondents as much as 12.8%.

#### 4.3.4 Year

Table 4.3.4: Year

	Frequency	Percentage
Year 1	115	32.8
Year 2	64	18.2
Year 3	74	21.1
Year 4	98	27.9

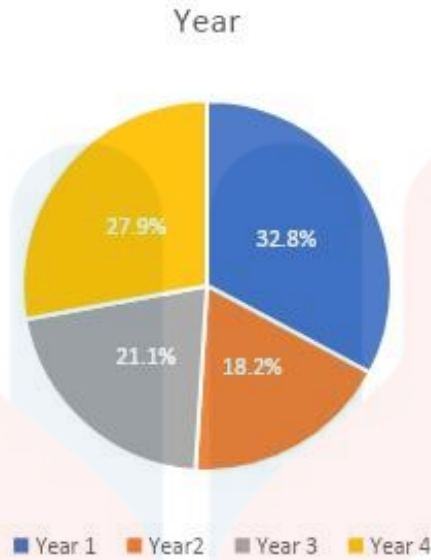


Figure 4.3.4: Year

It can be seen student from year 4 the higher number at 115 as much as 30.2% from 351 respondents. Meanwhile, the number of students from year 2 is lower than other faculties at 18.2% that is 64 respondents. The number of year 1 students is slightly higher at 74 as much as 27.9% than students from year 3 at 21.1% which is 98 of 351 respondents.

#### 4.3.5 Religion

Table 4.3.5: Religion

	Frequency	Percentage
Islam	177	50.4
Buddha	52	14.8
Hindu	54	15.4
Christian	48	13.7
Others	20	5.7



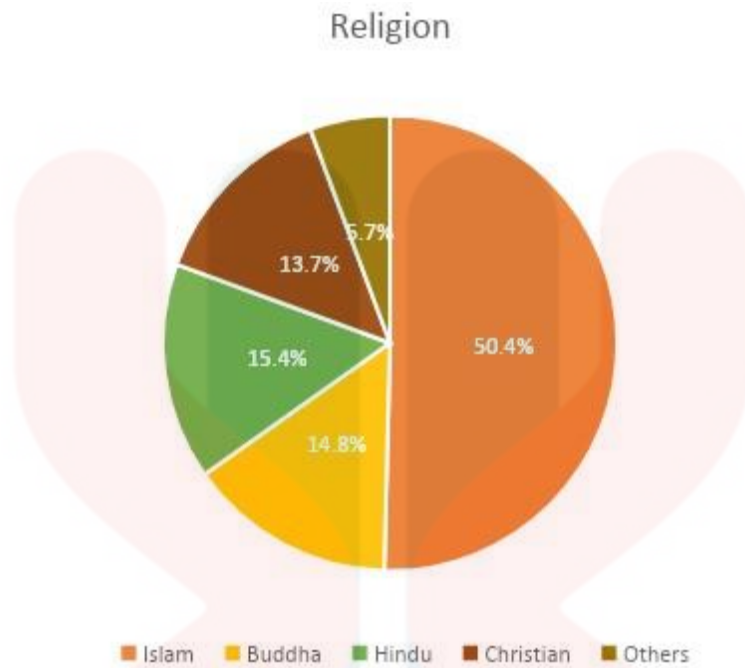


Figure 4.3.5: Religion

It can be seen respondents from other religions also understanding about what is zakat even though they are not a Muslim. Muslim people show the highest number at 177 respondents as much as 50.4%. Besides that, three religions show a slight difference in percentage Buddha at 14.8%, Hindu 15.4%, and Christian at 13.7%. However, the lowest percentage are recorded from other religions at 3.7% as much as 20 of 351 respondents.

#### 4.3.6 Race

Table 4.3.6: Race

	Frequency	Percentage
Malay	178	50.7
Chinese	73	20.8
Indian	56	16.0
Others	44	12.5

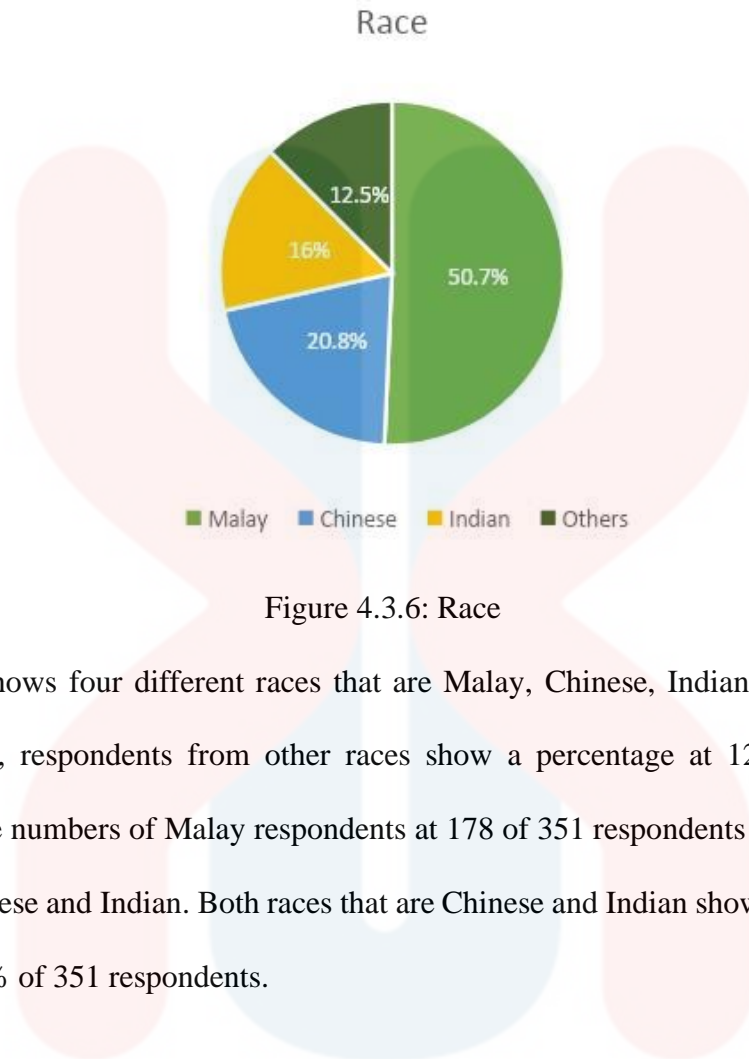


Figure 4.3.6: Race

This research shows four different races that are Malay, Chinese, Indian and others. From these four races, respondents from other races show a percentage at 12.5% which is 44 respondents. The numbers of Malay respondents at 178 of 351 respondents as much as 50.7% higher than Chinese and Indian. Both races that are Chinese and Indian show the percentage at 20.8% and 16.0% of 351 respondents.

#### 4.3.7 Marital Status

Table 4.3.7: Marital Status

	Frequency	Percentage
Single	296	84.3
Married	51	14.5
Widowed	2	0.6
Divorce	2	0.6

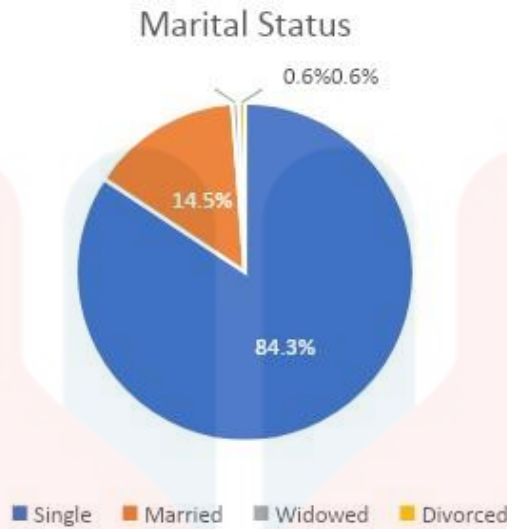


Figure 4.3.7: Marital Status

Respondents from this study mostly single, this category show the highest percentage at 84.3% as much as 296 respondents. Meanwhile, respondents from the married group at 73 respondents that is 14.5%. However, the percentage of widowed and divorced are similar at 0.6% as much as 2 respondents.

#### 4.4 Descriptive Analysis

##### 4.4.1 Overall Mean Score for Variables

Throughout this research, we have used one dependent variable which is Zakat Awareness and four independent variables which are Religiosity, Knowledge, Promotion and Attitude. Each of the variables is analyzed to identify the mean scores.

Table 4.4.1: The Overall Mean Score on Each Variable and Dimension

Part	Dimension	Mean	Std. Deviation (SD)	N
B	<b>Dependent Variable (DV)</b> Zakat Payment Awareness among Undergraduate Students in UMK	<b>4.3746</b>	<b>0.73773</b>	351
C	<b>Independent Variables (IV)</b>	<b>4.1987</b>	<b>0.75467</b>	351

••	IV1: Religiosity	4.2963	0.65533	351
•	IV2: Knowledge	4.0491	0.95295	351
•	IV3: Promotion	4.1353	0.86180	351
•	IV4: Attitude	4.3141	0.74317	351

From the table above, the dependent variable has a fair amount of high scores of mean (M = 4.3746) and standard deviation (SD = 0.73773) as well as the overall of independent variables (M = 4.1987, SD = 0.75467). All independent variables have strong means and standard deviation scores with Religiosity (M = 4.2963, SD =0.65533), Knowledge (M = 4.0491, SD = 0.95295), Promotion (M = 4.1353, SD = 0.86180) and Attitude (M = 4.3141, SD = 0.74317). Thus, it can be said the independent variables strongly related with dependent variable.

**4.4.2 Descriptive Analysis for Dependent Variables**

**Table 4.4.2: Descriptive Analysis of Zakat Awareness**

No	Zakat Awareness	Mean	SD	N
1	I am aware that paying zakat is a commandment from Allah SWT	4.40	0.756	351
2	I am aware that paying zakat is an obligation for a Muslim	4.39	0.770	351
3	I am aware that paying zakat is intended to purify the soul	4.35	0.788	351
4	I am aware that paying zakat can improve Muslim economy	4.36	0.758	351

Table 4.4.2 shows a descriptive analysis of four questions regarding Zakat Awareness among undergraduate students in UMK. Based on the table above, the zakat awareness variables’ mean scores on a five-point Likert scale are from 4.35 to 4.40. The mean score for the dependent variable (Zakat Awareness) is 4.3746.

For instance, the mean score for the first question, “I am aware that paying zakat is a commandment from Allah SWT” is 4.40 (SD=0.756). For the second question, “I am aware

that paying zakat is an obligation for Muslim”, the mean score is 4.39 (SD=0.770). Next, the third question “I am aware that paying zakat is intended to purify the soul”, the mean score is 4.35 (SD=0.788). The mean score of the last question, “I am aware that paying zakat can improve Muslim economy”, which is the fourth question for the zakat awareness is 4.36 (SD=0.758).

In short, the first question has the highest mean score (4.40) while the third question has the lowest mean score (4.35) among the zakat awareness questions. This means that most of the respondents are aware that paying zakat is a commandment from Allah. For the standard deviation, the first question has a lower standard deviation (0.756) compared to the third one (0.788). The low standard deviation score for the first question indicates that the data is clustered closely around the mean which means that the data is more reliable while the high standard deviation score for the third question indicates that the data is widely spread means the data is less reliable.

#### 4.4.3 Descriptive Analysis for Independent Variables

**Table 4.4.3 (a): Descriptive Analysis of Religiosity**

No	Religiosity	Mean	SD	N
1	I believe I must follow every commandments of Allah's such as paying zakat	4.17	0.854	351
2	I believe paying zakat can purify my soul	4.38	0.802	351
3	I believe paying zakat can purify my property	4.19	0.837	351
4	I believe Allah will reward me for paying zakat in this world and the hereafter	4.45	0.573	351

Table 4.4.3 (a) presents a descriptive analysis of the first independent variable which is

Religiosity. There are four questions that represent the variable. Based on a five-point Likert scale, the mean score questions are ranging from 4.17 to 4.45 while the standard deviations are from 0.573 to 0.854.

The mean score for the first question, “I believe I must follow every commandment of Allah’s such as paying zakat” is 4.17 (SD=0.854). For the second question, "I believe paying zakat can purify my soul", the mean score is 4.38 (SD=0.802). Next, the third question “I believe paying zakat can purify my property”, the mean score is 4.19 (SD=0.837). The mean score of the fourth question, “I believe Allah will reward me for paying zakat in this world and the hereafter” is 4.45 (SD=0.573).

To conclude, the fourth question has the biggest mean score (4.45) while the first question has the lowest mean score (4.17). This shows that the majority of the respondents believe that Allah will reward them for their deed in this world and the hereafter. For the standard deviation, the fourth question has the lowest standard deviation which is 0.573. The low standard deviation score for the fourth question means that the data is clustered closely around the mean and is known to be more reliable compared to other questions in the religiosity variable.

**Table 4.4.3 (b): Descriptive Analysis of Knowledge**

No	Knowledge	Mean	SD	N
1	I know the roles of zakat institutions in Malaysia	4.25	0.881	351
2	I was exposed to the knowledge of zakat since childhood	4.11	0.909	351
3	I know how to calculate zakat correctly and accurately	3.99	1.201	351
4	I know there are 11 subtypes of zakat	3.85	1.153	351

Based on Table 4.4.3 (b), the descriptive analysis mean scores for the variable of Knowledge’s questions are between 3.85 to 4.25 while the standard deviations are ranging from 0.881 to 1.201. There are four questions under the variable to be answered by the respondents.

The mean score for the first question, “I know the roles of zakat institutions in Malaysia” is 4.25 (SD=0.881). For the second question, “I was exposed to the knowledge of zakat since childhood”, the mean score is 4.11 (SD=0.909). Next, the third question “I know how to calculate zakat correctly and accurately”, the mean score is 3.99 (SD=1.201). Lastly, the mean score of the fourth question, “I know there are 11 subtypes of zakat”, is 3.85 (SD=1.153).

To sum up, the highest mean score is 4.25 which represents the first question while the lowest mean score is at the fourth question which is 3.85. This reflects that there is a high number of the respondents who know the roles of zakat institutions in Malaysia. For the standard deviation, the first question has the lowest standard deviation which is 0.881. This means that the data is clustered closely around the mean and more reliable compared to the rest.

**Table 4.4.3 (c): Descriptive Analysis of Promotion**

No	Promotion	Mean	SD	N
1	I often come across posts or campaigns related to Zakat Fitrah	3.98	1.074	351
2	I often come across posts or campaigns related to Zakat Mal	4.06	1.167	351
3	I am aware of the existence of zakat institutions’ social medias and websites	4.27	0.752	351
4	I can contact zakat institutions easily to get authentic information related to zakat	4.23	0.810	351

Next, Table 4.4.3 (c) is listed out a descriptive analysis of the variable Promotion. As shown in the table, the four Promotion’s questions mean scores on a five-point Likert scale are ranging from 4.27 (0.752) to 3.98 (SD=1.074).

The first question which is ‘I often come across posts or campaigns related to Zakat Fitrah’ is 3.98 (SD=1.074). For the second question, “I often come across posts or campaigns

related to Zakat Mal”, the mean score is 4.06 (SD=1.167). Next, the third question “I am aware of the existence of Zakat institutions’ social media and website”, the mean score is 4.27 (SD=0.752). The mean score of the fourth question, “I can contact zakat institutions easily to get authentic information related to zakat” is 4.23 (SD=0.810).

In short, the third question has the highest mean score (4.27) while the first question has the lowest mean score (3.98). This means that a large number of the respondents are aware of the existence of zakat institutions’ social media and websites. For the standard deviation, the first question has the lowest standard deviation which indicates that the data is clustered closely around the mean and is more reliable.

**Table 4.4.3 (d): Descriptive Analysis of Attitude**

No	Attitude	Mean	SD	N
1	I have positive mindset and outlook on zakat payment	4.43	0.760	351
2	I am concerned about zakat payment obligations	4.18	1.092	351
3	I am opened to explore deep regarding zakat payment	4.31	0.757	351
4	I am considerate to the well-being of others	4.34	0.719	351

Questions from Table 4.4.3 (d) above provide a descriptive analysis of Attitude towards Zakat. The Attitude mean ratings on a five-point Likert scale range from 4.18 (1.092) to 4.43 (SD=0.760).

The mean score for the first question "I have a positive mindset and outlook on zakat payment" is 4.43 (SD=0.760). The mean score for the second question, "I am concerned about zakat payment obligations", is 4.18 (SD=1.092). The mean score for the third question, "I am open to exploring deeper regarding zakat payment," is 4.31 (SD=0.757). The mean score for the fourth question on zakat awareness, "I am considerate of the well-being of others," is 4.34 (SD=0.719).



Thus, the first question has the highest mean score (4.43). This demonstrates that the majority of respondents have a good perspective and outlook towards zakat payment. The fourth question has the lowest standard deviation (0.719) when compared to the previous questions. This suggests that the data for the fourth question is strongly grouped around the mean, making it more dependable than the others.

#### 4.5 Validity and Reliability Test

##### 4.5.1 Validity Test

##### Correlation Analysis

This study uses correlation analysis to determine the relationship between the dependent variable (zakat awareness level) and the independent factors (religiosity, knowledge, promotion, and attitude). Pearson correlation is the most appropriate sort of correlation to employ when analysing collected data. There are two hypotheses, as follows:

Ho1: There is no relationship between religiosity, knowledge, promotion, attitude and awareness of zakat obligation

Ha1: There is a relationship between religiosity, knowledge, promotion, attitude and awareness of zakat obligation.

**Table 4.5.1 (a): Guideline for Correlation Coefficient**

<b>Coefficient Range</b>	<b>Relationship Strength</b>
$\pm.91 - \pm 1.00$	Very High
$\pm.71 - \pm.90$	High
$\pm.41 - \pm.70$	Moderate
$\pm.21 - \pm.40$	Small but definite relationship

$\pm.01 - \pm.20$	Slight, almost insignificant
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Sources: Hair Money, Samuel & Page (2007)

**Table 4.5.1 (b): Correlation between Determining Factors and Zakat Awareness**

Variables	Correlation	Significant Level
<b>Zakat Awareness</b>	1.000	.000
<b>Religiosity</b>	.889**	.000
<b>Knowledge</b>	.814**	.000
<b>Promotion</b>	.828**	.000
<b>Attitude</b>	.869**	.000

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

According to Table 4.5.1 (b), the significance level for all variables is 0.000, indicating that there are positive correlations between zakat awareness, religion, knowledge, promotion, and attitude. Thus, the alternative hypothesis (Ha1) is accepted, while the null hypothesis (Ho1) is rejected.

The Pearson correlation between zakat duty awareness and religion is 0.889, indicating that the association is strong. The second association, between knowledge and zakat duty awareness, has a Pearson correlation of 0.814. This implies a strong link between both factors. Furthermore, the Pearson correlation coefficient between zakat awareness and promotion is 0.828, indicating that the association is also very strong. The final relationship is between attitude and zakat awareness obligation. The Pearson correlation between the two variables is 0.869, which is in the upper range of relationship strength.

To summarise, the Pearson correlation between all of the independent factors (religiosity, knowledge, promotion, attitude) and the dependent variable (zakat awareness) with values of 0.889, 0.814, 0.828, and 0.869 is regarded high at the relationship level. All of the

factors are positively connected with zakat awareness, implying that increasing one unit of the independent variable will enhance zakat awareness.

#### 4.5.2 Reliability Test

Table 4.5.2 displays the reliability test based on factor analysis. The Cronbach alpha test suggested that the variables were reliable. All variables have Cronbach alpha values greater than 0.8. This indicates that they are all highly reliable. Zakat awareness has the greatest Cronbach alpha score, 0.972. The second highest is knowledge (0.932), followed by advancement (0.914) in third place and attitude (0.902) in fourth. Religiosity has the lowest Cronbach alpha value compared to the other variables, at 0.868. When all variables are verified combined, the Cronbach alpha score is 0.977, indicating high reliability.

**Table 4.5.2: Reliability Test after Factor Analysis**

Variables	Item	Cronbach Alpha Values
Zakat Awareness	ZA1, ZA2, ZA3, ZA4	0.972
Religiosity	R1, R2, R3, R4	0.868
Knowledge	K1, K2, K3, K4	0.932
Promotion	P1, P2, P3, P4	0.914
Attitude	A1, A2, A3, A4	0.902

#### 4.6 Normality Test

Normality test shows whether the data is normally distributed or not. It is a crucial step for processing and analyzing the data in order to reach the findings. Coakes (2011) stated that the data should be in normal distribution form to conduct descriptive test, regression and correlation. Normality tests can be done in various ways. For this study, the researchers used a skewness and kurtosis test to identify the data normality through SPSS. Below is the result from the normality test is shown in Table 4.6.

**Table 4.6: Skewness and Kurtosis values (n=351)**

Variables	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
<b>Zakat Awareness</b>	-0.938	.130	-0.094	.260
<b>Religiosity</b>	-0.940	.130	.869	.260
<b>Knowledge</b>	-0.821	.130	-0.498	.260
<b>Promotion</b>	-0.887	.130	-0.279	.260
<b>Attitude</b>	-1.135	.130	.379	.260

The skewness and kurtosis of all the variables (zakat awareness, religiosity, knowledge, promotion and attitude) are shown in Table 4.6. A perfect symmetrical and normal distribution have zero skewness value. However, it is unlikely for the real-world data to have the perfect normal distribution. If the skewness is not close to 0, the data is not normally distributed. According to George and Mallery (2010), data is deemed as normal if skewness and kurtosis are between -2 to +2. Therefore, when compared to the results, all the variables are considered to have normal distributions.

Zakat awareness, religiosity, knowledge, promotion and attitude are highly skewed to the left with -0.938, -0.940, -0.821, -0.887 and -1.135 respectively. Zakat awareness, knowledge and promotion have a platykurtic curve at -0.094, -0.498 and -0.279 respectively. As for religiosity and attitude, they have a leptokurtic curve at 0.869 and 0.379 kurtosis respectively. Thus, all the variables are counted as normally distributed.

## 4.7 Hypothesis Testing

### 4.7.1 Relationship between Zakat Awareness and Religiosity

Table 4.7.1: Relationship between Zakat Awareness and Religiosity

	Zakat Awareness	Religiosity
Pearson Correlation	1	.889**
Sig. (1-tailed)		.000
N	351	351

H0: There is no relationship between zakat awareness and religiosity among undergraduate students in UMK Pengkalan Chepa

H1: There is a relationship between zakat awareness and religiosity among undergraduate students in UMK Pengkalan Chepa

Table 4.7.1 shows a significant relationship between zakat awareness and religiosity among undergraduate students in UMK Pengkalan Chepa because the p-value is 0.000, which is less than  $\alpha=0.05$ . Meanwhile, there is a strong relationship between zakat awareness and religiosity among undergraduate students in UMK Pengkalan Chepa in Pearson Correlation Coefficient because the value is 0.889. Hence, the H1 is accepted.

Earlier studies conducted by Pangestu (2017) and Kartika (2019) determined that there is a favorable correlation between religiosity and the inclination to contribute to zakat. Additional support for these findings comes from the research conducted by Satrio and Siswanto (2016), who elucidated that religiosity positively impacts the willingness to pay zakah in a professional context. In essence, this implies that individuals with higher religious devotion exhibit increased awareness and willingness to contribute to zakah professionally.

#### 4.7.2 Relationship between Zakat Awareness and Knowledge

Table 4.7.2: Relationship between Zakat Awareness and Knowledge

	Zakat Awareness	Knowledge
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Pearson Correlation	1	.814**
Sig. (1-tailed)		.000
N	351	351

H0: There is no relationship between zakat awareness and knowledge among undergraduate students in UMK Pengkalan Chepa

H2: There is a relationship between zakat awareness and knowledge among undergraduate students in UMK Pengkalan Chepa

Table 4.7.2 shows a significant relationship between zakat awareness and knowledge among undergraduate students in UMK Pengkalan Chepa because the p-value is 0.000, which is less than  $\alpha=0.05$ . Meanwhile, there is a strong relationship between zakat awareness and knowledge among undergraduate students in UMK Pengkalan Chepa in Pearson Correlation Coefficient because the value is 0.814. Hence, the H2 is accepted.

The results above support previous study results by Pangestu (2017), which indicates that there is a positive and significant association between the incentive to pay zakah and one's degree of faith, zakah knowledge, accountability, and financial reporting transparency.

#### 4.7.3 Relationship between Zakat Awareness and Promotion

Table 4.7.3: Relationship between Zakat Awareness and Promotion

	Zakat Awareness	Promotion
Pearson Correlation	1	.828**

Sig. (1-tailed)		.000
N	351	351

H0: There is no relationship between zakat awareness and promotion among undergraduate students in UMK Pengkalan Chepa

H3: There is a relationship between zakat awareness and promotion among undergraduate students in UMK Pengkalan Chepa

Table 4.7.3 shows a significant relationship between zakat awareness and promotion among undergraduate students in UMK Pengkalan Chepa because the p-value is 0.000, which is less than  $\alpha=0.05$ . Meanwhile, there is a strong relationship between zakat awareness and promotion among undergraduate students in UMK Pengkalan Chepa in Pearson Correlation Coefficient because the value is 0.828. Hence, the H3 is accepted.

Promotional exposure positively influences zakat payment (Othman & Nayyan, 2019; Suki et al., 2022). Zakat institutions should emphasise options like crowdfunding, online banking, and e-commerce on social media platforms to facilitate zakat payment. Promotions should be engaging to capture their attention. Zakat institutions should actively promote interactive zakat calculators available online for zakat payers to determine their obligations based on the current Nisab (Suki et al., 2022). Expanding access to zakat payments through convenient methods enables individuals to fulfil their zakat duties, increasing awareness and compliance. Promotion, including publicity and effective advertising, plays a vital role in attracting zakat-aware individuals (Khalis et al., 2022). It can influence decisions and raise awareness, particularly among undergraduate students. Thus, promotion serves as a suitable indicator to assess zakat payment awareness among undergraduate students at UMK. As a result, the third hypothesis is formulated in this study.

#### 4.7.4 Relationship between Zakat Awareness and Attitude

Table 4.7.4: Relationship between Zakat Awareness and Attitude

	Zakat Awareness	Attitude
Pearson Correlation	1	.869**
Sig. (1-tailed)		.000
N	351	351

H0: There is no relationship between zakat awareness and attitude among undergraduate students in UMK Pengkalan Chepa

H4: There is a relationship between zakat awareness and attitude among undergraduate students in UMK Pengkalan Chepa

Table 4.7.4 shows a significant relationship between zakat awareness and attitude among undergraduate students in UMK Pengkalan Chepa because the p-value is 0.000, which is less than  $\alpha=0.05$ . Meanwhile, there is a strong relationship between zakat awareness and attitude among undergraduate students in UMK Pengkalan Chepa in Pearson Correlation Coefficient because the value is 0.869. Hence, the H4 is accepted.

Studies have shown that a positive attitude among zakat payers increases their intention to perform zakat (Abashah et al., 2018). Effective zakat promotional content, especially through creative animation on social media platforms, positively impacts youth awareness and understanding of zakat duties (Suki et al., 2022). Individuals with a positive outlook in life are more likely to fulfil their zakat obligations compared to those with a negative attitude (Hakimi et al., 2021). Openness to new information and reflection contributes to increased zakat payment awareness and compliance, leading to greater collection and distribution of zakat to those in need. Non-payment of zakat is seen as a disregard for religious commitment,



influenced by variables such as piety (Doktoralina2, 2016). Attitude significantly influences zakat fulfilment behaviour among fund owners, emphasizing its importance (Bidin et al., 2009). As a result, the last hypothesis is formulated in this study.

#### **4.8 Summary**

In summary, the purpose of this chapter is to provide the findings from the questionnaire-based data collection activities that were successfully gathered. All the tests conducted for the research were carried out using the SPSS program, aiming to derive the data analysis results discussed in this chapter. Additionally, we used data analysis to look at the respondents' questionnaire. We selected 351 undergraduate students from the Universiti Malaysia Kelantan overall population of 4000 students as our study's responders in order to assess the information's effectiveness. This chapter encompasses a portrayal of the respondents' backgrounds and provides details about the data analysis methods employed in the study. It also explains how to conduct relevant, appropriate, and correct analyses of data using the tests that the researchers select. In accordance with previous research suggestions, the data collected is subjected to descriptive analysis, reliability tests, Pearson's correlation, and multiple linear regression analysis in this chapter. The aim is to identify the factors influencing the awareness of Zakat payment at Universiti Malaysia Kelantan (UMK) and establish relationships between independent and dependent variables. Descriptive tests in the SPSS program are employed to understand each data point. The primary objective of each test and analysis is to evaluate the accuracy of the data collected from 351 respondents. A reliability test, utilizing Cronbach's alpha, is conducted, revealing a high degree of consistency across all variables, indicating acceptable reliability for both independent and dependent variables. Consequently, it is established that there is a relationship between the level of zakat payment awareness among undergraduate students and all independent variables. The correlation analysis yields a

significant outcome, affirming the acceptance of hypotheses and the table hypothesis. Chapter 5 will further elaborate and discuss the results, offering a comprehensive exploration of the connection between independent and dependent variables, as well as the factors influencing the level of knowledge about zakat payments among undergraduate students at UMK.



**CHAPTER 5****DISCUSSION AND CONCLUSION****5.1 Introduction**

Chapter 5 includes the key findings, discussion, implications as well as limitations of the study, recommendations for future research also the overall conclusion of zakat payment awareness among undergraduate students in UMK.

Key findings are the study's results obtained through a systematic and scientific approach. Data analysis, interpretation and evaluation form the outcomes of the research process. Briefly, all of our null hypotheses are rejected while the alternative hypotheses are accepted. In the discussion section, religiosity, knowledge, promotion and attitude are analyzed to understand further the outcomes from the study. This research has positive implications toward future generations by opening up the door to raise awareness of zakat among young people. However, our research is not all perfect. There are limitations of self-report bias which respondents may answer to what they believe as socially acceptable rather than their own awareness level in this study. The researchers recommend future research to add more the sample size and particularly examine the methodology of the research.

At the end of this study, the researchers have summarized the overall findings of the research for the readers to have an idea of what the study finds. Hence, it will pinpoint the study importance and give closure to the readers.

## 5.2 Key Findings

Referencing from the chapter 5 introduction, key findings show the main results of the study. Below, Table 5.2 presents all alternative hypotheses that are accepted in this study as well as the results and findings.

How far independent variables like religiosity, knowledge, promotion and attitude affect level of zakat awareness among undergraduates in UMK. Researchers summed up that religiosity, knowledge, promotion also attitude contributed to the level of zakat payment awareness among undergraduates in UMK after investigating the data offered in the chapter 4.

The objective of this research is to make sure of the relationship between religiosity, knowledge, promotion as well as attitude towards level of awareness of zakat payment among UMK undergraduate students. Below, Table 5.2 has presented the findings to be discussed. Table 5.2: Finding of The Result

HYPOTHESIS	RESULTS	FINDINGS OF THE DATA ANALYSIS
H1: There is a relationship between zakat awareness and religiosity among undergraduate students in UMK Pengkalan Chepa	$r = 0.889$ $p = 0.000$ substantial	H1 is accepted
H2: There is a relationship between zakat awareness and knowledge among undergraduate students in UMK Pengkalan Chepa	$r = 0.814$ $p = 0.000$ substantial	H2 is accepted
H3: There is a relationship between zakat awareness and promotion among undergraduate students in UMK Pengkalan Chepa	$r = 0.828$ $p = 0.000$ substantial	H3 is accepted
H4: There is a relationship between zakat awareness and attitude among undergraduate students in UMK Pengkalan Chepa	$r = 0.869$ $p = 0.000$ substantial	H4 is accepted

### 5.3 Discussion

#### 5.3.1 Religiosity

From the table of 5.2, religiosity shows p-value of 0.000 for Pearson correlation coefficient which is little than the alpha value of 0.05. This shows a positive relationship between religiosity and the zakat awareness among undergraduate students of UMK. Therefore, religiosity does influence the zakat awareness of undergraduate students in UMK.

When it is about the level of one's religiosity, one may believe in the religious texts but it cannot determine whether one complies with them or not. Mansur et., al (2021) argues that the subject of coercion to religious deeds would not arise in the believer's mind since they are doing them out of their free will to please The Lord. Abdullah and Saipei (2018) stated that level of religiosity can bring one to comply with the words of Allah and inspire good behavior. The finding in Table 5.2 has supported Abdullah and Saipei's statement regarding religiosity and awareness of zakat payment obligation.

Based on the questionnaire results under the religiosity section, the lot of the respondents strongly agree regarding the first, second and third statements with 41.9% for the first, 56.1% for the second and 42.5% for the third statement. However, most of the respondents (50.4%) moderately agree with the fourth statement which is "I believe Allah will reward me for paying zakat in this world and the hereafter". To sum up, most of the respondents are at the agreeable spectrum of the questions which also support Farouk (2017) findings that one's level of belief and responsibility to religion influence one's intention in zakat payment as a religious duty.

### 5.3.2 Knowledge

Moreover, second study shows relationship of knowledge between zakat awareness. This relationship will be discussed more detail based on hypothesis testing (H2) in this part to know how significant it is. It can be seen the p – value is .000 which is it means it have positive relationship.

According to this research the knowledge shows the relationship between knowledge and zakat awareness show a significant result. According to the result this independent variable is acceptance by respondents. Based on, their understanding it shows that they know more regarding this study. In study by (Hakim et al., 2021) where is knowledge brings youth to pay zakat when the understanding of zakat payment is rose.

Moreover, mostly UMK students know more about zakat based on what they learn from subject also exposed from their childhood. Thus, it makes them aware about a payment of zakat which is it is obligate to all Muslim. However, that have certain zakat also imposed towards non-Muslim. Therefore, non-Muslim also known about zakat because they also exposed with this during secondary school. This researcher makes them clearly to understand the question given about zakat.

It can be seen the exposed about zakat makes society know and aware in making payment of zakat. Knowledge play a vital role for everyone to understanding everything in more detail. This is because without knowledge society will not know anything and make a wrong prediction or opinion in their life. To get a knowledge people require to learn and understand each of what they learn. The power of knowledge provides more additional information to others. Even though, society have a knowledge about zakat, they always face by zakat payment. This show the level of awareness to them even that had a knowledge about zakat.

The more important part is the awareness of zakat payment even have a lot of knowledge, awareness must be pay attention. Society require to balance the awareness and knowledge that they have. Knowledge about zakat is vital especially for Muslim people, this is because zakat is one of Islamic pillar which is obligate to Muslim paid it for those who are have enough money. There is a proverb that says seek knowledge until you reach the grave. Refers to this proverb it shows how important knowledge for society to learn it. In previous study by Yusuf (2021) knowledge may influence youth in making a zakat payment. Thus, it supported because knowledge become a key in influencing youth in implement their obligation.

### **5.3.3 Promotion**

Furthermore, this research will see a relationship between promotion and zakat awareness among UMK students. It will be explained refers to hypothesis H3 by using the significant level based on correlation test.

Based on finding of this study how far the relationship significant between promotion and zakat awareness among UMK students. By using the spearman correlation, it will know the significant between both dependent and independent variables. According to (Farah et al., 2017) states that promotion such as advertising provides influence to society. Thus, it shows promotion become the most strategies that can influence youth in aware about zakat payment.

Form this research promotion become a tool that are uses to everyone to receive more information. Via promotion society will know the information easily to get a contact with zakat institution to know more about zakat. It is the best method to spread the information for society via social media or physical with audience. Mostly, zakat institution used this method to ensure society always aware and pay attention about paying zakat. The promotion about zakat can be seek at any platform of social media or campaign that are implement by zakat institution.

Therefore, it is supported by (Farah et al., 2017) which is promotion is significantly influence in zakat payment awareness among youth.

Zakat institution nowadays mostly make a few advertisements to ensure people surrounding be aware about zakat. By using promotions, it may help zakat institution in provide the awareness to society how important zakat payment. Moreover, society will easily to contact zakat institution to ask more information about zakat. Thus, promoting can be said a better way to communicate with society. This is because each of information mostly will briefly explained for society.

The level of zakat awareness among UMK students also come from promotion. This is because it more closes to them to get information easily. Promotion the way of marketing anything of goods or services to the community quickly. This method able to zakat institution in rose the level of zakat payment awareness. Promotion as a medium that easily make people aware the existence of a goods or services. It can be seen people will more attract when the saw a promotion that provide by firms.

#### **5.3.4 Attitude**

Lastly, this study also to see whether there is relationship between attitude and zakat awareness. The significant level will prove the relationship between both variables and will be discussed in more of hypothesis H4.

This study shows the result of relationship between both variables is significant. Thus, it means the independent variable that is attitude are acceptance with dependent variable that is the level of zakat payment awareness among undergraduate student in UMK. Based on the p – value in table 5.2 shows that attitude is significant towards the awareness of paying zakat



among undergraduate students. It is supported by (Farah et al., 2017) which states attitude brings to the intention for society in paying zakat.

From the attitude part it can be said undergraduate student in UMK have a good attitude to others people. Attitude play a vital role for individual in terms of way someone appreciate or pay attention to others. Good attitude can be said the individual have a moral value to others. In this context, as Muslim there must be a responsible attitude in working on the fourth pillar of Islam. In Islam someone must have a good attitude because Islam teach Muslim to be a good person to others also be a responsible in working anything.

On the other hands, the highest level of awareness come from attitude because attitude as a mirror for individual implement their task. The attitude will bring to the intention for people to implement their obligation. It can be said, intention also a part in implement something with attitude. However, as a Muslim must show a good attitude in implement each tasks and obligation that are given. Based on the previous study (Hakim et al., 2021) in zakat payment attitude can said related with faith where is shows the responsibility of individual in implement their obligation.

#### **5.4 Implications of the Study**

The research on undergraduate students' understanding of zakat payments at UMK has significant implications for a range of stakeholders, including academicians, authorities, educational institutions, and people. The results of this study should provide important new understandings into how young Muslims understand their zakat payment duties and clarify the variables affecting compliance. The consequences fall into a number of important categories. First and foremost, the study's findings can help educational institutions especially UMK understand how much knowledge their students have concerning zakat payments. This knowledge may be very helpful in creating focused educational campaigns and programs that

will improve students' comprehension of their zakat commitments. By adding zakat-related subjects to the curriculum or hosting seminars, UMK may support students' overall growth and make sure they graduate not

The study's results can also help zakat collection centres and other authorities by providing them with a more nuanced knowledge of the potential and obstacles associated with increasing zakat payment. Zakat institutions may create more successful campaigns by taking into account insights into the elements that affect awareness, such as religion, knowledge, attitude, and promotional activities. By addressing the issues and misunderstandings raised by the study, we can help the Muslim community become more trustworthy and motivate them to perform their zakat obligations through recognized channels. The results of the study can then be used by the academic community to further the conversation around zakat awareness and compliance. The study offers an empirical foundation for next research, inspiring academics to investigate other aspects of zakat payment awareness. It also emphasizes the necessity of multidisciplinary cooperation, combining

Individuals can directly benefit from the findings, particularly those in the targeted undergraduate student demographic. Individuals can cultivate a feeling of social responsibility by aligning their behavior with Islamic teachings by raising awareness about the necessity of zakat payment. The study encourages people to seek out a better understanding of their beliefs and commitments by highlighting the role that knowledge, attitude, and religiosity play in forming consciousness. Next, the study's findings might help policymakers create focused initiatives to raise awareness of zakat payments. Policymakers may use the data to create initiatives that effectively use social media and educational platforms to connect with young people. The study may also lead to a review and improvement of current zakat collecting and distribution policies, ensuring that they meet the requirements.

To sum up, this study has consequences that go beyond the boundaries of academia. The research advances the more general objectives of social well-being and economic balance by addressing the gaps in undergraduate students' knowledge of zakat payments. Its multifarious effects extend into the domains of education, institutions, and individuals, promoting an informed, accountable, and peaceful community based on Islamic values. As the study progresses, it opens the door for coordinated initiatives to raise knowledge of zakat and guarantee that young people will continue to practice it for future generations.

### **5.5 Limitations of The Study**

Undoubtedly, the investigation into undergraduate students' understanding of zakat payment at the University Malaysia Kelantan (UMK), Kampus Kota is a noteworthy undertaking; yet, it is imperative to recognize specific constraints that might impact the extent and applicability of the results. First off, the study's regional focus is a significant restriction. Due to its exclusive focus on UMK, the study might not fully represent the variety of sociocultural dynamics found at other campuses or in other areas. As a result, the conclusions may not be generally applicable outside of UMK. The study's focus on a particular age group is another limitation to take into account. Although the focus on undergraduate students, especially those in the 20–30 age range, is appropriate given the environment of higher education, it could not adequately represent the diverse viewpoints and experiences of Muslims in a range of age groups. Therefore, the study's conclusions could apply more to the targeted age range.

One such possible restriction is self-report bias. The use of self-reported replies from participants raises the risk of social desirability bias, in which people give answers that they believe to be socially acceptable rather than ones that accurately reflect their awareness levels.

This can have an effect on the data's dependability and correctness. Although the study deliberately concentrates on important elements like promotion, knowledge, religion, and attitude, it is important to acknowledge that other factors could also influence zakat awareness. The study's lack of thorough exploration of some elements, such as socioeconomic position, cultural influences, and personal experiences, limits how complete the research can be. Another drawback is the lack of a comparison analysis with students from different colleges or areas. When examining the distinctiveness or universality of zakat awareness patterns among various student groups, a comparative method may offer insightful information. The study's shortcomings highlight the need for cautious interpretation and provide directions for future research to overcome these limitations, even if it makes great progress in analyzing zakat awareness among UMK undergraduate students. The acknowledgement and open resolution of these constraints enhance the study's scientific rigour.

### **5.6 Recommendations/ Suggestions for Future Research**

Exploring the level of Zakat payment awareness among undergraduate students is an important and pertinent research subject from a social science perspective. The following recommendations and suggestions are provided for upcoming researchers to improve these constraints. To improve the study's conclusions, the researchers must first expand the study's sample size and carefully assess this research methodology. This is done in order to provide future researchers with more thorough and accurate data if data is acquired from other Malaysian universities. Conduct a thorough literature review to comprehend the body of knowledge on Zakat, its principle, and the variables impacting awareness and compliance. Also, determine which gaps exist in the literature that researchers upcoming study can fill.

In addition, as only University of Malaysia Kelantan students participated in this study, a bigger sample size may be used in future research. Thus, to ascertain the Level of Zakat

Payment Awareness among Undergraduate Students, researchers in the future can concentrate on students from all Malaysian universities. Furthermore, this study's limitation is that it is solely aimed at university students. Hence, in future research endeavors, it would be beneficial for researchers to focus on the general public from diverse backgrounds. This approach could provide more precise data on the awareness of Zakat Payment among Malaysians, regardless of their race or religion. Next, the researcher ought to carry out a survey that includes every Malaysian citizen living in every state. However, selecting respondents from different states could cause issues with the study's lengthy completion time. A study involving all the states will often take a lot of time to complete. Including all states in the research would enhance the accuracy and reliability of the results, providing a more comprehensive understanding of public awareness of the Islamic banking system.

To enhance the survey's accuracy, it is advisable to collaborate with experts in Islamic finance or religious studies. Additionally, careful consideration should be given to the selection of the sample to ensure it is representative of the undergraduate student population. Moreover, engage with the local community or religious organizations to gather insights and support for your research. This collaboration can enhance the relevance and impact of your findings.

Lastly, among the recommendations for the researcher's future growth is time management. Efficient time management was crucial to assigning tasks and gathering all sample respondents within the specified time frame. Thus, researchers must schedule adequate time to gather data at a designated spot. By incorporating these recommendations into upcoming research, researchers can contribute valuable insights to the understanding of Zakat payment awareness among undergraduate students and potentially inform strategies to enhance awareness and compliance.

## 5.7 Summary

In summary, this study aims to assess the extent of awareness among Universiti Malaysia Kelantan students regarding Zakat payments. It is anticipated that the findings contribute to a more comprehensive understanding of the level of zakat payment awareness among undergraduate students. The study incorporates four independent variables—religiosity, knowledge, attitude, and promotion—and one dependent variable, which is the awareness of paying zakat. The analysis of these variables involves the use of the Pearson Correlation Coefficient. To perform descriptive, correlational, and regression analyses, a total of 351 questionnaires were gathered and examined. and to test the hypothesis, assess the findings, and draw conclusions. The study's findings and analysis demonstrate a substantial correlation between religion and the level of awareness of Zakat payments, with attitude, promotion, and knowledge coming in second, third, and forth respectively. The two variables had a strong association, according to regression analysis. This study ranks religion as the primary independent variable. The cumulative findings of the study indicate a discernible relationship between the religious beliefs, knowledge, attitudes, and promotional efforts influencing the awareness of zakat payment among undergraduate students. Factors such as knowledge, background, educational standing, and product quality contribute to the increased interest of UMK students in learning about Zakat payment. In conclusion, future researchers will benefit from this work. Because of this, UMK students show that, as long as they get the message the institution is trying to convey, their educational background is respected.

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UNIVERSITI

MALAYSIA

KELANTAN

**APPENDIX A**

**DRAFT OF QUESTIONNAIRE**

**SECTION A: DEMOGRAPHIC**

AGE

<input type="checkbox"/>	Below 20
<input type="checkbox"/>	20 – 21
<input type="checkbox"/>	22 – 23
<input type="checkbox"/>	24 – 25
<input type="checkbox"/>	Above 25

b) GENDER

<input type="checkbox"/>	MALE
<input type="checkbox"/>	FEMALE

c) FACULTY

<input type="checkbox"/>	FKP
<input type="checkbox"/>	FPV
<input type="checkbox"/>	FHPK

d) YEAR

<input type="checkbox"/>	YEAR 1
<input type="checkbox"/>	YEAR 2
<input type="checkbox"/>	YEAR 3
<input type="checkbox"/>	YEAR 4

e) RELIGION



UNIVERSITI

MALAYSIA

KELANTAN

<input type="checkbox"/>	ISLAM
<input type="checkbox"/>	BUDDHA
<input type="checkbox"/>	HINDU
<input type="checkbox"/>	CHRISTIAN
<input type="checkbox"/>	OTHERS

f) RACE

<input type="checkbox"/>	MALAY
<input type="checkbox"/>	CHINESE
<input type="checkbox"/>	INDIAN
<input type="checkbox"/>	OTHERS

g) MARITAL STATUS

<input type="checkbox"/>	SINGLE
<input type="checkbox"/>	MARRIED
<input type="checkbox"/>	WIDOWED
<input type="checkbox"/>	DIVORCE
<input type="checkbox"/>	<b>DEPENDENT</b>

**VARIABLE – ZAKAT  
PAYMENT AWARENESS**

No.	Item	1	2	3	4	5
1.	I am aware that paying zakat is a commandment from Allah SWT					
2.	I am aware that paying zakat is an obligation for a Muslim					
3.	I am aware that paying zakat is intended to purify the soul					

4.	I am aware that paying zakat can improve Muslim economy						
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**SECTION C: INDEPENDENT VARIABLE – RELIGIOSITY**

Religiosity						
No.	Item	1	2	3	4	5
1.	I believe I must follow every commandments of Allah's such as paying zakat					
2.	I believe paying zakat can purify my soul					
3.	I believe paying zakat can purify my property					
4.	I believe Allah wil reward me for paying zakat in this world and the hereafter					

**SECTION C: INDEPENDENT VARIABLE – KNOWLEDGE**

Knowledge						
No.	Item	1	2	3	4	5
1.	I know the roles of zakat institutions in Malaysia					

2.	I was exposed to the knowledge of zakat since childhood					
3.	I know how to calculate zakat correctly and accurately					
4.	I know there are 11 subtypes of zakat					

**SECTION C: INDEPENDENT VARIABLE – PROMOTION**

<b>Promotion</b>						
<b>No.</b>	<b>Item</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1.	I often come across posts or campaigns related to Zakat Fitrah					
2.	I often come across posts or campaigns related to Zakat Mal					
3.	I am aware of the existence of zakat institutions' social medias and websites					
4.	I can contact zakat institutions easily to get authentic information related to zakat					

**SECTION C: INDEPENDENT VARIABLE – ATTITUDE**

<b>Attitude</b>						
<b>No.</b>	<b>Item</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

1.	I have positive mindset and outlook on zakat payment						
2.	I am concerned about zakat payment obligations						
3.	I am opened to explore deep regarding zakat payment						
4.	I am considerate to well-being of others						



**APPENDIX B**

**GANTT CHART**

**Appendix B**

**Gantt Chart**

Activities	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	MIDSEM BREAK	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12	WEEK 13	WEEK 14
Distributing group, supervisor, and examiner															
Distributing activities, guidelines, and rubric															
Meeting with supervisor (PPTA 1)															
Database searching &															

Reference Manager														
Selection of research title and problem statement														
<b>Chapter 1</b>														
1.1 Background of the study														
1.2 Problem Statement														
1.3 Research Question														
1.4 Research Objectives														
1.5 Scope of the Study														

1.6 Significance of Study															
1.7 Definition of Term															
1.8 Organization of the Proposal															
<b>Chapter 2</b>															
2.1 Introduction															
2.2 Underpinning Theory															
2.3 Previous Studies															
2.4 Hypotheses Statement															

2.5 Conceptual Framework															
2.6 Summary/ Conclusion															
Submit chapter 1 & 2															

Correction of draft proposal for chapter 1 & 2															
<b>Chapter 3</b>															
3.1 Introduction															
3.2 Research Design															
3.3 Data Collection Methods															
3.4 Study Population															

3.5 Sample size														
3.6 Sampling Techniques														
3.7 Research Instrument Development														
3.8 Measurement of the Variables														
3.9 Procedure for Data Analysis														
3.10 Summary / Conclusion														
Submit chapter 3														
Draft correction														



4.3 Demographic Profile of Respondents														
4.4 Descriptive Analysis														
4.5 Validity and Reliability Analysis														
Normality Analysis														
4.7 Hypotheses Testing														
4.8 Summary / Conclusion														
<b>CHAPTER 5</b>														
5.1 Introduction														

FACULTY ENTREPRENEURSHIP AND BUSINESS

5.2 Key Findings														
5.3 Discussion														
5.4 Implication of the Study														
5.5 Limitation of the Study														
5.6 Recommendations / suggestion for the Future Research														
5.7 Overall Conclusion of the Study														
Meeting with supervisor (PPTA2)														

FKBP



