

**THE KNOWLEDGE OF ZAKAT IN BUSINESS
AMONG MUSLIM ENTREPRENEUR IN
KELANTAN**

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The Knowledge Of Zakat In Business Among Muslim Entrepreneurs In Kelantan

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CHAPTER 1

INTRODUCTION

1.0 Background of the Study

In Arabic, zakat means "clean, pure, fertile, blessed, and flourishing." In the term zakat, the meaning of clean and pure is to clean the property and clean the rich from being stingy. In terms of *syarak*, zakat is the distribution of certain property at a certain rate under certain conditions to specific groups. According to al-Raghib al-Asfahani, the meaning of zakat is fertility that results from the blessings of Allah SWT and it is related to matters of this world and the hereafter. Zakat must be fulfilled by every Muslim who is subject to certain conditions because zakat is one of the pillars of Islam that. The obligation of zakat is mentioned in the words of Allah SWT which means: "And perform prayer, and give zakat, and bow down along with those who bow" (Surah Al-Baqarah, 2:43). Meanwhile, one of the hadiths of the Prophet SAW which mentions the obligation of zakat has been narrated from Ibn Umar R.A, he said: "Indeed, Rasulullah SAW said: I was ordered to fight people until they testify (acknowledge) that there is no god but Allah and indeed Prophet Muhammad is Rasulullah SAW, they establish prayer and pay zakat. (Hadith Narrated by Bukhari and Muslim).

In addition to fulfilling obligations as a Muslim, zakat also has advantages and benefits to individuals, society, and the country (Mohd Nasir, Naemah, R. Husna, & Aminuddin, 2018). Among the benefits of zakat are such as eradicating poverty, ensuring economic justice, preserving honor and responsibility to Allah SWT and as a catalyst for the country's economic revival. Zakat

worship covers various aspects, namely religious, political, social, and economic not only to Muslims but also to human beings (Muaz et. Al., 2016). A best zakat collection and distribution system is capable of eradicating poverty and balancing the gap that happened between the wealthy and the poor. Zakat is the kindness of the rich towards the poor. Besides, zakat is also the right of Allah and the poor people's rights found in the wealthy people's property (Hamdan Daully, 2018). There are *zakat fitrah* and *zakat maal* (Siti Umairah, 2017). *Zakat fitrah* is self-zakat that is obligatory on every able-bodied Muslim man and woman with the prescribed conditions. While *zakat maal* is zakat that is obligatory when the *nisab* of a property has been reached. *Zakat maal* includes the proceeds of business, agriculture, livestock, income, gold, silver, and currency where the properties have their own *nisab* rate.

Malaysia is one of the Muslim countries that requires Muslim entrepreneurs to pay zakat in business if certain conditions are met. The obligation to pay zakat in business is supported by evidence in the Quran: “O you who have believed, spend of the good things which you have earned and from which We have bring forth for you from the earth. And do not aim toward the defective there from, to spend thereof in charity while you would not take it (yourself) except with closed eyes. And know that Allah is free of need and Praiseworthy”. (Surah Al-Baqarah, 2:267)

However, the issue of payment of zakat to the zakat institutions by Muslim entrepreneurs is very important to unravel the phenomenon. Several reports and studies show that the commitment of Muslim entrepreneurs to the payment of zakat is at a good level. According to a report by the Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK), zakat in business collection received amounted to RM28,022,925 in 2018, RM40,091,180 in 2019 and RM37,085,665 in 2020. Based on the report, there was a very significant increase (143%) in collection of zakat in business in 2019 compared to 2018. Meanwhile, in 2020, the collection of

zakat in business decreased slightly (7%) compared to the collection in 2019. This shows that the awareness of zakat payment is getting better among Muslims in Malaysia. This awareness can be increased by updating education, imposing legal action against those who refuse to pay zakat, and improving the confidence of those who are obligated to pay to zakat institutions.

1.1 Problem Statement

The study of the knowledge of zakat in business determined by a group of individuals and societal. The factors that influence the knowledge about zakat in business from the perspective of location, demographics, education, socio -cultural will be identify and further determine the most relatable factors contributing to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. Other than paying the zakat, Muslims need to ensure that they have knowledge about zakat in business in order to increase awareness of paying zakat in business. Knowledge can be defined as information or facts gained through education and experience. Curiosity leads to knowledge through sensory processes, particularly in the eyes and hearing for certain objects. Knowledge is an important thing in the formation of open behavior (Donsu, 2017). A Muslim must have a thorough understanding of the fundamentals of zakat, such as the nisab rate, the types of property that are liable to zakat, conditions of zakat, the law of zakat, the asnaf of zakat, the method of calculating zakat and others. One of the criteria that can determine the extent to which a Muslim entrepreneur can have a beneficial impact on zakat payment compliance is their level of understanding.

Therefore, this study will discuss the knowledge about zakat in business among Muslim entrepreneurs in Kelantan. Zakat is contributed economic resources of the Islamic country to improve the financial of the people, especially the *asnaf*. The knowledge of zakat in business is very important to Muslim entrepreneurs in Kelantan because they are potential business entrepreneurs one day. The knowledge of zakat in business, can increase the level of awareness of Muslim entrepreneurs on zakat in business. Furthermore, a high level of awareness of business zakat can increase the level of zakat payment compliance. Compliance to the payment of zakat is very important for Muslims because zakat is an obligation. Lack of knowledge about zakat in business will cause zakat collection to decrease and affect the *asnaf*. Small firms, in addition to having errors in their company records, lack understanding in the appraisal and assessment of zakat, which has a detrimental impact on their zakat collection capacity (Mohamad Ishak Mohamad Ibrahim et. Al., 2016). Muslim entrepreneurs in Kelantan need to understand a basic knowledge of zakat in business such as the method of calculating zakat, the conditions of zakat, the terms in zakat and others. Muslim entrepreneurs understanding of the knowledge of zakat in business is very important for the economic prosperity of Muslims.

There have been several researchers that show that zakat knowledge is strongly linked to zakat compliance. According to Saad (2010), the level of knowledge and self-efficacy has a major impact on zakat compliance in the business. Previous studies have also indicated that knowledge of zakat and adherence to pay zakat in business are extremely meaningful in another research perspective (Tajuddin et al., 2015). The majority of previous research has focused on the relationship between zakat knowledge and zakat compliance. However, this study will discuss the knowledge about zakat in business among Muslim entrepreneurs in Kelantan. The targeted

informant in this study focuses on Muslim entrepreneurs in Kelantan. This study will employ the method that involving qualitative investigation among Muslim entrepreneurs in Kelantan.

1.2 Research Questions

Research questions are the questions that will be addressed in this report, and to which prompt as well as assured answers can be given based on the information gathered. The questions of the research should have a clear and compelling rationale (Riva, Malik, Burnie, Endicott, & Busse, 2012). The research questions for this study are given below:

- i. What is the knowledge of zakat in business among Muslim entrepreneurs in Kelantan?
- ii. What are the contributors to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan?
- iii. How does Muslim entrepreneurs in Kelantan pay their zakat in business?

1.3 Research Objectives

Research objectives are strongly tied with research questions which are used to define the overall and precise intentions and results that a study plans to complete (Aceyourpaper, 2018). The research objectives for this study are given below:

- i. To know the knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

- ii. To understand the contribution factor about knowledge of zakat in business among Muslim entrepreneurs in Kelantan.
- iii. To know the ways Muslim entrepreneurs in Kelantan pay their zakat in business.

1.4 Significance of the Study

There are a lot of varieties of zakat. This research is about how Muslim entrepreneurs in Kelantan give attention and have knowledge about zakat in business. Researchers have limited sources since the earlier study have most about zakat fitrah rather than zakat in business.

In aspect of education, this research will benefit each Muslim entrepreneurs in Kelantan to have knowledge and educate themselves about zakat in business. They also may have new knowledge in this field. In addition, government and industries can gain new data from this research to create new policies regarding zakat in business. The making of new policies may encourage people to pay zakat in business and this will lead to economic development.

Others, researchers also can get the benefits from this study due to full of information and data that they can get from the previous study to do research in the future. This research has given more knowledge about zakat in business. However, future research should be undertaken to improve and have findings on knowledge about zakat in business among Muslim entrepreneurs Kelantan students.

1.5 Limitations of the Study

This study concentrates on Muslim entrepreneurs in Kelantan. All of them are from various experiences and knowledge among the Muslim entrepreneurs.

While the researchers conducted this study, there were several constraints that limited this study. First of all, this study only focuses on Muslim entrepreneurs in Kelantan. Next, this study is facing the time constraints faced with the Covid-19 disease outbreak for the time being. It has been quite hard for us to collect data from informants. Furthermore, this method can collect data and can show strong limitations by facing the current time constraints with the increasing pandemic of COVID-19 disease experienced by the people in Malaysia.

Moreover, the researchers faced a limited time to complete the study. This is because the time given to complete this study is only two semesters or known as one year. Then, this study used only qualitative research design not quantitative research design. Finally, this study only focuses on how the knowledge of zakat in business can be studied, especially to Muslim entrepreneurs in Kelantan by using management research interviews. This study uses only qualitative research.

In addition, this study finds it quite difficult to find information about zakat in business recently introduced in Malaysia. Also, in reference sources there is more research on zakat *fitriah* than zakat business. Finally, the focus of this study was to find out how much understanding, expertise, perception and also the level of knowledge about zakat in business among Muslim entrepreneurs in Kelantan through a survey session in an interview. This study only using qualitative research.

1.6 Contribution of the Study

This study's findings about how the Muslim entrepreneurs in Kelantan respond to the zakat in business of the understanding knowledge, also the awareness and perception. Furthermore, it will redound among the Muslim entrepreneurs to society's benefit, considering that the knowledge of zakat in business. The limited sources of the researcher because of the zakat's program were just introduced in this country since the earlier study. This study has lessons of research issues from the forming and association of zakat in business firms such as giving facilities to the members to build awareness and educate people about zakat in business. Moreover, further research should be undertaken to figure on this finding and to improve knowledgeable of zakat in business among Muslim entrepreneurs in Kelantan.

This study will give the benefit every Muslim entrepreneur in measuring the level of awareness about the importance of zakat in business in life throughout the year. There are 2 types of zakat, namely zakat *fitriah* and zakat *al-maal*, which is zakat in business also under it. Therefore, this study can provide insights to Muslim entrepreneurs in Kelantan, especially for all Muslims on the awareness and importance of knowledge about zakat in business in the current generation. Therefore, this study can help and will give the benefit for those who need more help in the future who have surveyed that has been done from this study where it will provide preliminary data for Muslim entrepreneurs in Kelantan in terms of paying zakat when we are in business world among Muslims.

In this context, zakat in business refers to zakat that must be paid from business property, whether it is based on shipping, mining, agriculture, fisheries, manufacturing, supply, services, or the like, for the purpose of being traded in the form of private business, inter-Islamic partnership business or non-Islamic partnership business, business in all types of companies, cooperatives, or stock business. Therefore, this study also gives awareness to all Muslims about the importance of issues in paying zakat by all Muslim Malaysia in terms of property zakat and zakat *fitrah*. Furthermore, this study can also help the for those who need helps especially groups. The collector of zakat can find out about issues related to the payment of zakat made by the Malaysian community as well as find a way out to overcome this problem.

Finally, this study can also benefit from this study because it is full of information and data that can be obtained from this previous study to make a study in the future. Also, this has given awareness to all people in Malaysia about the importance of doing zakat withdrawals Malaysia. This is because these Muslim entrepreneurs in Kelantan receive less attention and awareness on the issue of zakat in the business in life. As a result, this study will train Muslims to be better and to suggest that zakat in business is acceptable. From this, it will significantly give improve Muslim entrepreneur's knowledge about that strongly and give the positive relationship towards the understanding about zakat in business.

1.7 Definition of Terms

1.7.1 Zakat

There are five pillars of Islamic faith, one of it is zakat. Zakat is defined as an individual's obligation to share their certain proportion of the wealth to a needy person each year. Zakat is a word that describe "purification" and "development." A person that giving zakat entails purifying wealth in order to obtain Allah's blessing and raise its goodness. Zakat is used not only to purify land but also to purify the heart from selfishness and materialism (Rahman, Zakaria, Shaari, Naw, & Zain, 2019). Zakat payment is *fard* or obligatory. Zakat is divided into two types which are zakat fitrah (*al-fitr*) and zakat from earnings (*al-maal*). In this study, we will study about zakat from earning which is zakat in business.

1.7.2 Zakat in Business

Zakat in business is an obligatory tax that must be paid as a consequences of business property, whether dependent on mining, fishing, supply or others as long as it based on the focus of commerce in the form of a private business and a business alliance with Muslims or non-Muslims, some kind of corporation or stock business, and so on (Noor et al., 2017). Zakat in business is a requirement that must be satisfied by those who meet the specified criteria such as the owner of a business must be Muslim and entirely managed and owned by him, enough *nisab*, enough *haul*, the intentions of business and it must be

halal. According to the Shari and Lah (2018), it mentioned that in Islam, each entrepreneurs and business is acclaimed thru zakat in business.

1.7.3 Haul

Adequate *haul* is the calculation of business assets by looking at the final state of the business period which is a full year of business (Kadir, Tarmidi-Tokhid, & Abdullah, 2019). National Fatwa Council of Malaysia mention that definitive *haul* is equal to one year *qamariah* which also indicated to 354.3 days. Attain the Period (*Haul*) unless otherwise specified by Shariah, an asset must be zakatable after a year of ownership. The calculation of business property where this zakat must be paid at 2.5% of the business income.

1.7.4 Nisab

Refer to *nisab* is the minimum amount that will determine if the businessmen are obligated or not to pay zakat. *Nisab* of business zakat is equivalent to the current value of 85 grams of gold. Refer to Kadir et al. (2019), *nisab* can be calculated annually based on the prepared financial situation from an accounting standpoint. The status of *nisab* on the business properties is determinable and does not require any adjustments. As a result, no improvements in accounting standards are excepted for *nisab*.

1.7.5 Knowledge

According to Saad, Farouk, Wahab, and Ismail (2019) study, knowledge is a state of being familiar with someone or something, and it may include statistics, facts, information, or skills gained through experience or schooling. This study will measure according to the informants' understanding of their knowledge of zakat in business fundamentals such as zakat conditions, form of property subject to zakat, zakat measurement, zakat receivers and zakat laws (Saad et al., 2019). Since most of Kelantan people are entrepreneurs and most of them are Muslims, this study might know their level of knowledge. As someone who want to be entrepreneur that have basic knowledge of business, many aspects of information about zakat that will determine their understanding of Islamic taxation (Saad et al., 2019).

1.8 Chapter Summary

In this section, firstly it discussed about the background of the study which involves the general information of zakat and zakat in business. Next, this chapter also discussed about problem statement which mainly focused on how the reactions of Muslim entrepreneurs in Kelantan, towards their knowledge over zakat in business. The research objectives include the research questions that are relevant to this study purpose. Besides, this chapter contains the significance of the study and the contribution of study which commensurable benefits every parties that directly and indirectly connect with it. Also, the obstacles in preparing this study is also has been identified and stated in the limitation of the study. Lastly, this chapter also include some definition of a few key terms that related with this study.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Literature review is a collection of writings of people from a certain time period. A literature review is a crucial aspect of establishing theoretical frameworks and conceptual models because it helps to aggregate research findings to present evidence on a meta-level and indicate areas that need more research. (Snyder, 2019). Chapter two will be focus on literature review of the knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

2.1 Knowledge of Zakat

Knowledge is very important to everyone. It can be obtained through many sources. The term of knowledge has a number of definitions. According to Business Dictionary (2020), knowledge defined as the individual workforce deriving through perceived personal data; recognizing that it derives from its large amount of data, expertise, experience and intended meaning. Besides, experiential knowledge is knowledge derived from our direct interactions with the environment. It may be the result of a powerful interface of demonstrative, rational, and unworldly consciousness, as well as active participation of the entire body and mind (Ettore Bolisani, 2018). For example, to know about zakat in business, a person will try to explore it and get to understand better about it by reading. Skills are essentially about how we put them into

practice by doing things on a daily basis, gaining knowledge and skills in the process. Others, knowledge statements refer to how well we believe we understand a particular piece of information. It is all about how we put what we know into words. Language is a dynamic communication mechanism. It is used to bring people together. The main aim of this study is to know the knowledge about zakat in business among Muslim entrepreneurs in Kelantan.

Zakat is one of the religious duties that all qualified Muslims must fulfil and it also plays an important role in the Islamic fiscal system. Zakat is especially as a major source of income that can be used to fund specific program aimed at achieving social, political, and economic growth among Muslim communities (Haji-Othman, Yusuff, Sauf & Hafsha, 2017). According to National Zakat Foundation, when zakat is not paid, a company's assets are vulnerable to ruin, loss of blessings, and Allah's displeasure. As a result, despite a million-dollar annual revenue and a high profit margin, a business person risks losing money in this world and in the hereafter for failing to fulfil Allah's right. Allah reminds us about eternal and everlasting in the following verse: “Indeed, those who recite the Book of Allah and establish prayer and spend out of what We have provided them, secretly and publicly, can expect a profit that will never perish.” (Qur’an 35:29)

According to Islamic Relief Worldwide (2020), in modern public finance, zakat can be utilized to eliminate absolute and relative poverty, as well as support administrative costs and human wages in zakat-funded institutions social assistance initiatives, promote democracy, human rights and civil freedoms, personal bankruptcy resolution, protection and defense funding, and assistance to homeless people, refugees, and migrants. This clearly demonstrates that everyone must have knowledge about zakat. There are a lot of benefits that everyone gets when a person pays zakat.

Through the creation of purchasing power and the growth of an entrepreneurial culture, zakat will help resolve the problem of poverty by balancing supply and demand in the microeconomic field (Saleh Mohamad, 2021). Added, zakat distribution has a limited but positive effect on aggregate consumption in Malaysia. It should provide other types of cash assistance that can provide beneficiaries with a steady stream of income. Improvements have recently been made in the areas of working capital, business tools, business finance, and working wages (Saleh Mohamad, 2021).

In addition, there are some ways to increase the knowledge of zakat among Muslim entrepreneurs. Concerned about increasing Muslims' understanding and awareness of the zakat obligation, a group of researchers from Universiti Sains Islam Malaysia (USIM) developed Global Zakat Game: Zakat Bijak (GZG). The informative and interactive board game with the elements of wealth zakat was produced as a new medium of teaching and learning to increase knowledge on the third pillar of Islam (Faizatul Farhana Farush Khan, 2017).

The knowledge about zakat must be known by every Muslims. There are rewards for those who pay zakat such as given a great reward for producing wealth merely to gain Allah pleasure, Allah will bless and increase his wealth by keeping that wealth away from something that harms him and keeping him from human interference (Ustaz Muhd Ishlaahuddin Jumat, 2021). The lack of awareness among traders to pay business zakat has caused the Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP) to continue with the third series of Ziarah Zakat programs (Syanty Octavia Amry & Julia Fiona, 2018). In order to make people gain knowledge about zakat, MAIK held business zakat seminars in collaboration with UiTM and the Companies Commission of Malaysia to raise awareness about business zakat (Hazira Ahmad Zaidi, 2020). Not only knowledge, but awareness is also one of the variables of this study.

2.2 Awareness

Based on Cambridge Dictionary (2011), awareness is a consciousness about something that exists, or current perception of a situation or topic based on facts or experience. In general, awareness refers to being intelligent and conscious; being cognizant, educated, and alert. The condition or ability to sense, experience, or be conscious of activities, things, or sensory patterns is known as awareness. An observer may validate sensation data at this stage of consciousness without actually suggesting recognition. A knowledgeable person must contain awareness but the awareness itself is not a type of knowledge. In a broader sense, it is express or quality of realizing something (Gafoor, 2012).

Past zakat research did not draw enough highlights the importance of zakat awareness. Zakat awareness increases a person's future knowledge of the tools of Islamic wealth purification. Raising awareness is important because it allows the citizens and the younger generation to consider and appreciate the value of zakat. Zakat awareness is all about understanding a process to accomplish and fulfil the needs of wealth purification. Zakat awareness instils a belief in the importance of purifying capital in accordance with Islamic law (Ismail & Abidin, 2020).

However, there have been studies conducted in order to spread the importance of the zakat supply chain. According to Doktoralina, Bahari, Hassan, Ismail, and Mardiyah (2020) researched, the study is mainly about to investigate the effectiveness of the relationship between zakat hashtag with zakat awareness and *mustahiq* economics. The study was conducted because they noticed that one of the issues encountered when people who are required to pay zakat lack awareness of this matter. As a result, awareness is the most critical aspect of zakat, as it has direct impact on zakat

supply chain. An increase in zakat collections strengthens the zakat supply chain, which benefits and has a broader impact on the *mustahiq* people and economy (Doktoralina et al., 2020).

Zakat is very important not only because it is an obligatory act of worship, but it can also overcome the problem of poverty that occurs around us. Zakat will help the poor in community, reducing the number of poverty and unemployment (Widyatama, Baso, & Haq, 2020). If the awareness of zakat is increased, the awareness about the importance of helping each other will be noticed as well. In the study of Widyatama et al. (2020), it is important for people to be aware of the legislation requiring them to pay zakat. increasing in awareness will results in a spike of zakat payment. However, if people do not grasp the rule of zakat payment, the potential of zakat cannot be fully realized (Widyatama et al., 2020).

Awareness levels also may differ when it comes to age, ethnicity, and income class especially Muslim entrepreneur in Kelantan. Raising awareness about zakat obligation payment tools and their effects on people's behaviour is another factor that must be assessed in this study. The awareness of paying zakat in business is not the only influential factors to measure the level of knowledge from the entrepreneurs. This is because their basic religious knowledge also play a big part in evaluate their awareness in paying zakat (Ismail & Abidin, 2020).

There is a study that show a positive relationship between religious knowledge and their awareness on zakat payment determination. The study also emphasis that most business owners that are highly religious are often more possible in complying the zakat rules since religiosity is an important factor in zakat-compliant conduct (Ismail & Abidin, 2020).

In Malaysia, majority of entrepreneurs are more likely to pay taxes than zakat because we have been accustomed with this. This is mostly because, according to our regulations, if a business

or firm does not pay taxes, they will be fined, but this does not apply to business or firm that do not pay zakat because they will face no legal consequences (Rahman et al., 2019). But, as for Muslim entrepreneur, paying zakat in business is an obligation according to Islamic law especially for entrepreneur that has fulfilled the condition. That means they have no reason to not pay the zakat. After all, zakat is one of the five pillars of Islam, and all Muslims are required to follow it. If we look onto the aim of zakat, which is to alleviate hunger, protect the vulnerable and weak society, and also it can balance the country's socioeconomic (Sulaiman, Rahman, & Mat, 2019). This is the reason why increasing the awareness of paying zakat in business is important. Furthermore, zakat is one of the tools used to cleanse Muslim's wealth, at the same time teach Muslim to live a simple life and to obtain blessing from Allah S.W.T (Sulaiman et al., 2019)

The awareness of zakat in business is mandatory because companies must know the main reason of why they need to pay their alms tax (zakat). Influences from various parties on intention to pay zakat also one of the indirect awareness that can measure the level of knowledge of Muslim entrepreneurs about zakat in business (Haji-Othman, Yusuff, & Abd Latib, 2018). This study basically is to know the influences of awareness of zakat in business among Muslim entrepreneur in Kelantan. Zakat board can take the initiative by introducing the importance and obligation of zakat in business further to the community especially Muslim entrepreneurs. Indirectly, this will result in arising the awareness which also affect the Muslim entrepreneurs in relation to command of Allah S.W.T that needs to be fulfilled. Not only awareness, but understanding is also one of the variables of this study.

2.3 Understanding

In this study, understanding is defined by Cambridge Dictionary (2019) as knowledge about an issue, scenario, or how something works. And also, zakat means growth, increase or multiplication. The purpose of zakat collection is to ensure equitable wealth distribution, improve the quality of life for *mustahiq* (zakat recipients), and lower the income gap. (Ahmed et al., 2017; Raies, 2020; Rini et al., 2020; Wijayanti & Ryandono, 2020). This demonstrates the spiritual and material growth of the destitute who are eligible for zakat, as well as their wealth. He can get Allah's blessings and boost his religious reward by paying zakat. Giving zakat will raise good acts and, as a result, rank in Allah's eyes.

The other definition of zakat is the solution to purify a Muslim's belongings and soul. The purifying of wealth, referred to as asset mobilisation, is the goal of financial growth and allowable distribution. Furthermore, soul purification entails the ability to be free of hatred, envy, selfishness, and greed. Access to finance is critical, and it is used to improve education, health care, and housing for the poor (Berhane & Gardebroek, 2011; Fianto et al., 2019; Littlefield et al., 2003).

Furthermore, zakat is the third pillar of Islam. Zakat is a fixed amount from a Muslim's surplus wealth and income. In Islam, wealth, its ownership, and distribution are all unique concepts. Furthermore, wealth in Islam is a method for achieving a greater value by which it should be gained, invested, and spent in the proper manner, and to show respect to the individual, his work, and his achievements, his family, and society as a whole. The recipients of Zakat have been specified by Allah (S.W.T) in the Holy Al-Quran, Surah Al-Taubah, verse 60: "Zakat is for the poor and the needy, and amil (those employed to administer the funds), for the *muallaf* (those who have embraced Islam), for those in bondage and debt, those who strive in the cause of Allah and for the

wayfarer; (thus it is) ordained by Allah and Allah is full of knowledge and wisdom.” Zakat’s primary goal is to alleviate poverty through assistance to the poor and the needy and to achieve socio-economic justice by closing the gap between the poor and the rich in the society (Raies, 2020). It can give its rewards covering the life of this world as well as the hereafter.

Accounting for company zakat is a critical component of evaluating it. The Quran, al-Hadith, *al-ijmak ulama*, and *al-qiyas* have all influenced commercial zakat accounting. Firm zakat is levied on a company's net assets after a certain haul. As a result, various types of businesses use a variety of zakat accounting procedures. The working capital model used to calculate company zakat, on the other hand, has been shown to be ineffective for all types of businesses. Al-Quran, al-hadiths, *al-ijmak ulama*, and *al-qiyas* were all used to develop commercial zakat accounting. As a result, businesses use a variety of zakat accounting systems (Zahri, 2014). Businesses in Malaysia utilize a variety of models, including working capital, growth capital, and profit models. Working capital is frequently seen as the Shariah-compliant approach, and it has been endorsed by a number of jurists (al-Qaradhawi, 1999, Rohila & Mohd Zulkifli, 2012, Zahri, 2014 & Ahmed et al., 2016). As a result, this study will examine the level of zakat disclosure methods used by selected Shariah-compliant firms using evidence from the Quran, al-Hadith, *al-ijmak ulama*, and *al-qiyas* on the computation of company zakat. This qualitative study employs procedural content analysis to obtain confirmation of company zakat accounting practices disclosure.

However, the adjusted working capital model used in computing company zakat, according to Zahri (2014), is not applicable to all types of businesses. The Adjusted Growth Capital Model, on the other hand, is appropriate for financial and Islamic banking institutions, Takaful providers, and firms that do not meet the current asset and liability requirements of the Federal Territory of Kuala Lumpur's Zakat Collection Center. Zakat transparency is also encouraged among Muslim-

owned businesses in order to give clients a complete description of how zakat is calculated, what steps are used, and how much zakat expenditure or zakat must be paid in a given accounting period. This methodology is suited for firms who do not provide accounting or financial accounts, such as solitary dealers, night market dealers, restaurant operators, and others, according to the Zakat Collection Center, Federal Territory Kuala Lumpur.

Prior to this, business zakat valuations only required zakat payment based on inventory or items sold. In addition, it was discovered that zakat officials utilize a variety of methods to compute commercial zakat. Nonetheless, the authorities have made effective and successful efforts to streamline and modify this technique. This complex method was released by the Department of Islamic Development Malaysia (JAKIM), and it is now used by almost all state zakat administrations. The two forms of firm zakat procedures are the *'urfiyyah* methodology and the *shar'iyyah* approach (JAKIM, 2001).

Finally, the most common misconception about Islam, both among regular Muslims and among religious leaders, is that it is a faith that discourages the growth of riches. Clearly, Islam encourages all Muslims to amass wealth but there are three important set of conditions in order for wealth to be properly accumulated. Next, wealth must be managed responsibly to benefit society. And lastly, this wealth is in no way lost or distracting Muslims from the belief in Allah. Not only understanding, ways to pay zakat is also one of the variables of this study.

2.4 Ways to Pay Zakat

The zakat management system in Malaysia has begun to stand up since the pre-colonial era in which the Muslim community at that time has paid zakat *fitriah* only to *Amil* consisting of religious teachers. In Malaysia, all states have zakat institutions responsible for zakat collection and distribution management. Today our country has 16 Islamic banking institutions as well as three financial development institutions conducting Shariah-based banking management (Bank Negara Malaysia, 2016), while 14 state zakat institutions are responsible for conducting zakat management (Eza Ellany, Mohd Rizal & Mohamat Sabri, 2014). However, only 14 out of 16 Islamic banks and three financial development institutions that exist in Malaysia have successfully established cooperation with state zakat institutions for collection and zakat payments (Mohd Faisol, 2016).

In Malaysia, there are 11 zakat payment methods have been prepared by state zakat institutions to the Muslim community for the convenience of paying zakat (Lembaga Zakat Selangor, 2018). These methods can be used by Muslims to make zakat payments through state zakat institutions, Islamic banking institutions and other institutions. According to Mohd Faisol (2016), zakat payments can be made through zakat counters, payment via online services, payments at bank counter, credit card payments, payment via cheque or bank drafts or remittances, payments via phone banking, payment via short message service (SMS), payment via Auto Teller Machine (ATM), payments through the salary deduction scheme, payments through zakat counters at the Institute of Higher Education and zakat payments through the post office. Online services such as Internet banking, post office counters, bank counters, telephone banking, short message service and zakat counters in various places are aimed to help Muslims fulfil zakat more easily

and as well as enhancing zakat collection of years (Muhsin, 2016). The most common zakat payment methods provided by zakat institutions in Malaysia are zakat mode of payment at state zakat institution counters, usually accompanied by zakat payment via direct debit scheme and internet banking, which are made available by all state zakat institutions except Perlis (Eza Ellany, Mohd Rizal & Mohamat Sabri, 2014).

Advanced systems and technologies are certainly needed in modern life now. Many facilities were created as a result of human thought to facilitate human activities. Human activities are increasingly dense and complex leading to technological expansion and innovation (Mulyadi et al.,2018). Zakat institutions have diversified the methods of zakat payment for Muslims in order to save time and simplify the method of zakat payment, in line with the development of information technology. Online payment, also known as e-payment, is one of the electronic payment methods. It is qualified to perform the online payments via the internet network in a simple and quick manner without the use of a traditional method (Saadah, 2008). E-Zakat Payment System is a method of paying zakat online. It is an online money transfer platform that facilitates the payment of zakat between banks and zakat institutions.

The latest innovation in providing facilities to special zakat payers is payment through salary deduction or better-known as the *Skim Berkat*. According to the Government Gazette dated 1 January 2004 zakat payments can now be deducted from the monthly tax deduction (Lembaga Zakat Selangor, 2018). The *Skim Berkat* aims to encourage individuals who are eligible for zakat to start zakat by caring for the eight entitled *asnaf* (Majlis Perbandaran Klang, 2017). Payment of zakat *maal* can also be made through Post Malaysia counters through the Zakat Payment Slip provided at payment counters. In addition, through the bankislam.SMS facility at the same time makes it a complete and comprehensive banking alternative. With bankislam.SMS allows

customers to access zakat payment services provided through any mobile phone service network. The bankislam.SMS facility is open to Bank Islam (Smart Card) cardholders only.

However, Malaysia is hit by the Covid-19 Pandemic in February 2020. The government has directed all the people to do all forms of financing, banking, payment, and others done digitally including payment of zakat (Mohd Ghadafi, 2020). All Islamic Religious Councils and Zakat Management Agencies in Malaysia will optimize the method of paying zakat online to make it easier for payers to fulfil their obligations more quickly and safely (JAWHAR, 2020). According to Dr Zulkifli Mohamad al-Bakri (2020), all Muslims are encouraged to pay zakat through the online system to promote non-touch payments. This is intended to prevent the spread of the Covid-19 outbreak. This is in line with *Qawaid Fiqhiyyah, Al-Darar Yuzal* (harm must be eliminated) is the general maxim that shows the importance of removing all kinds of harm. This means that if harm is expected to occur, then preventive measures must be taken to ensure the preservation of life and health of individuals and the general public. The words of Allah SWT in *Surah Al-Baqarah* verse 195 means: And spend of your substance in the cause of Allah and make not your own hands contribute to (your) destruction; but do good; for Allah loveth those who do good.

2.5 Underpinning Theory

The theory of knowledge (ToK) is taken into account when determining what it means to "know." Rather than studying a specific topic, theory of knowledge (ToK) seeks to investigate more philosophical concepts about what it takes to learn knowledge and how to relate that knowledge to real-world scenarios (Mark, 2020). Theory of knowledge (ToK) is strongly linked to epistemology. Epistemology is a branch of philosophy that investigates the nature of reality, perception, and truth. Philosophers are concerned with deciding the foundation of all knowledge and establishing principles and guidelines for determining the validity of such statements (John, 2014).

Theory of knowledge is associated with how we come to comprehend truth. It is the process by which we acquire, express, and validate our awareness or knowledge statements about reality (Jimoh, 2017). According to Catalyze Center for Learning (2018), the ToK framework has two main components which is ways of knowing and areas of knowledge. Ways of knowing is a mixture of ways of understanding such as sense awareness, reason, sentiment, confidence, creativity, intuition, memory, and language while areas of knowledge are the subtopic such as mathematics, human sciences, history, religious knowledge systems and many more. Figure 2.1 shows the illustrations of ToK framework.



Source: image by Steven Barbour

Figure 2.1: Theory of Knowledge Framework

Based on the framework, there are few factors that cut through human ways of learning and gaining knowledge areas such as the essence of knowing, communities of knowledge, the viewpoint of the knower and the uses of experience and validations of information statement (Learning, 2018). In this study, this theory can determine the Muslim's entrepreneur limits of their own knowledge about Islamic taxation. From thus factors, the knowledge can be measures and can be taken into consideration on how they gain the knowledge of zakat in business. Therefore, this theory is suitable to help this study in identifying the level of knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

2.6 Chapter Summary

In conclusion, chapter two has discussed the literature review on research and it is based on the study of acceptance by Muslim entrepreneurs in Kelantan. From here the chapters of all relevant literature have been discussed and studied on the research of acceptance of Muslim entrepreneurs, awareness, understanding and the ways to pay zakat. The researcher also elaborates on the variables involved in this study by providing dimensions, elements, and definitions on the acceptance of zakat in business by Muslim entrepreneurs in Kelantan.

Following that, the practice of zakat can adapt its production to be charitable, as well as expel the nature with stinginess and greediness elements. This fact is felt more by zakat producer, who also recognizes that zakat is more important in increasing property than in decreasing it. Furthermore, Allah SWT demonstrates to the owner how to use and grow the property.

Furthermore, Allah SWT rewards those who generate value solely for His pleasure. Zakat can also help to improve the bonds of brotherhood and love that exist between zakat producers and others. Doing great right can boost our praise and lessen or even eliminate our sins. Rasulullah SAW said, "*Charity extinguishes sin as water extinguishes fire.*" (In HR. At-Tirmidhi and An-Nasaa'i). As a Muslim, it is our requirement to fulfil the Quranic calling to share our wealth in accordance with the Quran.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

According to Sileyew (2019), the path that researchers must take in order to conduct their research is referred to as research methodology. It demonstrates how these researchers formulate their issue and targets, as well as share their findings results generated during the period of study. The aim of the research is to study the knowledge about zakat in business among Muslim entrepreneurs in Kelantan. There are several factors that influence the knowledge about zakat in business among Muslim entrepreneurs in Kelantan had been identified. Among of them are awareness of zakat in business, the understanding of each Muslim entrepreneurs about zakat in business and as well as how much Muslim entrepreneurs' knowledge on the ways to pay zakat. This study can demonstrate the extent of knowledge about zakat in business among Muslim entrepreneurs in Kelantan by using the appropriate data collection method.

3.1 Research Design

The methods used in research investigations for gathering, evaluating, translating, and reporting data are referred to as research designs (Creswell & Clark, 2007). It is the overarching strategy for linking conceptual research issues to important (and achievable) empirical studies. To put it another way, the study design helps determine how the necessary information will be

gathered and evaluated, as well as how all of this will be used to respond to the research questions (Grey, 2014). According to Robson (2002), there are three types of research designs: exploratory, descriptive, and explanatory. The strategize for a study that clarifies the procedures that researchers must implement to achieve their research objectives or test the assumptions stated for their researchers is referred to as research design (McDaniel and Gates, 1999). The causal research design is also thought to be the best technique for evaluating the study's correlation and causation results. Basic insights for new inquiries can be obtained from sources such as experience surveys, case studies, secondary data, and pilot studies. At the end of this study, it can provide benefits and good wisdom to Muslim entrepreneurs in Kelantan through knowledge about zakat in business widely and the factors that contribute to zakat in business among Muslim entrepreneurs in Kelantan.

Methodology refers to the selection and implementation of the best strategy for dealing with a practical or theoretical problem, whereas method refers to how data is collected (Kaplan, 1964). In short, as previously said, method is concerned with “how to” gather data, whereas methodology is concerned with “why to” gather data in a particular manner. Besides, this type of research is also more suitable to be done when some background information, knowledge or understanding of a particular problem is either already known or is in the literature. Qualitative research can be seen comprehensively through the attitudes, behaviors, and experiences with methods such as interviews or focus groups. He sought to get in-depth opinions from the informants. By using qualitative methods by collecting data for this study, it can prove the knowledge of zakat in business among Muslim entrepreneurs in Kelantan that has been identified, the results in this study or otherwise.

Berg and Howard (2012) use terms like definitions, ideas, interpretations, analogies, signs, and an explanation of things to define qualitative research. This definition makes it apparent that qualitative research includes all of the tools needed to elicit recall and aid in issue solving. Qualitative data techniques, such as observations, open-ended questions, and in-depth interviews conducted via audio or video, collect information from informants in their natural surroundings. Participant observations and focus groups of qualitative research approaches provide a broader understanding of behaviour. Thus, qualitative research methods yield a wealth of information about real-life types of experiences (De Vaus, 2014; Leedy and Ormrod, 2014). This technique can also be used for data collection and will provide a comprehensive picture of the study in terms of the informants.

Even though qualitative research relies on the gathering of non-numerical primary data such as pictures and words by researchers who act like their own methods, it is particularly well suited to emphasis on quality information and facts (Johnson and Christensen, 2012). This qualitative research system is considered a unique approach. In this study, this method can provide an advantage for us to obtain a representative sample of our target population, namely Muslim entrepreneurs in Kelantan. With that, the findings of our study can generate response rates are generally very high through face-to-face interview. This type of interview consists of administering in an orderly manner questionnaires and trained interviewers submitted fixed - choice questions in a consistent format. To obtain more accurate results from the overall survey, the interviewer should be organized and knowledgeable in the topics presented and should strive to obtain an unbiased response.

Thus, inductive, rather than deductive, thinking can be seen based on the qualitative research that constructs the premise. Moreover, observers and data are significant differences from

quantitative research and have strong correlations where the researcher is outside of the phenomenon being investigated. It is from this element of observation that raises the question that the researcher is trying to explain. There is no starting point of truth or solid assumption from which the researcher can begin (Leedy and Ormrod, 2001).

3.1.1 Study Population and Sample Size

A population is a different group of individuals, whether it is a nation or a group of individuals who share a similar characteristic. A population refers to a group of individuals from which an information will be collected for a statistical study. As a result, a population can be defined as a set of people who share a common trait. The term population refers to the entire group of individuals, activities, or items of interest that researchers find relevant (Uma and Roger, 2013). The population of this study is more focused on Muslim entrepreneurs in Kelantan. The reason why this study is focused on Muslim entrepreneurs in Kelantan is because Kelantan is a state whose community is mostly Muslim. They are knowledge, awareness, understanding and the ways to pay zakat.

A sample, not the full population, is a statistically meaningful fraction of a population. As a result, the approximate standard deviation, or standard error, of a statistical study of a sample's results from the full population must be reported. Only a population-wide analysis would have no standard error. The sample is a subset of the overall population. It is made up of a number of members chosen from among them. In other words, the sample contains some, but not all, of the target population (Uma & Roger, 2013). As an outcome, a sample is a subset or subgroup of a population. As a researcher,

we should be able to draw broad conclusions for the population participating in this study by selecting a sample. Meanwhile, the sample size of this study consists of 12 Muslim informants who are involved in the activities of entrepreneurs in business in Kelantan. This study has selected twelve informants because the average is between 5 to 12 informants.

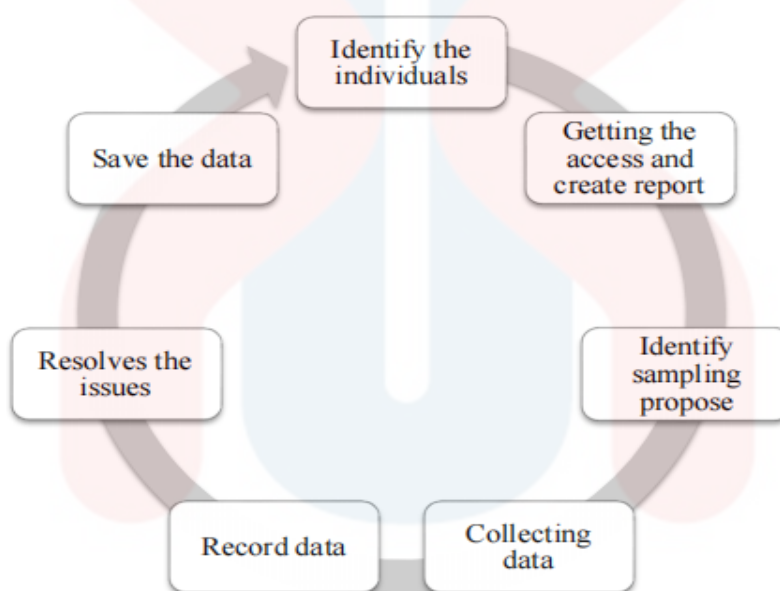
3.1.2 Research Technique

For this study, qualitative data was chosen as the research approach. Furthermore, qualitative data is information in the form of words generated from interview notes, focus group transcripts, open-ended question answers, video recording transcripts, online product experience tales, news articles, and other sources (Uma & Roger, 2013). Repeated sampling, data collection, and data analysis may be used in qualitative research. In this study, we collect data and information about this matter through online which is voice chat, google meet like through the mobile phone. It is because of the nowadays, cases of Covid-19 pandemic are increasing in Malaysia.

Qualitative in-depth research is an excellent tool to use in planning and evaluating programs extensively because they use open, discovery-oriented procedures, which allow interviewers to delve into the sentiments and viewpoints of respondents on a certain topic (Lisa, David & Debra, 2011). The informant not only gave an opinion but also explained in detail about the matter. Therefore, in-depth interviews are an appropriate method or means to study or make a survey on the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. In addition, while using this method there are some drawbacks that it is possible that invalid data or factual deviations will appear during these Covid-19

disease outbreak seasons. This is because, this interview cannot be explored or investigated too deeply on the constraints faced at this time.

3.2 Data Collection



Source: Creswell (1998)

Figure 3.1: The Data Collection Process

Data collection is the process collection and gathering of data on variables in the study that enables researchers to answer research questions, test theories, and review the outcomes. The data collection methods track information flows locally and measure available information for system process improvement, determination methods, and attack prevention (Zhou, Yan, Fu, & Yao, 2018). Data is divided into two categories which is qualitative and quantitative. Qualitative

techniques seek to answer the inquiries of "how" and "why" a successfully perform, and they typically employ unstructured data collection methods to accomplish this (Kabir, 2016). The nature of quantitative data is numerical, and it can be calculated using mathematics. To quantify quantitative data, various scales are used, including the nominal scale, ordinal scale, interval scale, and ratio scale. Such information frequently (but not always) includes measurements of something. Quantitative methods focus on the "what" of the program (Kabir, 2016). Both methods have advantages and disadvantages. Qualitative method is use for this study.

Based on Figure 3.1, the data collection process starts with identify the individuals or informants. This is suitable for our semi-structured interviews. Qualitative interviewing is a data-gathering technique that can be used in a variety of analytical techniques and thus be used to answer a variety of research questions (McGrath, Palmgren, & Liljedahl, 2018). The researchers will then provide the informants the questions that they must answer before the interview session begins. All related questions will be answered and thoroughly explained. The interview is conducted in order to know the background of informants and collect the information as much as needed that related to our research. Through this we can get the access and create the report with the information given.

Then, identify the sampling propose. This research is focused on Muslim entrepreneurs in Kelantan. So, data will be collected and recorded from them only through interview. The entire interview will be documented in its entirety to ensure that no information is lost besides taking notes on the information provided by the informants. The information will be transcribed and saved as our information. The information will be processed and used in our research. The information collected will be organized into parts or categories. The issues will be resolved and saved.

3.2.1 Interview Protocol

A directed and deliberate talk between two or more persons is referred to as an interview. Interviews come in a variety of shapes and sizes. The use of a standard interview guide is essential for gathering high-quality data from interviews. Creating a trustworthy interview guide, on the other hand, is a challenging task, particularly for new research groups (Yeong, Ismail, Ismail, & Hamzah, 2018). Interview sessions are used to collect data in many qualitative investigations. Interviews are the most direct and open way to gather thorough and rich information about a topic (Barrett & Twycross, 2018).

Semi-structured interviews are a frequent method for gathering qualitative data; however, the effectiveness of this technique is highly dependent on the researcher-informants relationship, rapport, and level of trust created (Brown, & Danaher, 2017). First and foremost, the researchers will determine and finalize the questions they want to ask their informants. The interviewer should introduce themselves and the study's objective during the interview. There will be some ethical considerations. During the interview, interviewer must adhere to the interview protocol ethically and record all relevant information using a notebook, recording device, audio, or some other type of recording device. This because to avoid having missing data in the results.

Furthermore, make certain that all of the questions raised during the interview are addressed. When the interview is over, make sure the recording devices are switched off and write down if there are any additional details. Not only that, but this procedure also aids both the interviewer and the informants in determining whether any questions are deceptive. As a result, the informants may provide a detailed description, especially in

response to important questions. During conducting an online interview, keep the following tips in mind. Time is not a concern because both researchers and informants will have their own space to share their thoughts and opinions freely.

Table 3.1: Draft of Questionnaire for Interview

No.	Section	Objective
1.	<p>Section 1: Knowledge about zakat in business.</p> <p>Do you understand about zakat in business?</p> <p>Do you know that as a Muslim entrepreneur, it is an obligation to pay zakat in business if the business already fulfils the condition?</p> <p>Do you know the conditions that require you to pay zakat in business?</p>	<p>To know the knowledge of zakat in business among Muslim entrepreneurs in Kelantan.</p>
2.	<p>Section 2: Factors that contribute to the knowledge of zakat in business.</p> <p>Where did you gain knowledge about zakat in business?</p> <p>Have you attended a sharing session such as seminars or talks about zakat in business?</p>	<p>To understand the contribution factor about knowledge of zakat in business among Muslim entrepreneurs in Kelantan.</p>
3.	<p>Section 3: Ways to pay zakat in business.</p>	<p>To know the ways Muslim entrepreneurs in Kelantan</p>

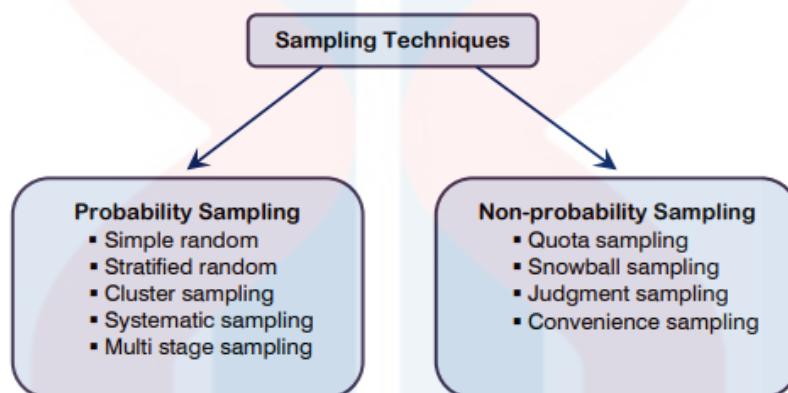
	<p>In which platform do you pay zakat in business?</p> <p>How did you calculate zakat in business that you want to pay?</p> <p>What is your suggestion to improve to encourage Muslim entrepreneurs to pay zakat in business?</p>	<p>pay their zakat in business.</p>
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The figure shows the list of questions prepared to be asked to the informants. These questions are semi-structured. The questions are broken down into 3 sections which are about the knowledge about zakat in business, the factors contribute to the knowledge about zakat in business and the ways to pay zakat in business among Muslim entrepreneurs in Kelantan. The interview has a significant impact in drawing up the report to ensure that the purpose of this research is attained.

3.2.2 Sampling Technique

Sampling is the probability sampling method from an individual or a group of people for a specific research objective (Pooja Bhardwaj, 2019). Sampling, according to Syahremai (2016), is the method of performing surveys from a sample population in order to describe the entire population of a study. The purpose of sampling is to produce a sample that is representative of the general population in terms of the different factors that the researcher is focusing on. This important that the study observes a small portion of the population and draws broad conclusions about the population portrayed by the sample. In

the sampling process, the researchers select a few elements of the population as the subject of the sample. The elements of population are being selected as the subjects is depend on the selection of sampling technique by researchers. Generally, sampling technique are classified as probability sampling or non-probability sampling (Hamed, 2016). Figure 3.2 below show the numerous types of sampling technique.



Source: Hamed (2016)

Figure 3.2: Sampling Techniques

Probability sampling, according to Shona McCombes (2019), indicates that every member of the population has a chance of being selected. Quantitative research is equated with probability sampling processes. Probability sampling is the most bias-free, but it may be the most time and energy-consuming sample for a moderate criterion of sampling error (Brown, 1947). Simple random sampling, stratified random sampling, systematic random sampling, cluster sampling, and multi-stage systematic sampling are some probability sampling methods. Qualitative researchers, on the other hand, frequently use non-probability sampling. Non-probability sampling entails selecting a sample from a known population based on predetermined criteria. Non-probability sampling is a sampling

technique where there is no baseline for forming an opinion about the probability of universe components and included in the research sample (Etikan and Bala, 2017). Quota sampling, snowball sampling, judgement sampling, and convenience sampling are some probability sampling techniques.

In the qualitative research, the researcher used the judgment or purposive sampling method as the technique to gather the information from the sample in the population. When units are chosen for inclusion in a study based on the researcher's professional judgement, this is known as judgement sampling or purposive sampling (Bruce, 2018). Purposive sampling refers to the sampling procedure in which a group of informants with specific characteristics are chosen as study informants based on the researcher's knowledge and specific research objectives. This means that not all other studies in its population were selected by the researcher as informants. The study sample is not a random sample, and the study's findings cannot be generalized to the entire population because the sample does not represent everyone in the population. The results of the study represent only the selected group of study subjects.

In this research, the selected sample is Muslim entrepreneurs in Kelantan because they are people who are directly involved in zakat in business. The selected sample is involving all Muslim entrepreneurs throughout Kelantan and the researchers choose the purposive sampling in selecting the sample. The purposive sampling allows the researchers to know in depth on the awareness, understanding, and ways to pay zakat, based on the Muslim entrepreneur's knowledge about zakat in business. This purposive sampling will help the researchers get the data and information that related to the knowledge about zakat in business among Muslim entrepreneurs in Kelantan. In interviewing the informants, the

researchers will focus on the questions that involved with the knowledge about zakat in business among Muslim entrepreneurs in Kelantan and make sure all the require information meet with the objectives of the study.

3.3 Data Analysis

Analysis defined as a researcher process to interpret collected data. While data analysis is a systematic process in managing and displaying the findings of research in an easy-to-understand format (Firdaus,2015). Data analysis is the process of organizing and synthesizing data, as well as analyzing and interpreting research results. Indicated by Patton (1987), there are three things occur during analysis which is data organization, data summarization and categorization and data pattern and themes. Content analysis, grounded theory, framework analysis, discourse analysis, and narrative analysis are the five categories of qualitative data analysis (John Dudovskiy, 2011).

To conduct a study, researchers need software that can help them gather data as quickly as possible. Qualitative data collection software can aid in the explanation, understanding, and explanation of individuals and circumstances in symbolic qualitative data content. Qualitative Data Analysis Software is a platform that aids in the processes of literature review, transcription evaluation, discourse analysis, text interpretation, recursive indirection, and information interpretation in order to get accurate decision making. Qualitative data forms include phone interviews, personal interview, focus groups, email interviews, face-to-face interviews, nominal groups, Delphi groups, participant observations, and document collection. There are various data analysis software that can help researchers such as Atlas.ti, NVivo, MAXQDA, Quirkos and many

more. However, in this study, the researchers focusing on using Atlas.ti software which help the researchers save their time in analyzing qualitative data.

Atlas.ti is a powerful workbench for analyzing qualitative data from enormous amounts of text, pictures, audio, and video. This software arranges, reassemble, and manage collected data in a creative and systematic ways. The goal of Atlas.ti is to assist researchers in identifying and methodically analyzing sociological situations hidden in unorganized data such as text, digital media, and geographic information. The application integrates resources that enable the user to pinpoint, code, and annotate findings in primary data, as well as weigh and evaluate their importance and interpret the frequently important relations between them (Lewins, Ann & Silver, Christina, 2007).

Atlas.ti organizes massive amounts of paperwork and keeps a record of all notes, captions, codes, and transcripts in all fields that require close inspection and review of main media, such as text, photographs, sound, YouTube clip, and geo information. It also processing approach and visual analytics tools designed to provide new observational viewpoints on the material. The reason for the use of Atlas.ti software in this study is because Atlas.ti software has various functions that can help researchers in the study. Data for this study will be collected through interview with Muslim entrepreneurs in order to know the knowledge about zakat in business.

3.4 Reliability and Validity

The two most important aspects of any research are its reliability and validity. The rigor of qualitative research is equitable to the theories of reliability and validity, both of which are levels of commitment of quality (Cypress, 2017). The ideas of reliability and validity have been operationalized beautifully in quantitative writings but were regarded irrelevant to qualitative investigations in the 1990s (Cypress, 2017). In qualitative research, reliability and validity increase clarity while decreasing the possibility of selection bias (Mohajan, 2017). The qualitative paradigm considers reliability and validity to be trustworthiness, rigor, and quality (Golafshani, 2003).

The continuity, sustainability, and repeatability of informant reviews, as well as the researchers' ability to access and record factual results, are all significant considerations in reliability (Brink, 1993). Discussion, delving deeply into themes, and going beneath the surface are all aspects of qualitative research. Dependability in qualitative research refers to the consistency of reactions to multiple data set coders. It could be improved by taking detailed qualitative data with recording equipment and then translating the digital information (Rme, 2020). The analysis of trustworthiness is essential for assuring the reliability of qualitative research (Golafshani, 2003). If the reliability in the research is proven, that is the only way for the existence of validity.

According to Rme (2020), the terminology used to describe validity in qualitative research may differ from those used in quantitative research. Because qualitative research involves people understanding humans, it is an inherently subjective activity from the start. Even though some qualitative researchers have argued that the term "validity" does not implement to qualitative

research, they have recognized the need for some sort of qualifying check or analysis for their study (Golafshani, 2003).

According to Hayashi Jr, Abib, and Hoppen (2019), in qualitative research, five validity requirements have been proposed: triangulation, the formation of a research corpora, a thorough, comprehensive, and full description of the study done, astonishment, and informant responses (communicative validity). Triangulation is one of the most excellently qualitative research criteria. Triangulation is the interaction of information gained from information gathered from many resources in order to increase comprehension of the study in question and, as a result, the trustworthiness or reliability of the results (Hayashi Jr et al., 2019). The aim of developing research reliability and validity is to ensure that the system is sound and measurable, as well as that the assumptions are reliable.

Selected respondent for this study is Muslim entrepreneurs in Kelantan especially entrepreneurs near our campus. Since mostly entrepreneurs there are Muslim, they might be the most suitable respondents that to be expected might have the trustworthiness about their knowledge in zakat in business since they already in the industry. Informant's respond on exclamation of zakat in business, will open researchers' mind and give some trustworthiness in order to know the reliability of knowledge in zakat in business itself.

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3.5 Data Collection Procedure

Data collection is the systematic acquisition and measurement of data on variables in the study in order to answer specific research questions, test hypotheses, and percent of overall. Participant observation, interviews, and focus group discussion are the most often utilized data collecting method for qualitative study (Moser & Korstjens, 2018). For this study, we will use the interview methods to collect data. Interviews are another type of data gathering method in which an interviewer asks informants questions in person, face-to-face. The aim of the qualitative research interview is to describe the suitable of important themes in the participants' lives. The primary goal of interviewing is to comprehend the significance of what participants say (Moser & Korstjens, 2018).

In qualitative research, data collecting is unstructured and fluid. While conducting fieldwork, you frequently make data collecting decisions, with the driving questions being with whom, what, when, where, and how. Open questions in surveys are the most basic or 'light' kind of qualitative data collecting. Since in this research, data collection will be done through face-to-face interview, the data will be analyzed through ATLAS.ti software. ATLAS.ti is an analysis and coding tool for qualitative research including for field notes, as well as constructing literature reviews, data visualization and networks diagram. ATLAS.ti is an advanced platform for analyzing massive volumes of lingual, graphic, sound, and video data. Following data processing, the findings will be incorporated in the study's results and summarized.

In data collection procedures, flowchart is a must tools for improve of process. The flow chart is used by the researchers throughout the research. The flow chart is as follow:

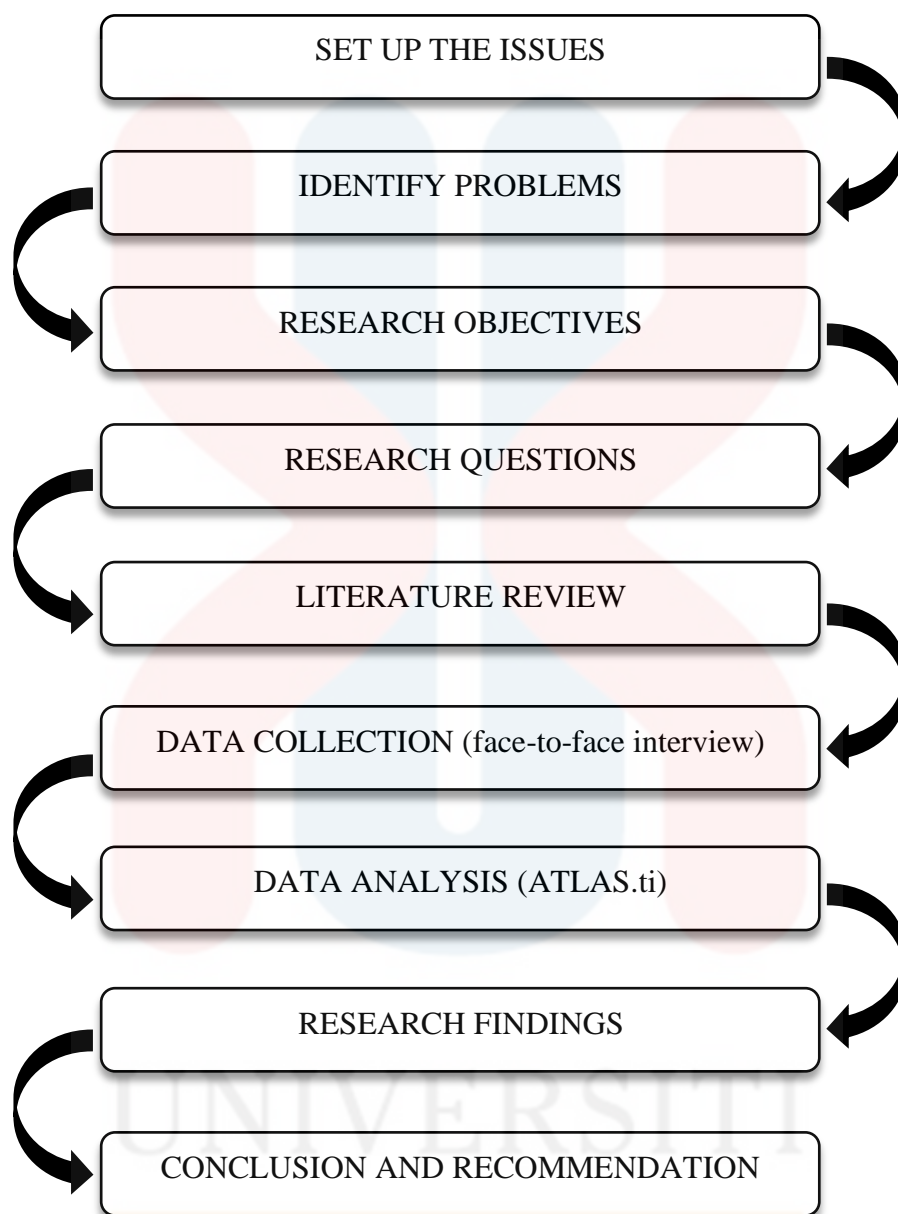


Figure 3.3: Flow Chart of the Research

According to the flow chart, the method of collecting the data start with identifying the main issue that want to be highlighted in the study and followed by identifying the problems that founds in the study. From this point, the researcher needs to set the research objectives and questions as a starting point before moving on to a broader debate. Next, the literature review will

be discussed more detailed over variables that related with the problems that needs to be study. Face-to-face interviews are used by researchers to collect information in a proper and reliable manner. The interview session between researcher and informant must be done with those that were carefully chosen and questioned. From the acquired data information, it will be extensively evaluated in order to obtain the study's results. Finally, a conclusion and recommendations to enhance the study will be created based on the findings.

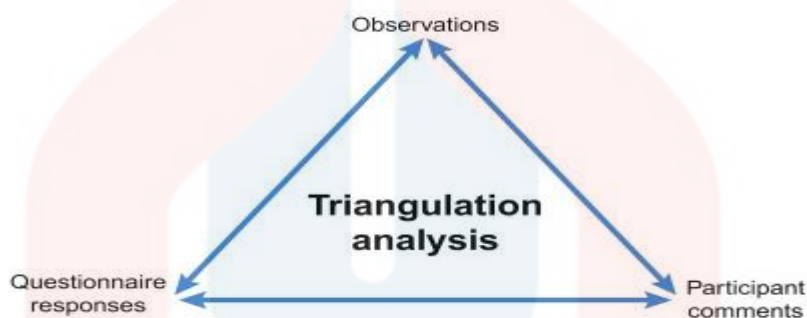
3.6 Triangulation Method

Triangulation in qualitative research refers to the use of different techniques or information sources to gain a comprehensive understanding of occurrences (Patton, 1999). Triangulation has also been identified as a qualitative research tool for estimating significance by blending data from multiple sources. The four types of triangulation are technique triangulation, methodological triangulation, hypothesis triangulation, and required data triangulation. In qualitative research that involve interviews, observations, and field notes, this sort of triangulation is frequently used. Method triangulation is the initial sort of triangulation. The employment of different data gathering methods for the same occurrence is referred to as technique triangulation (Polit & Beck, 2012).

This type of triangulation, which is frequently used in qualitative studies, includes interviews, observations, and field notes. The participation of two or more researchers in the same research to provide various assumptions on the issue is referred to as investigator triangulation. Theoretical triangulation, on the other hand, analyses and interprets evidence using many ideas. Different ideas or hypotheses aid and support to contradict the study's conclusions in this form of

triangulation. This type of triangulation can give verification as well as new perspectives, increasing the importance of the research problem (Denzin,1978).

The triangulation of such sources of data entails gathering information from a wide range of people, including members of society, groups, families, and communities, in order to gain diverse perspectives and verify the results. In this study, we will conduct an interview or interview one of the zakat office staff to obtain the following certainty or assertions regarding Muslim entrepreneurs' knowledge of zakat in business in Kelantan.



Source: Barnum, C. M. (2021)

Figure 3.4: Triangulation Analysis

Based on Figure 3.4, a technique to examine the findings as a whole is to triangulate the data from research using a mixture of elements. We can triangulate information from different sources, such as server log data, call center data, and so on, in accordance with the information sources from interviews. Furthermore, we can intercept data from multiple usability tests in iterative research to search for evidence of progress (or not). It is much easier to compare and contrast results when utilize the same questionnaires in each interview.

3.7 Chapter Summary

Chapter three contains explanation on methods that has been utilized to gather data relevant to the research question. The selected research design, population and sample size study, research technique and data collection procedure. This chapter also goes through the data analysis that was used. The qualitative method is chosen for field research including a gathering of interviewees in the research process. The systematic research planning can help facilitate data and research information to be collected, analyzed, and evaluated. Therefore, this research is important in the study of knowledge about zakat in business among Muslim entrepreneurs in Kelantan.

CHAPTER 4

RESULT AND DISCUSSION

4.0 Introduction

The purpose of this study is to investigate the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. An appropriate analysis is used in this paper to discuss the relationship between the factors that influence the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. There are several factors that influence the knowledge of Muslim entrepreneurs in Kelantan on zakat in business, factors that influence the awareness of Muslim entrepreneurs in Kelantan on zakat in business, factors that influence the understanding of Muslim entrepreneurs in Kelantan on zakat in business and at the same time researchers can list several ways to pay zakat in business. Data analysis has numerous facts and methods that go by a few names, encompasses a wide range of strategies, and is employed in a wide range of business, research, and social science fields (Belle Selene Xia, 2014).

This study is able to provide the level of knowledge about zakat in business among Muslim entrepreneurs in Kelantan by applying appropriate analytical methodologies in data collection. The results of the qualitative analysis will serve as the foundation for further inquiry (Walker, 1988). Researchers employed triangulation techniques to ensure the study's validity. Triangulation techniques, according to Robson (2011), can assist overcome all threats to the validity of a study. In this study, researchers have interviewed 12 Muslim entrepreneurs in Kelantan as informants. The researcher also interviewed a Penang Zakat officer to confirm the results of the study. The detail of the interviews is as table 4.1 shown below:

Table 4.1: The Details of The Interviews

No	Date & Time	Interview Platforms
1.	02 nd November 2021 10:30 am – 10:45 am	Interview through Phone Call
2.	07 th November 2021 10 pm – 10:10 pm	Interview through Phone Call
3.	08 th November 2021 10 pm – 10:10 pm	Interview through Phone Call
4.	31 st October 2021 8:30 pm – 8:40pm	Interview through WhatsApp Call
5.	06 th November 2021 8:30 pm – 8:45 pm	Interview through WhatsApp Voice Message
6.	07 th November 2021 9 am – 9:15 am	Interview through WhatsApp Voice Message
7.	28 th October 2021 10 am – 10:10 am	Interview through Phone Call
8.	30 th October 2021 10am – 10:15 am	Interview through Google Meet
9.	31 st October 2021 2 pm – 2:10 pm	Interview through Phone Call
10.	28 th October 2021	Interview through WhatsApp Message

	2 pm – 2:05 pm	
11.	11 st November 2021 6 pm – 6:05pm	Interview through WhatsApp Message
12.	11 st November 2021 10:30 pm – 10:45 pm	Interview through Phone Call

4.1 Findings

A collection of approaches known as qualitative descriptive analysis aims to characterize the sensory properties of items using technical terminology. Of all the qualitative research methods, qualitative descriptive studies are the least "theoretical." The goal of qualitative descriptive research is to learn more about the nature of the events being studied. As a result, data gathering entails a small number of organized, open-ended, individual or focus group interviews, ranging from minimum to considerable (Lambert & Lambert). When a researcher or investigator wants to learn more about a new topic of study or determine and hypothesize important concerns, qualitative research approach is recommended (Corbin, Strauss, 2008). Qualitative research allows the researchers to generate the information and data deeply and meaningful insights (Wainer, 2000).

Interviews are most effective for qualitative research because it helped better in explaining, understanding and explore research subjects' opinion, behavior, experiences, phenomenon, etc. interview questions are usually open-ended questions so that in-depth information will be collected. The researcher should create a clear data collecting strategy so that everyone knows what activities need to be completed, who should do them, and how long they will take. Aside from that, human

and material resources for data gathering are coordinated in the most effective way possible, and any delays caused by a lack of preparation are eliminated (Rubin & Rubin, 2012). The majority of qualitative research interviews are either semi-structured, minimally structured, or in-depth in nature (Mason,1994). In this research, we use semi-structured interview that provides twelve informants among Muslim entrepreneurs in Kelantan in collecting data.

The interviews that conducted by researchers must follow the right protocol. Each interview has been conducted by appointment through online platforms such as phone call, video call or message since we now live in new norms. The appointment that has been made is clear and agreed by both parties in terms of time, platform and so on. During the meeting, an interviewer asked the questions clearly and easily understood by the informant in an orderly manner. The meeting also had an opening such as greetings and a small introduction together with asking for permission whenever the interview session needs to be recorded for reporting and references purposes. The interview ended properly by thanking them to appreciate their cooperation and apologizing when it necessary.

Researchers can use triangulation to ensure that their data is reliable and acceptable by checking the validity of information from many sources. Triangulation in qualitative research refers to the use of different techniques or information sources to gain a comprehensive understanding of occurrences (Patton, 1999). This research provides one participant who are from zakat academician to validate the data.

4.2 Data Analysis

The method of data analysis begins during the data collecting phase. First, interviewer skilfully facilitates the topic and generates rich data from the interview. This supplemented by observational notes and transcribed. This is followed by data preparation, which may be accomplished by listening to recordings, reviewing the transcripts in their entire multiple times. Besides, reviewing the observation notes taken during the interview and summary notes written immediately thereafter. The goal is to absorb the details and gain a sense of the entire conversation before breaking it down into theme. Even though the collected verbal language produced from the interview is the primary source of data analysis, reflecting on the interview, the surroundings, and recording the non-verbal communication conveyed by members of the groups would offer a useful aspect to the data production and analysis (Rabiee, F., 2004).

To answer the research questions on The Knowledge of Zakat in Business Among Muslim Entrepreneurs in Kelantan, there are three sub-themes for the theme of knowledge, six sub-themes for theme of contributor of knowledge and four sub-themes at all for the theme of the way and calculation pays zakat. All these sub-themes had been extracting according to the interview data with twelve informants, namely religious, rate and period, power over property, acquaintances, officer visits, talk program, online sources, reading, online payment, zakat centre, count manually and use the service staff of zakat. All these thirteen sub-themes are based on three themes, which are very important in determining the Knowledge of Zakat in Business Among Muslim Entrepreneurs in Kelantan. Overall, the responds that we get by all the informants were able to answer the first, second and third research question and indirectly meet the research objectives as set out in chapter one.

4.2.1 Research Question 1: What is the knowledge of zakat in business among Muslim entrepreneurs in Kelantan?

Research Objective 1: To know the knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

To answer the research question 1 (RQ1), some of the sub-themes had been identified in order to justify the research objective 1 (RO1). There are religious (*Islam*), rate and period (*nisab* and *haul*), power over property (*sempurna*). Justification can be seen as below:

Table 4.2: Sub - theme 1 (Religious)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF 1	<i>"Ya, ya saya tahu memang errr... satu kewajipan la errr... dalam tuntutan Islam pun memang wajib ..."</i>	I know that in Islamic demands is also obligatory.	Know
IF 2	<i>".... sebagai pengusaha Muslim kena keluarkan zakat setiap tahun"</i>	As a Muslim entrepreneur, have to pay zakat every year.	Know
IF 4	<i>"Syarat dia kita kena orang Islam lah..."</i>	The condition is Muslims	Know
IF 5	<i>"... peniaga atau orang yang menjalankan perniagaan tu mestilah Islam, ..."</i>	The entrepreneur or the person running the business must be Muslim.	Know

IF 6	<i>“Syarat wajib zakat ni salah satunya mestilah Islam...”</i>	One of the obligatory conditions for zakat is Islam.	Know
IF 7	<i>“Sebagai seorang usahawan muslim, memang wajib...”</i>	As a Muslim entrepreneur, it is obligatory.	Know
IF 9	<i>“Ah..yang kak tahu paling penting peniaga muslim, ...”</i>	What I know is the most important thing is Muslim entrepreneur.	Know
IF 10	<i>“Ya, saya tahu. Sepertinya usahawan mestilah islam, ...”</i>	Yes I know. It seems that entrepreneurs must be Muslims.	Know
IF 12	<i>“... kita sebagai usahawan muslim perlu membayar zakat perniagaan.”</i>	We as muslim entrepreneurs have to pay business zakat.	Know

Table 4.2 shows that majority of informants know religious as one of the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. Rresearcher considers that this factor is a dominant knowledge among informants.

Table 4. 3: Sub - theme 2 (Rate and Period)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF 2	"..., cukup haul dan nisab."	Enough haul and nisab.	Know
IF 3	... cukup nisab errr... itu saja	Enough haul and nisab. That's all.	Know
IF 4	"... maksudnya macam yang kak tahu zakat perniagaan ni kena bayar bila kita cukup mcm apa tu, haul dan nisab"	It means as if you know that zakat for this business has to be paid when we have enough, what is it, haul and nisab.	Know
IF 5	"... cukup haul dan jugak cukup nisab ..."	Enough haul and nisab too.	Know
IF 6	"... untuk keluar zakat tu mesti cukup nisab dia."	To pay zakat, we must have enough nisab.	Know
IF 7	"... kena bayar bila sudah cukup haul dan nisab."	Must be paid when there is enough haul and nisab.	Know
IF 8	"... saya tahu antaranya cukup haul dan nisab."	I know some of them are haul and nisab.	Know
IF 9	"... lepas itu perlu cukup haul dan nisab ..."	After that it needs enough haul and nisab.	Know

Table 4.3 shows that eight out of twelve informants know rate and period as one of the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. Researcher considers that this factor is a second dominant knowledge among informants.

Table 4.4: Sub - theme 3 (Power Over Property)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF 2	<i>"errr... sempurna, ..."</i>	Perfect power over property.	Know
IF 5	<i>"... sempurna milik, ..."</i>	Perfect power over property.	Know
IF 12	<i>"... dan milikan sempurna."</i>	And perfect power over property.	Know

Table 4.4 shows that only three informants know that power over property is one of the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. This shows that power over property is not a dominant knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

According to triangulation, the academician said that there are some rules. His statement is as follows:

Triangulation analysis:

"Secara ringkasnya, syarat wajib zakat perniagaan...err betul tak? ...pertamanya, Muslim, sebab itula kita approach orang Islam sahaja. Kedua, harta yang produktif antaranya stok.

Harta yang tidak boleh dikembangkan dan dicagarkan kepada orang. Kemudian, nisab iaitu adalah kadar yang layak sesorang bayar zakat. Kemudian, haul iaitu tempoh menjalankan perniagaan, kadang ada yang 11 bulan kadang ada yang 12 bulan sebab bulan ramadan ada yang tak berniaga. Jadinya, ini tidak bebankan orang.”

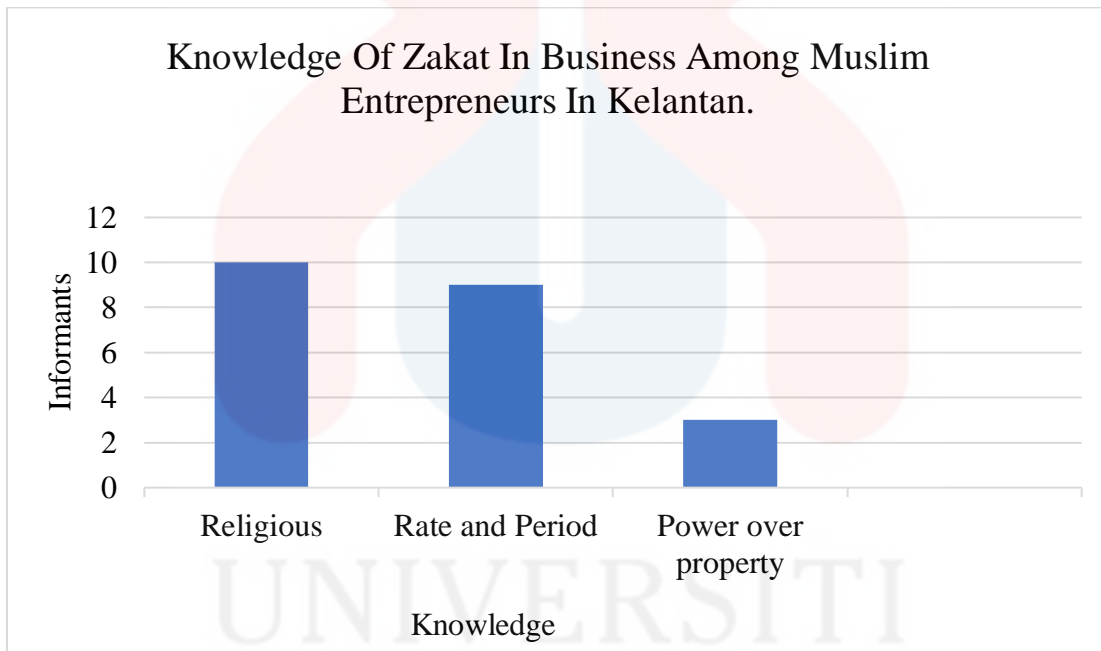
Translation:

“In short, the obligatory condition of business zakat... err is it correct? ... first of all, Muslims, that is why we approach Muslims only. Second, productive assets include stocks. Property that cannot be developed and mortgaged to people. Then, nisab is the rate at which a person is eligible to pay zakat. Then, haul is the period of doing business, sometimes there are 11 months, sometimes there are 12 months because in the month of Ramadan, some people do not do business. So, this does not burden people.”

Based on triangulation process, knowledge of zakat in business among Muslim entrepreneurs in Kelantan are not fully covered but they still have knowledge in certain things. Knowledge is an abstract concept that does not refer to the concrete world (Bolisani, Ettore & Bratianu, Constantin, 2018). Thus, we can see that the knowledge of zakat in business among Muslim entrepreneurs in Kelantan as religious, rate and period and power over property. The knowledge of zakat in business among Muslim entrepreneurs in Kelantan can be described in the table 4.5 and graph 4.1 as follow:

Table 4.5: Analysis of Knowledge of Zakat in Business.

Knowledge	IF	IF	IF	IF	IF	IF	IF	IF	IF	IF	IF	IF
	1	2	3	4	5	6	7	8	9	10	11	12
Religious	/	/		/	/	/	/	/	/	/		/
Rate and period		/	/	/	/	/	/	/	/			
Power over property		/			/							/



Graph 4.1 Knowledge of Zakat in Business Among Muslim Entrepreneurs in Kelantan

According to the finding of the research question 1 (RQ1) and research objective 1 (RO1), the researchers concluded that knowledge of zakat in business among Muslim entrepreneurs in Kelantan is only about religious, rate and period and power over property. The first dominant knowledge about zakat in business is religious because there are ten informants agree with that. The second dominant knowledge about zakat in business is rate and period because there are nine

informants agree with that. Last, knowledge about power over property is a not dominant factor since only three informants that agreed with that.

4.2.2 Research Question 2: What are the contributors to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan?

Research Objective 2: To understand the contribution factor about knowledge of zakat in business among Muslim entrepreneurs in Kelantan.

There are many sources on how Muslim entrepreneurs gained knowledge about zakat in business. However, the contributors to the knowledge is differ by each individual. To answer the research question 2 (RQ2), some of the sub-themes had been identified in order to justify the research objective 2 (RQ2). The justification of each sub-themes can be illustrated as follow:

Table 4.6: Sub-theme 1 (Education)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 3	<i>"... masa saya belajar dulu"</i>	When I studied before	Know
IF 4	<i>"Kalau diikutkan sekolah lah, kolej macam tu, dan melalui internet."</i>	If so, it when I went to school before, and studied in college like that, and through the internet	Know
IF 5	<i>"Sebagai pelajar kewangan Islam, saya mengambil subjek zakat dan cukai. Jadi saya"</i>	As an Islamic Finance student, I took the zakat and tax subject. So, I learned about zakat.	Know

	<i>belajar mengenai zakat”</i>		
IF 6	<i>“... yang kak Ira tahu pasal zakat ni, masa belajar la, belajar di sekolah, di apa di universiti.”</i>	I knows about this zakat, when I studied at school and university.	Know
IF 8	<i>“Saya bersekolah aliran agama dan sambung degree juga aliran agama, jadinya melalui pendidikan lah saya menerima pengetahuan ini.”</i>	I went to religious school and continued my degree in religion, so it was through education that I received this knowledge.	Know
IF 11	<i>“Saya tahu mengenai zakat ini daripada media sosial dan juga masa saya belajar di universiti dulu.”</i>	I knew about this zakat through social media and also while I was studying at university before.	Know
IF 12	<i>“Saya tahu dari masa saya bersekolah dulu, sebab perkara ini ada disentuh dalam silibus pelajaran dulu.”</i>	I knew when I first went to school because this topic was taught in the syllabus before.	Know

Table 4.6 shows that majority of the informants agree that education is a factor that contribute knowledge about zakat in business for Muslim entrepreneur in Kelantan. It shows that education is the main factor to be accepted by Muslim entrepreneur in Kelantan as a contributor of their knowledge about zakat in business.

Table 4.7: Sub-theme 2 (Acquaintances)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 2	<i>“Emmm...kawan-kawan, ustaz, keluarga, dalam internet. Datuk, ayah dan ibu selalu memberitahu dan pesan untuk bayar zakat dalam perniagaan.”</i>	Friends, ustaz, family, from the internet. My grandfather, father and mother always told and reminded me to pay zakat in business.	Know
IF 7	<i>“Sasa tahu zakat perniagaan ini daripada founder produk dan beliau memberi galakkan kepada kami untuk membayar zakat.”</i>	I knew about zakat in business from products founder and she encouraged us to pay the zakat.	Know
IF 9	<i>“... Akak dapat tahu dari kawan - kawan yang sama berniaga.”</i>	I knew from friends who also do business.	Know
IF 11	<i>“Saya banyak bertanya pada abang saya sebab abang saya juga merupakan usahawan dan dia juga membayar zakat sebelum ini.”</i>	I frequently asked my brother because he also an entrepreneur and he also paid zakat before.	Know

Table 4.7 shows that most of informants agree that acquaintances is a factor that contribute their knowledge about zakat in business. The researcher can consider that this factor is a dominant factor that indicate the source of knowledge gain from Muslim entrepreneur in Kelantan.

Table 4.8: Sub-theme 3 (Officer Visit)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 1	<i>“,,, di Kelantan ni errr... MAIK la bila kita berniaga ni MAIK “suggest” kan untuk kita keluarkan zakat apa semua la.”</i>	In Kelantan, usually MAIK will suggest for business people to pay zakat.	Know
IF 6	<i>“...ada juga biasa orang daripada zakat-zakat tu naik atas kedai dan bagitahu la mengenai zakat ni dan pembayaran zakat tu macam mana.”</i>	Then there are also officers from the zakat center came to the shop and tell about zakat and how to pay zakat.	Know

Table 4.8 shows that only two informants agree that officer visit is a factor of knowledge contributor about zakat in busines among Muslim entrepreneur in Kelantan. From this, the researcher consider that this is not a dominant factor regarding knowledge contributor among Muslim entrepreneur in Kelantan.

Table 4.9: Sub-theme 4 (Talk Program)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 1	"... saya ikut program dan kursus perniagaan."	I participated in business programs and courses.	Know
IF 7	"Pernah menghadiri seminar secara online."	I once attended online seminar	Know
IF 12	"Saya pernah sertai ceramah di kelab PAS di kawasan sekitar Kota Bharu dimana setiap pagi Jumaat ada perkongsian."	I have participated in talk by PAS club around Kota Bharu where every Friday morning there is knowledge sharing.	Know

Table 4.9 shows that only quarter from all informants agree that talk program is a factor for Muslim entrepreneur in Kelantan gaining knowledge about zakat in business. However, this factor can be considered by the researcher as a dominant factor of knowing about zakat.

Table 4.10: Sub-theme 5 (Internet Sources)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 1	"... Kita juga baca dalam internet"	I also read from the internet	Know
IF 2	"... Cuma saya hanya mendengar ceramah dalam"	I only listen to talk on the internet such as Youtube	Know

	<i>internet saja macam dalam Youtube”</i>		
IF 3	<i>“... tahu dari ceramah-ceramah Youtube, “search” Google.”</i>	I know from talks in Youtube, Google search	Know
IF 4	<i>“Kalau diikutkan sekolah lah, kolej macam tu, dan melalui internet.”</i>	If so, it when I went to school before, and studied in college like that, and through the internet	Know
IF 11	<i>“Saya tahu mengenai zakat ini daripada media sosial”</i>	I know about this zakat from social media	Know

Table 4.10 shows that five informants agree that internet sources is a factor that contribute knowledge gain for Muslim entrepreneur in Kelantan about zakat in business. The researcher can consider that this factor is a dominant factor since almost half informants agree that they gained knowledge about zakat in business from internet sources.

Table 4.11: Sub-theme 6 (Reading)

Informant	Interviewers' Quote		Justification
	Transcript	Translation	
IF 10	<i>“Saya mendapatkan info-info tentang zakat dalam perniagaan ini melalui</i>	I got the information about zakat in business through reading.	Know

	<i>pembacaan.”</i>		
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Table 4.11 shows that only one informant agree that reading is a factor of knowledge contributor of zakat in business among Muslim entrepreneur. The researchers consider that reading is not a dominant factor of knowledge contributor for Muslim entrepreneur in Kelantan regarding zakat in business.

According to the triangulation, the academician said that mostly Muslim entrepreneur aware the existence of zakat in business through several ways such as education and internet sources. However, the awareness about the importance of zakat in business especially the importance is still unsatisfactory which made them spread it more through various ways. His statement is as follow:

Triangulation Analysis:

“Kami sudah dedahkan no telefon kami, termasuk dengan hebahan poster dan mempromosi zakat perniagaan di Facebook dan website. Melalui itu, perniaga-perniaga akan hubungi kami melalui ‘WhatsApp’, ‘Facebook’ dan lain-lain platform untuk bertanya mengenai zakat. Dan ini bermakna maklumat itu akan sampai kepada mereka.”

Translation:

“We have spread our contact, including by posting posters together with promoting about zakat in business through Facebook and website. From this action, entrepreneurs will contact us through various platform such as WhatsApp and Facebook to ask about zakat in business. This means that the information about it will be known by them.”

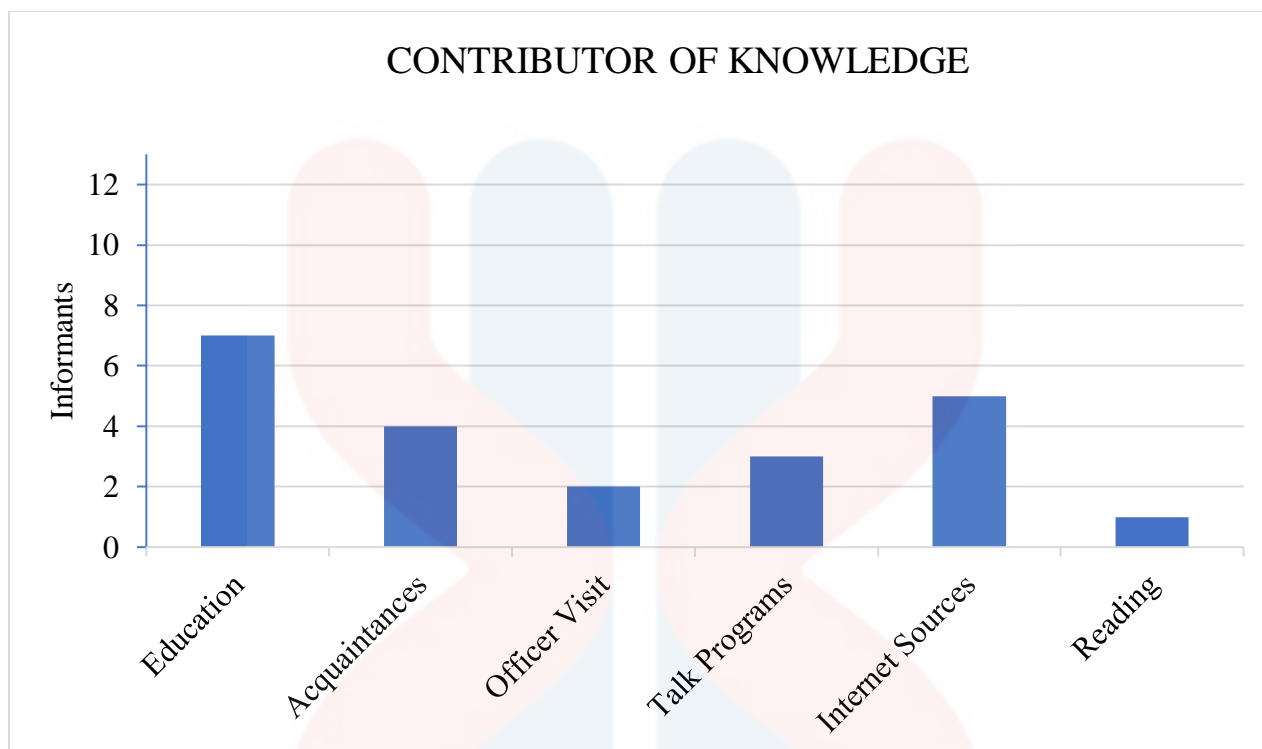
Based on triangulation process, Muslim entrepreneur aware the existence of zakat in business from various contributor on their knowledge but did not fully understand the detail of it which they some of them still need guide from professional.

The contributor of knowledge on zakat in business among Muslim entrepreneur in Kelantan can be seen through several ways such as education, acquaintances, officer visits and many more. Muslim entrepreneur in Kelantan aware the existence about zakat and have the effort to improve their understanding and knowledge about zakat in business. The existence of knowledge contributor can be described in the table 4.12 and graph 4.2 as follow:

Table 4.12: Analysis on Contributor of Knowledge towards Zakat in Business

Contributor to knowledge	IF 1	IF 2	IF 3	IF 4	IF 5	IF 6	IF 7	IF 8	IF 9	IF 10	IF 11	IF 12
Education			/	/	/	/		/			/	/
Acquaintances		/					/		/		/	
Officer Visits	/					/						
Talk Programs	/						/					/
Internet Sources	/	/	/	/							/	
Reading									/			





Graph 4.2: Contributors of Knowledge

The table and graph above show the finding of RQ2 and RO2 which related to the contributor of knowledge on zakat in business among Muslim entrepreneur in Kelantan. It shows that most Muslim entrepreneur know the existence of zakat in business through education which is the main factor that influence their knowledge. While acquaintances, talk programs and internet sources are dominant factors. Another facto such as officer visit and reading are not dominant factors because there only one or two informant that state them as their way in gaining knowledge about zakat in business.

4.2.3 Research Question 3: How does Muslim entrepreneurs in Kelantan pay their zakat in business?

Research Objective 3: To know the ways Muslim entrepreneurs in Kelantan pay their zakat in business.

Four sub-themes were identified to answer study question 3 (RQ3). It is online payment, payment at the zakat center, manual calculation of zakat, Use the service of zakat center. The justification can be shown as below:

Table 4.13: Sub-theme 1 (Online Payment)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF1	<i>"Cara bayaran tu kita bayar melalui online la"</i>	The payment method we pay online	Yes
IF2	<i>"Online banking" la.</i>	Online banking	Yes
IF4	<i>"... untuk jaga langkah keselamatan... lebih prefer online..."</i>	For safety measures... prefer online	Yes
IF5	<i>"... akan bayar secara atas talian yang mana platform online..."</i>	Can pay online which is platform online	Yes
IF6	<i>"...bayar zakat secara online lah sebab ia mudah"</i>	Pay zakat online because it is easy	Yes
IF7	<i>"Secara online sahaja"</i>	Just online only	Yes

IF8	<i>"...membayar menggunakan online payment"</i>	Pay using online payment.	Yes
IF9	<i>"...membayar guna online je sebab mudah"</i>	Pay online because it's easy	Yes

Table 4.13 shows that eight out of twelve informants use the same method in paying zakat in Kelantan. However, the researcher considers this online payment method is the method used by the majority of Kelantan entrepreneurs because the informants think it is easier by doing online banking and save time.

Table 4.14: Sub-theme 2 (Zakat Center)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF3	<i>"...bayar di kaunter zakat tetapi ... lebih banyak bagi "by hand" kepada fakir miskin"</i>	Pay at the zakat counter but ... more for "by hand" to the poor "	Yes
IF10	<i>"Di Pusat Bayaran Zakat."</i>	At the Zakat Payment Center.	Yes
IF11	<i>"... bayar di kaunter zakat MAIK, di Balai Islam, Lundang"</i>	Pay at the MAIK zakat counter, at Balai Islam, Lundang	Yes
IF12	<i>"...bayar di MAIK, di Balai Islam, Lundang ..."</i>	Pay at the MAIK, at Balai Islam, Lundang	Yes

Table 4.14 shows that four of the other informants show that they usually make zakat payments at the Zakat Center in Kelantan. However, one of the informants paid zakat by giving and helping the poor hand in hand and was able to reduce the burden of the needy. This illustrates that the payment of zakat is obligatory in Islam for the sake of goodness and to help those who are eligible to receive it.

Table 4.15: Sub-theme 3 (Count Manually)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF1	"... kira sendiri la errr... "percentage" daripada keuntungan tu la saya errr... bahagi terus untuk zakat.	Own calculate, "percentage" of the profit... divide directly for zakat.	Yes
IF2	"...abang saya yang tolong uruskan pengiraan zakat tu errr... guna kalkulator zakat la."	My brother who helped manage the calculation of zakat, and use the zakat calculator.	Yes
IF3	"...kira menggunakan kalkulator zakat"	Calculate using a zakat calculator	Yes
IF4	"...ayah kak selalu kira dan kira sendiri secara manual."	Dad always calculate and calculate manually.	Yes
IF6	"... kira secara manual macam agak-agak gitu lah, sebab kita	Calculate manually, it's a bit like that, because we also have	Yes

	<i>pun ada tulis-tulis apa tu, aaa keluar masuk duit tu laa.”</i>	some writings, the money comes in and out.	
IF7	<i>“Pengiraan manual sebab perniagaan sasa mudah untuk mengira.”</i>	Manual calculation of business reasons is easy to calculate.	Yes
IF8	<i>“Ya, betul, pengiraan secara manual”</i>	Yes, that's right, the calculation is manual	Yes
IF9	<i>“Kira- kira sendiri je..”</i>	Own calculation	Yes
IF10	<i>“... 2.5% daripada jumlah keuntungan yang sudah cukup haul.”</i>	2.5% of the total profit that is already enough haul	Yes

Table 4.15 shows that most of the informants made the calculations manually, there were some who asked for help with closely related people to calculate the zakat. It is also one of the advantages in manual counting. However, the researcher considers this factor to be a factor that the majority still use today compared to the other three informants who did not highlight this sub-theme as a factor.

Table 4.16 Sub-theme 4 (Use the Service)

Informant	Interview's Quote		Justification
	Transcript	Translation	
IF5	<i>"...dengan menggunakan pengiraan aplikasi... untuk lebih kepastian pusat zakat untuk kirakan"</i>	By using the calculation of the application, for more certainty of the zakat center to calculate	Yes
IF11	<i>"...ada upah akauntan untuk buat kira-kira tahunan. Jadi, dia akan kira sekali untuk jumlah zakat dan cukai yang perlu saya bayar. ..."</i>	There is an accountant's fee to make an annual estimate. So, will calculate once for the amount of zakat and tax that I have to pay.	Yes
IF12	<i>"...menggunakan perkhidmatan di MAIK. Sebab sekiranya kira sendiri, risau tidak sama dengan kadar yang sebenarnya"</i>	Use the services at MAIK. Because if make own calculate, worry is not the same as the actual rate	Yes

Table 4.16 shows that only three informants who use the service center or with technological facilities use the application in calculating the amount of zakat payment to be paid. This shows that the ease in using applications in technology is also an advantage nowadays that needs to be considered even if it is a minority factor.

The triangulation on the academician shows that the payment of zakat in business is obligatory among Muslims who have a business. Zakat that must be paid as a result of business property, whether it involves commodities or services, is known as business zakat. Business zakat is a requirement that must be met by those who have met the requirements. The benefit of paying zakat is not intended to harm or reduce the property owned but this zakat enriches the existing property and also gets blessings in finding sustenance.

Triangulation Analysis:

" kerjasama dari pihak institusi zakat itu sendiri sebenarnya tidak tidur yang mana menggalakkan pengusaha Muslim untuk membayar zakat adalah dengan mendedahkan secara meluas tentang kelebihan menunaikan zakat secara dalam program, mudah berkongsi maklumat melalui group WhatsApp, Facebook, Instagram dan yang terbaru melalui TikTok melalui pendekatan yang sesuai dengan zaman sekarang yang mana pendekatan menggunakan media sosial."

Translation:

"cooperation from the zakat institution itself is actually not sleep that encourages Muslim entrepreneurs to pay zakat is by revealing widely about the advantages of paying zakat in the program, easy to share information through WhatsApp groups, Facebook, Instagram and the latest through TikTok through appropriate approaches with today's approach to using social media."

"Allah explains that all 'good efforts' are obligatory for zakat. Therefore, for anyone who makes eating the salary as an ability, then it is also included in the 'results of the effort' which is obligatory to pay zakat."

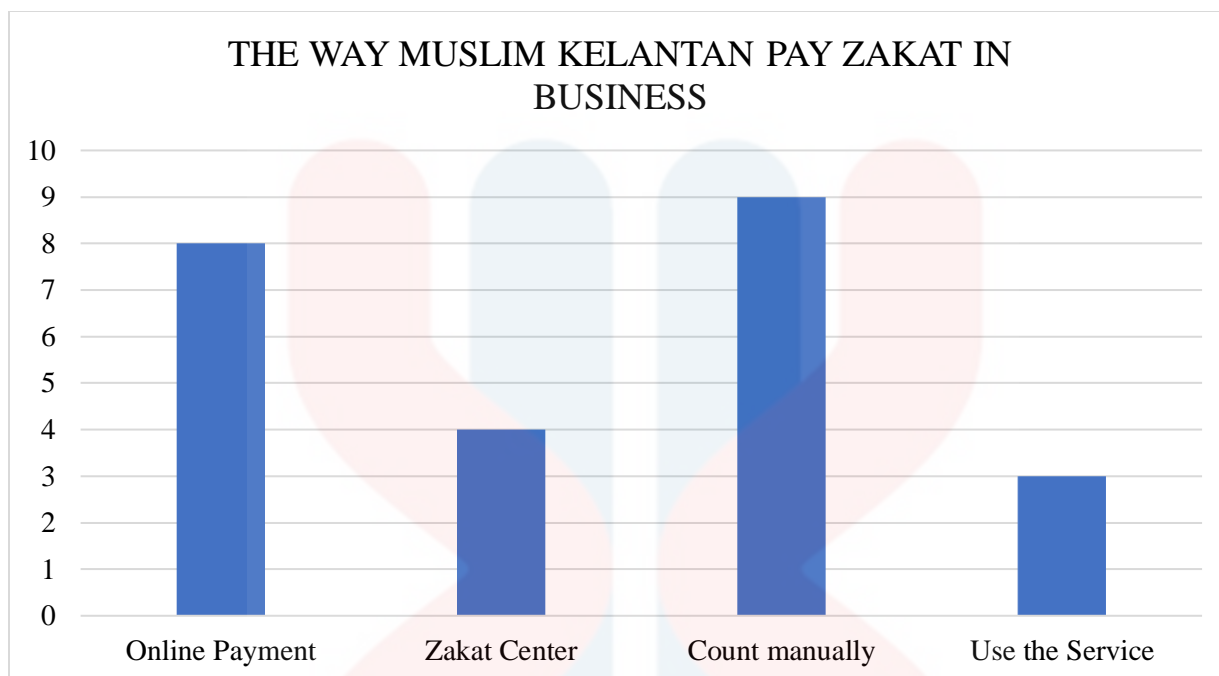
According to the triangulation of the Word of Allah which confirms that paying zakat is an obligatory matter in Islam and it can benefit those who need help and help the recipients who are eligible to receive zakat. Zakat, too, can benefit the Muslim community by reducing poverty which directly leads to economic growth.

The way and calculation Muslim entrepreneurs in Kelantan pay their zakat in business is by way of online payment, zakat center, count manually also use the services of zakat staff and many more media platforms that can make payments and calculate the zakat.

Table 4.17: The way and calculation Muslim entrepreneurs in Kelantan pay their zakat in business

Way of Payments	IF1	IF2	IF3	IF4	IF5	IF6	IF7	IF8	IF9	IF 10	IF 11	IF 12
Online Payment	/	/		/	/	/	/	/	/			
Zakat Center			/							/	/	/
Count Manually	/	/	/	/		/	/	/	/	/		
Use the Service					/						/	/





Graph 4.3: The Way Muslim Kelantan Pay Zakat in Business

Table 4.17 and graph 4.3 above show the subthemes of how zakat payments are made among Kelantan Muslim entrepreneurs. By making payment online and directly going to the zakat center can complete zakat matters easily and clearly. It can help those who are in need and eligible to receive the zakat. The majority of the informants agreed that making online payments is easier nowadays. On the other hand, the payment directly to the zakat center is to show that the zakat money paid is given clearly and clearly. Next, nine informants from him made the calculation of zakat themselves and some asked for help from his family members who knew the calculation of zakat. Meanwhile, another three informants used the zakat service center because they were afraid and hesitant in their own calculations.

4.3 Chapter Summary

In conclusion, this chapter discusses the results of the study through interviews that have been conducted through online platforms such as audio call, voice message, google meet and others. Based on the results of the study shows that the findings of the study are in line with the words of Allah SWT and Hadith in previous chapters. The next chapter will discuss the recommendations, suggestions and conclusions of the study.

According to research question 1 (RQ1) What is the knowledge of zakat in business among Muslim entrepreneurs in Kelantan? The saturation points religious, rate and period and power over property. All important factors to answer the research question 1.

According to research question 2 (RQ2) What are the contributors to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan? The saturation point is education, acquaintances, officer visits, talk program, online sources and reading. All important factors to answer the research question 2.

According to study question 3 (RQ3), iii. How does Muslim entrepreneurs in Kelantan pay their zakat in business? The saturation point is online payment, zakat center, count manually and use the services of zakat staff. All these factors are important to answer the research question 3.

CHAPTER 5

RECOMMENDATIONS AND CONCLUSION

5.0 Introduction

This chapter presents conclusions and recommendations based on the objectives of the study and the research questions. This study aims to know the knowledge about zakat in business among Muslim entrepreneurs in Kelantan. In this chapter, the researcher will discuss the implications of the study, limitations of the study, recommendations for future studies and the detailed conclusions that can be accepted for this research.

5.1 Discussion

Based on the research question and the objective of study one, as stated in chapter 1, the researcher found that the knowledge about zakat in business among Muslim entrepreneurs in Kelantan is only about religion and rate and period. This is evidenced by the interviews conducted by the researcher in chapter 4. The study results that the researcher found stated that the saturation point is on religion and the rate and period, which is a factor of knowledge about zakat in business among Muslim entrepreneurs in Kelantan. In addition, these factors are also vital and will be a benchmark to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. Muslim entrepreneurs in Kelantan know about zakat in business because it is an obligation for

Muslims. Indirectly, with the knowledge of zakat in business, the level of zakat in business compliance in Kelantan can be improved.

In addition, to answer the research question and the objective of study two, the researcher found that education is a significant factor that contributes to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. This factor is a saturation point because all informants agree that education contributes to the understanding of zakat in business. Muslim entrepreneurs in Kelantan believe that their education since being in school has helped them understand zakat in business in more depth. Meanwhile, internet resources, acquaintances and talk programs are the dominant factors contributing to the knowledge about zakat in business among Muslim entrepreneurs in Kelantan.

According to the research questions and the research objectives three, as stated in the previous chapter, the study's findings align with the interviews that the researcher has conducted. This is due to the results that the researchers found in the study, which stated that online payment and count manually are the main methods used by Muslim entrepreneurs in Kelantan to calculate and pay their zakat in business. These methods are essential for answering the questions and objectives of the study because most of the informants strongly agree. The facility of online zakat payment and counting manually of zakat has made it easier for Muslim entrepreneurs in Kelantan to fulfil their zakat obligations, which can indirectly increase the zakat collection in businesses in Kelantan.

5.2 Implication of Study

This section discusses the study's capacity to provide some implications for Muslim entrepreneurs. According to Sachdev (2017), implications refer to how the research will affect the community or area of the topic in question. Research Implications means how the study can affect prospects in the subject area of research, the policies or regulations that the study might influence, or how the outcomes of the study can impact either hypothesizing a particular topic under consideration or the practical aspects of the same (Shridhar, 2017). Implications of this study include the study's contribution of new findings to existing concepts or theories in a particular field.

This study can give important implications for Muslim entrepreneurs in Kelantan, which is to increase the knowledge of Muslim entrepreneurs towards zakat in business. Knowledge of zakat influences the interest of Muslim entrepreneurs to pay zakat in business (Mella Rosalinda, Abdullah, & Fadli, 2021). If a person has a high level of knowledge, the probability of paying zakat is also high. The better knowledge of zakat entrepreneurs can increase their awareness in paying zakat, which is a strong driver and motivation and positive contribution to zakat acceptance. By reading this study, Muslim entrepreneurs may be motivated to start paying zakat in business, indirectly increasing zakat in business collection. In addition, the knowledge of zakat in business is also crucial because it reflects a person obeying the obligation to pay zakat in business (Nur Najihah, Hairunnizam, & Mohd Ali, 2018).

In addition, this study may also have implications for zakat institutions. The zakat institution increases the number of campaigns or programs related to zakat knowledge in business for Muslim entrepreneurs. This is because the average Muslim entrepreneur in Kelantan gains knowledge about zakat in business through contact and education while in school. Lack of

knowledge and knowledge of assessment and evaluation of zakat will affect the number of zakat payers (Mohamad Ishak, Izzatul Ussna, & Mohd Rizuan , 2016). Therefore, the zakat institution needs to examine this matter in more depth so that the knowledge about zakat in business among Muslim entrepreneurs in Kelantan can be improved. Knowledge and other variables such as partner reference group, attitude, intimate reference group, law enforcement, religiosity, law, service quality, corporate credibility, and self-efficacy are significant factors related to the behavioral intent practice of zakat compliance (Zainol, 2008).

Furthermore, the implication of this study on society is to make the Muslim community like a big family that is united and loving. This is because giving zakat means that the rich help the poor, and capable bodies will help those in need. It can also prevent the onset of anger and the occurrence of crimes such as theft. By giving zakat, some of the needs of the people who live in poverty can be met. The existence of understanding and love among community members will create peace and order in the country.

5.3 Limitation of Study

In this study, the researcher could not study something big in a more specific way, so the researcher limited this study so that the study's findings were satisfactory. In this study, the researcher limited the research material to a narrow scope; that is, the researcher only conducted a study on the knowledge of zakat in business among Muslim entrepreneurs in Kelantan. This study only focused on Kelantan. All findings and study data will be limited to Kelantan, which the researcher could not collect data on the knowledge of zakat in business among Muslim entrepreneurs outside Kelantan.

Next, the second limitation is the data collection process. The researcher intended to do data collection through face-to-face interviews with informants. However, unfortunately, the covid-19 pandemic had hit the country, and the researcher had to collect data through phone calls and the Google Meet platform.

Moreover, the researcher also has limitations in obtaining informants. Many Muslim entrepreneurs are afraid and refuse to present themselves as informants. Researchers had little difficulty obtaining information because most informants were concerned that the information given would reveal their weaknesses. The findings of this study only depend on the informant's feedback on all the questions and statements presented in the interview.

Furthermore, researchers have time constraints because they must meet deadlines to submit research manuscripts to journals. Therefore, the time available to review research problems and to measure changes from time to time is constrained by report deadlines. Finally, researchers have the problem of network coverage. Since some places have a bad Internet connection, it will disrupt the research process. This is because researchers can only communicate through calls and WhatsApp, requiring internet network access. This problem can also disrupt the interview process with the informant.

5.4 Recommendation for Future Study

Several suggestions are projected in this section to guide and provide ideas related to the same topic and field to future researchers. It involves aspects of selection, study sample, study location, cost, and time of the study. This study only took a study sample of 12 Muslim entrepreneurs. Future studies are proposed to involve more Muslim entrepreneurs in the study. In addition, the location of this study only focused on the state of Kelantan. Therefore, future research is proposed to involve all groups, regions, and states in Malaysia in the study, not just Kelantan. This study can also be conducted in a comparative study between locations in Malaysia and other countries. This is an effort to exchange information on knowledge about zakat in business among Muslim entrepreneurs in other countries to improve the study's effectiveness. In addition, future studies are also proposed to further strengthen this research by adopting a mixed research approach.

The attractive factors that influence the knowledge of Muslim entrepreneurs in Kelantan on zakat in business can be improved if they are aware of the importance of paying zakat in business to the community. The knowledge of zakat is one of the crucial factors influencing zakat payment among Kedah civil employees (Kamil, 2002). In addition, the zakat institution must also play an essential role in increasing the knowledge of Muslim entrepreneurs on zakat in business. The information provided by the zakat needs to be further improved because there are still a handful of Muslim entrepreneurs who do not know about business zakat. According to Mohamad Noor Sahidi (2013), every zakat institution needs to strengthen the management and administration of zakat in a modern way according to ICT development.

In addition, to select and determine the right and best informants in the data collection process in future studies, the researcher can also conduct individual interviews with Muslim

entrepreneurs with different backgrounds and education. Thus, researchers can identify and differentiate knowledge about zakat in business among Muslim entrepreneurs with different backgrounds and education. The last suggestion for future research is on the contributing factors to the knowledge of Muslim entrepreneurs on zakat in business. In addition, matters related to the behaviour or attitude of Muslim entrepreneurs towards zakat institutions can also be included in future studies.

5.5 Conclusion

This study related to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan is the first study conducted by researchers. The process of data entry, analysis tests and findings have also been done according to the desired process and the results obtained are seen to meet the questions formed. In fact, the findings have also been able to answer all research questions and research objectives.

The results of the studies and discussions that have been presented in this study clearly show that the level of knowledge about zakat in business among Muslim entrepreneurs in Kelantan is at a moderate level. However, this study has limitations that should be considered where; this study uses a small sample size causing the results to be less accurate. The study sample is also limited to Muslim entrepreneurs in Kelantan only and does not represent all Muslim entrepreneurs in Malaysia. However, the results of this study can be utilized by various parties to increase the knowledge of Muslim entrepreneurs about zakat in business.

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APPENDIX A

Draft of Question

English Version

Section 1: knowledge about zakat in business

1. Do you understand about zakat in business?
2. Do you know that as a Muslim entrepreneur, it is an obligation to pay zakat in business if the conditions have been fulfilled?
3. Do you know the conditions that require you to pay zakat in business?

Section 2: Factors that contribute to knowledge about zakat in business.

1. Where do you get the knowledge about zakat in business?
2. Have you attended a sharing session like a seminar or talk about zakat in business?

Section 3: how to pay zakat in business.

1. On which platform do you pay zakat in business?
2. How do you calculate zakat in business that you need to pay?
3. What is your suggestion to encourage Muslim entrepreneurs to pay zakat in business?

Malay Version

Bahagian 1: Pengetahuan mengenai zakat dalam perniagaan.

1. Adakah anda faham mengenai zakat dalam perniagaan?
2. Adakah anda tahu bahawa sebagai usahawan Muslim, ia adalah kewajipan membayar zakat dalam perniagaan sekiranya perniagaan sudah memenuhi syarat?
3. Adakah anda tahu syarat yang memerlukan anda membayar zakat dalam perniagaan?

Bahagian 2: Faktor-faktor yang menyumbang kepada pengetahuan mengenai zakat dalam perniagaan.

1. Dari mana anda mendapat pengetahuan mengenai zakat di perniagaan?
2. Pernahkah anda menghadiri sesi perkongsian seperti seminar atau ceramah mengenai zakat dalam perniagaan?

Bahagian 3: Cara membayar zakat dalam perniagaan.

1. Di platform mana anda membayar zakat dalam perniagaan?
2. Bagaimana anda mengira zakat dalam perniagaan yang anda perlu bayar?
3. Apa cadangan anda untuk menggalakkan pengusaha Muslim membayar zakat perniagaan?

Transcript

English Version

Informant 1

Interviewer : Okay, sir, can you introduce yourself and what business you do?

Informant 1 : Okay, my name is Muhammad Faris Fahmi bin Mamat. So, I'm a businessman for the errr... Abu Empire, my company name. The business I run is errr... Haircuts on the move where I errr... The barber service is moving from house to house, and I'm also an entrepreneur for errr products... Goat marinade brand Abu and I are also the stockiest of errr... King Oden's product.

Interviewer : Okay, that's it? Next, we're going to another question.

Informant 1 : Okay, yes, you can...

Interviewer: What does Mr Fahmi understand about Zakat in business?

Informant 1 : Okay, Zakat in this business means errr... We as business people are errr... This Zakat is... When we do a business, the sustenance we get is errr... there is also the sustenance of others in our sustenance, where we must pay Zakat errr... We must pay Zakat that 2.5% of us have profits for the poor. We have to get it out.

Interviewer : To clean up our treasures.

Informant 1 : Yes, we can clean up our property.

Interviewer : Okay, next errr... As a Muslim entrepreneur, does Mr Fahmi know that paying Zakat in this business is an obligation when he has qualified?

Informant 1 : Yes, yes, I know it is errr... One obligation la errr... In Islam, it is also obligatory when we are in business or earning to pay Zakat errr... in particular.

Interviewer : Errr... Does Mr Fahmi know any conditions that require you to pay Zakat in business?

Informant 1 : Zakat conditions in this errr business... According to my knowledge, we have that income errr... what is this? It means our income is stable for errr... pay Zakat. It means we have to... From sales minus we have new expenses we get results right? So, his calculations are percentages in our results.

Interviewer : Okay. Next, where did Mr Fahmi gain knowledge of Zakat in business?

Informant 1 : What does that mean?

Interviewer : Source of knowledge errr... Meaning a source of knowledge about Zakat in business.

Informant 1 : oh... Okay, I'm on business programs and courses if it's me. We also read on the Internet and errr... In Kelantan ni errr... When we do business, MAIK will suggest for us to pay Zakat.

Interviewer : Okay, so Mr Fahmi once attended a sharing errr... like seminars, talks in business zakat?

Informant 1 : Yes, ever. Correct.

Interviewer : Errr... on which platform does Mr. Fahmi pay Zakat in business? Is it paying Zakat at the zakat counter or online banking or what?

Informant 1 : The way I pay online.

Interviewer : Then, how does Mr Fahmi calculate how much Zakat is payable?

Informant 1 : The calculation method... I guess la errr myself... Like I said earlier, errr... percentage of that profit I errr... Divide directly for Zakat.

Interviewer : Errr... Does Mr Fahmi have any proposal to encourage Muslim entrepreneurs to pay Zakat in business?

Informant 1 : Suggestions... errr... My recommendation, I think errr... For this... Meaning Errr... Focus on the errr... This example in Kelantan MAIK, which means leaders that errr... Teach these business people, errr... to further encourage him to have a team for... wherever the company makes system agent to system stockiest that errr... He's gotta errr... He has to apply these traders to errr... pay Zakat. For example, FAMA agencies or MARDI to... All that should use in them doing a loan course is that this business is obliged to pay Zakat.

Interviewer : Okay, so get here for our interview Mr, thank you for spending some time with me in conducting my research.

Informant 1 : Good.

Informant 2

Interviewer : Okay, so before that, I introduce myself. My name is Mohamad Adam bin Ab Halim, a Year 4 student from the course of SAB, who is currently conducting a study on Zakat in business. Okay, before we start this interview, can you introduce yourself and what business you do?

Informant 2 : My name is Muhammad Faisal bin Zamri. I'm the business owner of De Harmony Restaurant.

Interviewer : Okay, what does Mr Faisal understand about Zakat in business?

Informant 2 : Zakat in business, the proceeds from our company are then deducted with all the business costs, so, our savings... From our stash, it's... 2.5% of us must pay Zakat, as Muslim entrepreneurs must pay Zakat every year.

Interviewer : Next errr... as a Muslim entrepreneur, does Mr Faisal know that you are obliged to pay Zakat in business if you have qualified?

Informant 2 : Yes, I know, after enough conditions.

Interviewer : Okay, Mr Faisal knows the conditions that require Mr. to pay Zakat in business?

Informant 2 : Errr... The conditions are wealthy, independent errr... Perfect, enough haul and nisab.

Interviewer : That's it.

Informant 2 : Yes

Interviewer : Okay, where did Mr Faisal get knowledge of Zakat in business?

Informant 2 : Emmm... friends, Ustaz, family, on the Internet. Grandpa, father and mother always tell and order to pay Zakat in business.

Interviewer : Have you ever attended a talk or seminar about Zakat in business?

Informant 2 : Never. It's just that I only listen to talks on the Internet, like on Youtube, because I don't have time to take the experience on Youtube.

Interviewer : Errr... on which platform does Mr. Faisal pay Zakat in business? For example, pay at the zakat counter or online banking.

Informant 2 : Online banking.

Interviewer : Okay. So, how does Mr Faisal calculate the amount of Zakat you have to pay?

Informant 2 : Emmm... My brother, who helped manage the zakat calculation errr... use zakat calculator.

Interviewer : Okay, Mr Faisal has any suggestions to encourage Muslim entrepreneurs to pay business zakat?

Informant 2 : oh... For his awareness, he needs a campaign and increases the campaign for entrepreneur awareness to pay Zakat... Be clear, and the entrepreneur knows how to pay Zakat and simplifies payment. It's easier not to trouble it if you can errr... increase the branch to pay Zakat. Then for exposure to every native entrepreneur, he is exposed to Zakat, and there is always an awareness campaign.

Interviewer : Okay, Sir, get here in our interview. Thank you for spending some time with me.

Informant 2 : Okay, good. I wish you success.

Informant 3

Interviewer : Okay, Assalamualaikum. My name is Mohamad Adam bin Ab Halim, a UMK year four student from the SAB course. Can you introduce your name and what business you're running?

Informant 3 : Waalaikumusalam, errr... My name is Muhammad Nazwan errr... I own Satay PG.

Interviewer : Okay, what does Mr Nazwan understand about Zakat in business?

Informant 3 : Zakat errr... zakat means?

Interviewer : What do you understand about Zakat in this business?

Informant 3 : oh... pay zakat of 2.5% of the profit.

Interviewer : Is that all you understand about business zakat?

Informant 3 : oh... business zakat, income zakat, daily zakat errr... That's it.

Interviewer : The second question is, does Mr Nazwan know that you are obliged to pay Zakat when you have qualified?

Informant 3 : Yes, correctly obligatory.

Interviewer : Next, does Mr Nazwan know the conditions that require Mr. to pay Zakat?

Informant 3 : Errr... debt-free, capable, haul and nisab errr... That's it.

Interviewer : Okay, where did Mr Nazwan get knowledge of Zakat in business?

Informant 3 : Errr... When I school, I learned from Youtube talks and search from Google.

Interviewer : Errr... Has Mr Nazwan ever attended a sharing session like talks and seminars?

Informant 3 : Never.

Interviewer : Okay, on which platform does Mr Nazwan pay zakat in business?

Informant 3 : I pay at the zakat counter, but I give more by hand to the poor.

Interviewer : After that, how did Mr Nazwan calculate the Zakat you needed to pay?

Informant 3 : I think using a Zakat calculator.

Interviewer : Mr Nazwan has any suggestions to encourage more Muslim entrepreneurs to pay Zakat?

Informant 3 : Errr... increase exposure so that the people who do business know the obligations of money, how to pay... Pay online is already considered very easy, but sometimes the person who does this business overlooks this matter, feels like the zakat money goes elsewhere... should inform the traders about the benefits of Zakat. All traders know; it's just that this is inconsistent and inconsistent.

Interviewer: Okay, get here our interview today. Thank you, Mr Nazwan, for taking the time to help me finish this study.

Informant 3 : Okay, good luck.

Informant 4

Interviewer : Assalamualaikum WBT. My name is Anis Amirah. Before starting to ask this question, aaa Kak Tirah, tell me your full name first, and what business Kak Tirah have?

Informant 4 : Waalaikumussalam, my name is Nur Athirah Binti Cik Hamid. Now I have a bakery business, a cake business.

Interviewer : Okay let's start with question 1 eh? Aaaa this one question he asked like, aaa do you understand about zakat in this business, do you have understand Kak Tirah?

Informant 4 : I understand, but it doesn't seem to clearly, it means that you know that zakat for this business has to be paid when we have enough, what is it, haul and nisab.

Interviewer : The second question is, Kak Tirah as a Muslim entrepreneur, the obligation to pay zakat is when the business has enough conditions, right?

Informant 4 : Haa that's right, when the conditions of haul and nisab zakat must be paid are enough.

Interviewer : Number three, Kak Tirah, do you know the conditions required to pay zakat in that business?

Informant 4 : The condition is that we have to be Muslims, then we have to be independent, then we have enough, what is that? Enough conditions of haul and nisab and our business is our own property and not the property of others.

Interviewer : We go into the second part which is the second question, the factors that contribute to knowledge in business zakat. Okay the first one, aaa okay kak Tirah get the source and knowledge of zakat from where?

Informant 4 : If the school is included, the college is like that, and through the internet.

Interviewer : That's right, school, on the internet and so on. Okay, the second one, there will always be programs, but there aren't many programs, talks and seminars about zakat that focus on zakat, there are but not at all places are have, right? So did Kak Tirah ever attend the ceremony?

Informant 4 : Aaaa this limit, never. It always feels like it's near MAIK, if it's near Kelantan near MAIK, it feels like he's also making a coat, it feels like that. We don't know maybe laaa right?

Interviewer : Haa really, okay for the third part of question. Okay how to pay zakat in business. Okay, now Kak Tirah, you still don't have enough conditions to pay zakat, right? But if kak Tirah had enough the conditions of haul and nisab, kak Tirah must pay zakat. Which platform will kak Tirah pay the zakat?

Informant 4 : Okay, if brother Kak Tirah, now is the pandemic season, if brother Kak Tirah said all that is enough, maybe if he said to take care of our safety measures, maybe it's like online payment, I'd rather go online now. He thought that before this pandemic, maybe Kak Tirah went to the zakat office to pay.

Interviewer : Yes, we have to look at our situation and circumstances as well. Okay, secondly, how do you calculate zakat, whether you use the application to just enter the amount or ask the zakat center to help you calculate?

Informant 4 : Okay parents Kak Tirah, there is a kind of zakat, which our father is like a pilgrimage fund, right? If RM20K is enough, you have to pay zakat, right? Usually my father and sister always calculate and calculate themselves manually.

Interviewer : Suppose Tirah has knowledge from other family members with manual calculations, right? It's easy like that, don't bother thinking about going to the zakat center to ask them to calculate.

Interviewer : Okay lastly, what is Tirah's suggestion to encourage Muslim entrepreneurs to pay zakat for those who meet the conditions?

Informant 4 : If possible, pay for the hereafter, we mean like when we want shares in the hereafter, we have to pay zakat, if we don't pay maybe now it doesn't feel anything, it's just near there later.

Interviewer : In addition, we pay zakat to get blessings in the sustenance we seek. Yes, up to here only, Thank you and Assalamualaikum.

Informant 4 : All right, waalaikumussalam.

Informant 5

Interviewer : Assalamualaikum WBT. I introduced myself first, my name is Anis Amirah. Before we start this interview, can Fatin introduce yourself, Fatin's full name with what business does Fatin do?

Informant 5 : Waalaikumussalam, I am Fatin Nasuha Binti Mohd Faizol, 22 years old and now I run an online business as a clothing agent.

Interviewer : For part one, does Fatin understand about zakat in this business?

Informant 5 : Yes, I know a little bit about zakat in business where business zakat is imposed according to the conditions. Zakat on this business is obligatory on traders or anyone who conducts business, regardless of the service business or the type of goods business.

Interviewer : The second, aaa, Fatin, do you know, as a Muslim entrepreneur, the obligation to pay zakat on this business when the conditions of haul and nisab are sufficient.

Informant 5 : As a Muslim, I know that one of the obligations is to pay zakat, which is included in the fourth pillar of Islam, which is the Word of Allah SWT which means: his duty.

Interviewer : The third question is Fatin knows that there are no conditions required for us to be eligible to pay zakat in this business?

Informant 5 : For the condition, yes, I know, for the condition of paying zakat for this business, the trader or person who runs the business must be Muslim, perfectly owned, independent, enough haul and also enough nisab while the zakat rate of business aaa is 2.5% of the value of the price of the goods.

Interviewer : Okay we go to the second part, the factors that contribute to the knowledge about zakat in business, for the first question, from where are the sources and knowledge that Fatin got about zakat in this business?

Informant 5 : As a student of Islamic finance, I took the subject of zakat and tax. So I learned about zakat and I knew a little bit and learned about the types of zakat including business zakat.

Interviewer : okay for the second question, there will usually be programs, talks or seminars on zakat that are general haa but not much. So the question is, did Fatin ever not attend the ceremony?

Informant 5 : Answering this question, I have never attended any seminar or talk on zakat either physically or in cyberspace.

Interviewer : Haa okay, the third part, how to pay zakat in business, this question is for everyone whether there are enough conditions or not, but if there are enough conditions, it is obligatory to pay zakat. If Fatin has enough conditions to pay zakat, near which platform will Fatin pay zakat? Whether online I know how to go directly to the zakat office?

Informant 5 : If I have met the conditions to pay zakat, my choice is to pay online which online or online platform is easier and saves time.

Interviewer : Okay well, how does Fatin calculate the zakat that Fatin has to pay? Maybe Fatin wants to do it manually, calculate it herself or use the application to make it easier, just put the amount and get it or is Fatin afraid of Fatin's worries and keep asking the zakat center to calculate? How?

Informant 5 : Haa, our time is now the age of technology where we know the various facilities available. So aaa to make it easier I prefer to use technological innovation i.e. by using application calculations. Aaa but for more certainty, I would like to leave it to the zakat center to calculate aa so that there is no hesitation.

Interviewer : Okay lastly, aaa Fatin can suggest not to encourage other Muslim entrepreneurs to pay zakat when all the conditions are met.

Informant 5 : My suggestion is that there should be cooperation from the zakat institution itself which to encourage Muslim entrepreneurs to pay zakat is to reveal widely about the advantages, aaa may be able to campaign on the advantages of paying zakat and also we can provide awareness through appropriate approaches with the present age which approaches using social media.

Interviewer : Thank you for answering the question and Assalamualaikum.

Informant 5 : All right, waalaikumussalam.

Informant 6

Interviewer : Assalamualaikum WBT. My name is Anis Amirah. Before we continue with the interview questions, can Kak Ira introduce yourself, the full name of what business does Kak Ira do?

Informant 6 : Waalaikumussalam, my name is Nur Irawani Binti Cik Yaakob. Aaaa I'm doing business at Pasar Besar Siti Khadijah, I'm doing business aaa clothes, cloth, hijab, telekung, songket, silk, kaftan and all sorts of other things related to clothes.

Interviewer : Let's continue with question 1 part 1, in general, Ira, do you understand about zakat in this business?

Informant 6 : Aaaa, this business zakat means that this is the zakat that we are obliged to pay as a result of aaa what is our own business property.

Interviewer : Okay, the second question, Kak Ira, do you understand that as a Muslim entrepreneur, pay business zakat when the haul and nisab conditions are sufficient. Does Kak Ira know about that? Kak Ira do you know the conditions?

Informant 6 : One of the obligatory conditions for zakat is that it must be Islamic and have enough nisab, meaning whether we are obligated or not to pay the business zakat from our business income.

Interviewer : Okay for the third question, aaa the conditions required to pay zakat in this business, does Ira know the conditions?

Informant 6 : Aaaa Kak Ira doesn't really know the conditions. It's just that Kak Ira knows that Muslims are obliged to pay zakat afterwards, to pay zakat, they must have enough nisab.

Interviewer : Okay Anis added a little, yes, the conditions must be Islamic, the second is perfect property, which is one's own property, enough nisab and haul, then the intention to do business and the last business goods and services must be halal. Okay let's move on to the second part, the factors that contribute to the knowledge of zakat in business. First, where did Ira get the resources and knowledge about zakat in this business?

Informant 6 : Aaaa that brother Ira knows about zakat, his study period, studying at school, at what university. Then there are also ordinary people from the zakat who go up to the shop and tell him about this zakat and how the zakat payment is.

Interviewer : Okay let's move on to the second question. Regarding programs or talks, it is usually the tone of programs, talks or seminars on zakat, but it is not uncommon. So Ira never attended the ceremony?

Informant 6 : I feel like I will never attend the ceremony again, but it is common for people to go up to the market and give aaa what kind of information about zakat to the traders in Pasar Siti Khadijah.

Interviewer : Okay the third part is how to pay zakat in business where this question is for all Muslim entrepreneurs whether the conditions are sufficient or not. The first question, if Kak Ira has enough haul and nisab conditions, near which platform will Kak Ira pay zakat, maybe online to the zakat office?

Informant 6 : Usually, Kak Ira pays zakat online because it is easy.

Interviewer : How or ways to calculate zakat in the business for Ira's sister to pay, maybe calculate it manually or use the application to ask her own zakat center to calculate it?

Informant 6 : I think manually it's a bit like that, because we also have some writings, aaa the money comes in and out.

Interviewer : Okay and lastly, um, what is Ira's suggestion to encourage other Muslim entrepreneurs to pay zakat?

Informant 6 : Kak Ira's suggestion is that there should be more campaigns on zakat, because most people do not know about zakat. Aaaa, there is no development and extensive explanation about zakat.

Interviewer : Haa that's right, not everyone knows about zakat, a broad explanation is not given. Thank you for answering all questions and Assalamualaikum.

Informant 6 : All right, waalaikumussalam.

Informant 7

Interviewer : Hello, assalammualaikum.

Informant 7 : Waalaikumsalam.

Interviewer : Before we start, can you introduce yourself and the business?

Informant 7 : My full name is Nur Salsabila binti Mohd Israj and I run a beauty product business.

Interviewer : All right. Let's move on to the next question huh?

Informant 7 : Yes can.

Interviewer : The first part is about the knowledge of zakat in business. Do you fully understand about zakat in business?

Informant 7 : Yes, for sasa zakat in this business must be paid when there is enough haul and nisab.

Interviewer : Did you know that as a Muslim entrepreneur, it is an obligation to pay zakat in a business if the business is already qualified?

Informant 7 : Yes I know. As a Muslim entrepreneur, it is obligatory to pay business zakat if there are enough conditions.

Interviewer : All right. The third question is do you know the conditions that require you to pay zakat in business?

Informant 7 : Yes, I know. The first conditions must be to have a business first, then enough haul and nisab and calculate the total business revenue.

Interviewer : The next question is, how do you know about zakat in this business.

Informant 7 : Emm... Sasa knows the zakat of this business from the founder of the product and he encouraged us to pay zakat.

Interviewer : Oh, have you ever attended a sharing session such as a seminar or talk on zakat in business?

Informant 7 : I have attended online's seminar. A seminar that explains how to calculate the obligatory zakat.

Interviewer : Usually when paying zakat, you are using which platform? Zakat office or online?

Informant 7 : Online only. Manual calculation of business reasons is easy to calculate.

Interviewer : What is Sasa's proposal to encourage Muslim traders to pay zakat in business?

Informant 7 : Em. We as Muslim traders do have to pay zakat because it is an obligation. So the trader must pay it if there are enough conditions.

Interviewer : All right, that's all. Thank you sasa for being an informant for our final year project.

Informant 7 : You're welcome.

Informant 8

Interviewer : Hello, assalamualaikum. I am Amirah, a final year student at UMK in Islamic banking and finance. First of all, thank you for being our informant. Can you introduce myself first?

Informant 8 : My name is Nur Ain bin Husni. I do Shaklee product business

Interviewer : All right, let's move on to the first question. The question is do you know what zakat is in business?

Informant 8 : Actually, I was a religious school student before, only before this I thought that zakat was not important but when I started my business I started to realize that there is not much percentage to pay zakat actually. Turning to the question, yes I know about zakat in business.

Interviewer : Next, did you know that as a Muslim entrepreneur it is obligatory to pay zakat in business if it is already qualified?

Informant 8 : As I mentioned for the question earlier, yes I know it is mandatory to pay if it is eligible.

Interviewer : Do you know the conditions required to pay zakat in business?

Informant 8 : Yes, I know some of them are haul and nisab.

Interviewer : Where did ain get knowledge about zakat in business?

Informant 8 : Oh, all right. Ever not attended a partnership session or seminar on zakat in business?

Interviewer : In general, it is not for zakat, but if there is an intrusion through a business program.

Informant 8 : Ah... Next, which platform do you pay zakat through?

Interviewer : I don't make big payments because the income from the business isn't big either. So I paid using online payment.

Informant 8 : So the calculation is manual, right?

Interviewer : Yes.

Informant 8 : Ms. Ain have any suggestions to encourage Muslim traders to pay zakat in business?

Interviewer : There is, if traders have the awareness to pay zakat, there is no need to push, but not many people learn about this. Therefore, we can create a program or distribute posters or whatsapp messages to traders.

Informant 8 : Well, that's all from me. Thanks for taking the time.

Interviewer : You are welcome.

Informant 9

Interviewer : Assalamualaikum kak amelia. Can we make move to the question?

Informant 9 : Waalaikumsalam mira. Yes.

Interviewer : Okay. Kak amelia, do you understand what zakat is in business?

Informant 9 : Yes, I understand. Zakat in this business is different from zakat fitrah which has to be paid if there are enough conditions.

Interviewer : Kak amelia, do you know that as a Muslim entrepreneur, it is actually obligatory to pay zakat in business if there are enough conditions?

Informant 9 : Alhamdulillah know the reason as a Muslim we must be aware of things like this because we need to do business with blessings. Everyone who does business must take all these things seriously.

Interviewer : Emm... Yes, that's right. Do you know that there are no conditions that require paying zakat in business?

Informant 9 : Ah..I know the most important thing is a Muslim trader, after that you need enough haul and nisab and it must be a halal business.

Interviewer : Okay. Where do you get knowledge about zakat in business?

Informant 9 : I find out them from friends who do business. Although it used to be a small sale, I tried to pay a little with the intention of blessing the business.

Interviewer : Ever wanted to go to a seminar or talk on zakat in business?

Informant 9 : Emm .. never again because there has been no chance.

Interviewer : On which platform do you pay zakat?

Informant 9 : What do you mean?

Interviewer : Its mean did you pay online or go to zakat office?

Informant 9 : Oh, I used to pay online because it's easy.

Interviewer : How do you calculate zakat?

Informant 9 : I calculate them by myself.

Interviewer : All right, last question. Do you have any suggestions to invite Muslim traders to pay zakat in business?

Informant 9 : Emm... I think there should be many seminars or zakat office organize them because many people don't really understand that there are many types of zakat. Not only zakat fitrah. If there is a class, maybe someone will go and can help other friends as well.

Interviewer : Good. That's all, we're done. Thank you sister for helping and willing to spend time with me.

Informant 9 : Alhamdulillah, you are welcome. Thank you to mira too.

Interviewer : You are welcome.

Informant 10

Interviewer : Assalamualaikum sir, I'm Dinni Qistina, last year student form UMK Pengakalan Chepa. Can you introduce yourself first including the name of your business and how long have you been operating?

Informant 10 : Waalaikumussalam, I'm Shafiq. I sell home appliances such as bedsheets, toto, carpets, foot mats, pillows, towels, and table cloths. I have only just started this business for almost 3 years already.

Interviewer : Alright sir. Then I will continue with my question. Do you understand about zakat in business?

Informant 10 : Yes, I understand a little bit about zakat in business.

Interviewer : The next question, do you know that as a Muslim entrepreneur, it is an obligation to pay zakat in business if you meet the conditions?

Informant 10 : Yes, I also know about it since I'm a Muslim entrepreneur myself who has that obligation.

Interviewer : Do you know the conditions that are required for you to pay the zakat?

Informant 10 : Yes, I know. Among them is that entrepreneurs must be Muslim and have enough '*nisab*'.

Interviewer : Okay, sir. Move to the next part. Where do you get the knowledge about zakat in business?

Informant 10 : I get information about zakat in business through reading.

Interviewer : If so, have you ever participated in any seminars or talk programs about zakat in business?

Informant 10 : No, I have never attended any seminar before.

Interviewer : Alright, sir. Next, the last part for today. Where is the platform for paying zakat in business that you know?

Informant 10 : At the Zakat Payment Center.

Interviewer : How about the way you calculated your zakat in business?

Informant 10 : 25% of the total profit that is already enough *'haul'*.

Interviewer : Okay, sir. My last question, what is your suggestion to encourage Muslim entrepreneurs to pay zakat in business?

Informant 10 : For me, Muslim entrepreneurs need to understand the importance of paying zakat because it can purify property and at the same time the zakat will be a sort of help for those in need.

Interviewer : Well, with your last answer to that question, the interview session is ending today. Thank you very much Mr. Shafiq for your willingness and cooperation.

Informant 10 : You're welcome.

Informant 11

Interviewer : Assalamualaikum, I'm Dinni Qistina, a 4th year student from UMK Pengkalan Chepa. Can I interview you as my informant for data collection for my final year project which is related to the knowledge of zakat in business among Muslim entrepreneurs in Kelantan?

Informant 11 : Sure, you can.

Interviewer : Alright, thank you, sir. If so, can you introduce yourself with the name of your business and the period of operation first?

Informant 11 : My name is Muhamad Faiz bin Fauzi. I sell cakes. My store name is Hanalicious Cakes & Bakery and I have been in this business since 2018.

Interviewer : Okay, sir. I will proceed with my question. First of all, do you understand about zakat in business?

Informant 11 : What I understand about zakat in business is that in our sustenance as an entrepreneur there is the sustenance of others as well.

Interviewer : Second question, do you know that as a Muslim entrepreneur, it is an obligation to pay zakat in business?

Informant 11 : Yes, I know. As for me, when I first start this business there weren't many sales so when I made the calculation, there weren't enough amounts to meet the condition. But thank God, I have started paying zakat in 2019.

Interviewer : Alright, sir. The next question is, do you know the conditions that require you to pay zakat in business?

Informant 11 : Yes, I know.

Interviewer : Okay, I will go to the next section. Where did you gain knowledge about zakat in business?

Informant 11 : I know about this zakat from social media and also when I studied at university.

Interviewer : Oh, other than that, have you ever attended any sharing sessions such as seminars or talks on zakat in business?

Informant 11 : Never. I asked my brother a lot because my brother is also an entrepreneur and he also had paid zakat before.

Interviewer : Alright, sir. I will continue with the last part of the question. Which platform should you go to pay zakat in business?

Informant 11 : I paid at MAIK (Majlis Agama Islam Kelantan) zakat counter, at Balai Islam, Lundang.

Interviewer : How do you calculate the amount of zakat that you have to pay?

Informant 11 : Since 2019, I have hired an accountant to do an annual account. So, he will calculate the amount of zakat and tax that I have to pay.

Interviewer : Last question from me, what is your suggestion to encourage Muslim entrepreneurs to pay zakat in business?

Informant 11 : My suggestion is that exposure in social media should be increased such as on TikTok, Facebook, and Instagram. In addition, work with entrepreneurial organizations such as Amanah Ikhtiar Malaysia, Mara, Tekun for more disclosure about this matter.

Interviewer : Alright. This interview session is over. Thank you so much for spending time with me today. Good luck sir.

Informant 11 : You are welcome.

Informant 12

Interviewer : Assalamualaikum, I am Dinni Qistina, a final year student from UMK Pengkalan Chepa. Today I want to interview you related to my final year project, which is the knowledge of zakat in business among Kelantan Muslim entrepreneurs. Before I start, can you introduce yourself and state what business you run and how long the business has been.

Informant 12 : My name is Nur Syaheerah binti Alias. I am from SAE student. I sell 'Mee Celup'. My business name is D'Bamboo Tapang, Kedai Mee Sup. I have been in this business for 5 years.

Interviewer : Alright, I will continue with my first question, do you understand what zakat is in business?

Informant 12 : What I understand about this zakat, it is something that we must spend as an entrepreneur.

Interviewer : As a Muslim entrepreneur, did you know that paying zakat in business is an obligation if you already meet the conditions?

Informant 12 : Yes, I know that if the conditions are met, we as Muslim entrepreneurs will have to pay zakat.

Interviewer : Do you know the conditions?

Informant 12 : Among the conditions is that the entrepreneurs must be Muslim, independent, and have a perfect possession to the business. Zakat is like sharing sustenance if there is more.

Interviewer : I will continue with the next part of the question. How do you have knowledge related to zakat in business?

Informant 12 : I gain knowledge from when I went to school because this matter was mentioned on the syllabus before.

Interviewer : Besides that, have you ever participated in any zakat-related sharings such as seminars or talks?

Informant 12 : I once participated in a talk at a PAS club in the area around Kota Bharu where every Friday morning there was a sharing talk. I also heard through social media.

Interviewer : if you want to pay zakat, do you know where the platform for you to go to pay zakat?

Informant 12 : I pay zakat at MAIK, at Balai Islam, Lundang.

Interviewer : How do you calculate the zakat that needs to be paid on your business?

Informant 12 : I use the service at MAIK. Because if I count by myself, the amount might not be the same as the actual amount.

Interviewer : What is your suggestion to encourage Muslim entrepreneurs to pay zakat in business?

Informant 12 : My suggestion is to increase the number of campaigns. This is because there is a sum of entrepreneurs who underestimate this matter.

Interviewer : Alright, Miss Syaheerah. That is all the questions from me. Thank you for spending time with me today. Good luck with your business.

Informant 12 : You are welcome.

Malay Version

Informan 1

Penemubual : Okay encik, boleh encik perkenalkan diri dan perniagaan apa yang encik buat?

Informan 1 : Baik, nama saya Muhammad Faris Fahmi bin Mamat. Jadi, saya merupakan pengusaha untuk errr... Abu Empire, nama syarikat saya. Perniagaan yang saya jalankan adalah errr... gunting rambut secara bergerak dimana saya errr...laksanakan perkhidmatan gunting

rambut ni dari rumah ke rumah, dan saya juga merupakan pengusaha untuk produk errr... kambing perap “brand” ABU dan saya juga merupakan stokis kepada errr... produk King Oden.

Penemubual : Okay itu saja? Seterusnya kita akan ke soalan lain.

Informan 1 : Okay, boleh, boleh...

Penemubual : Apa yang Encik Fahmi faham mengenai zakat dalam perniagaan?

Informan 1 : Okay, zakat dalam perniagaan ni maksudnya errr... kita sebagai pengusaha ni errr... zakat ni merupakan... bila kita berniaga ni, rezeki yang kita dapat tu adalah errr... ada juga rezeki orang lain dalam rezeki kita, di mana kita kena keluarkan zakat errr... wajib kita keluarkan zakat tu sebahagian 2.5% daripada kita punya keuntungan untuk fakir miskin. Kita wajib keluarkan la.

Penemubual : Untuk membersihkan harta kita la kan?

Informan 1 : Ya betul, untuk kita bersihkan harta kita.

Penemubual : Okay, seterusnya errr... sebagai pengusaha Muslim, adakah Encik Fahmi tahu bahawa membayar zakat dalam perniagaan ni merupakan satu kewajipan apabila telah memenuhi syarat?

Informan 1 : Ya, ya saya tahu memang errr... satu kewajipan la errr... dalam tuntutan Islam pun memang wajib apabila kita berniaga ataupun berpendapatan untuk keluarkan zakat errr... dalam perniagaan khususnya juga.

Penemubual : Errr... Encik Fahmi tahu tak syarat yang memerlukan Encik untuk membayar zakat dalam perniagaan?

Informan 1 : Syarat zakat dalam perniagaan ni errr... mengikut pengetahuan saya la, kita ni mempunyai pendapatan tu errr... apa ni? Maksudnya pendapatan kita tu stabil la untuk errr... keluarkan zakat. Maksudnya kita kena... daripada jualan tolak kita punya perbelanjaan baru kita dapat hasil kan? So, pengiraan dia tu “percentage” pada hasil kita la.

Penemubual : Okay. Seterusnya, dari mana Encik Fahmi mendapat pengetahuan mengenai zakat dalam perniagaan?

Informan 1 : Maksudnya macam mana tu?

Penemubual : Sumber pengetahuan errr... maksudnya errr... sumber pengetahuan macam dari mana Encik tahu mengenai zakat dalam perniagaan ni.

Informan 1 : Ohhhh... okay, kalau saya, saya ikut program dan kursus perniagaan. Kita juga baca dalam internet dan juga errr... di Kelantan ni errr... MAIK la bila kita berniaga ni MAIK “suggest” kan untuk kita keluarkan zakat apa semua la.

Penemubual : Okay, jadi Encik Fahmi pernah menghadiri sesi perkongsian errr... seperti seminar, ceramah dalam zakat perniagaan la?

Informan 1 : Ya, pernah. Betul.

Penemubual : Errr... di platform mana Encik Fahmi membayar zakat dalam perniagaan? Adakah membayar zakat di kaunter zakat atau “online banking” atau macam mana?

Informan 1 : Cara bayaran tu kita bayar melalui online la.

Penemubual : Lepas tu, bagaimana cara Encik Fahmi kira berapa jumlah yang perlu dibayar zakat?

Informan 1 : Cara pengiraan tu... saya kira sendiri la errr... macam saya cakap tadi la errr... “percentage” daripada keuntungan tu la saya errr... bahagi terus untuk zakat.

Penemubual : Errr... Encik Fahmi ada apa-apa cadangan untuk menggalakkan pengusaha Muslim untuk bayar zakat dalam perniagaan?

Informan 1 : Cadangan... errr... cadangan saya, saya rasa errr... untuk ni la... maksudnya errr... fokusnya pada yang errr... contoh di Kelantan ni MAIK la kan, maksudnya dimana “leader-leader” yang errr... mengajar untuk orang berniaga ni, errr... untuk galakkan lagi dia punya anak “team” dia tu untuk... di mana sahaja company yang buat sistem ejen ke sistem stokis tu errr... dia kena errr... memang dia kena terapkan peniaga-peniaga ni untuk errr... keluarkan zakat. Contohnya juga agensi-agensi FAMA ke MARDI ke... dalam mereka buat kursus pinjaman apa semua tu kena terapkan juga bahawa perniagaan ni wajib untuk keluarkan zakat.

Penemubual : Okay, jadi sampai sini sahaja sesi temu bual kita Encik, terima kasih kerana sudi meluangkan masa bersama saya dalam menjalankan kajian saya..

Informan 1 : Baik.

Informan 2

Penemubual : Okay, jadi sebelum tu, saya perkenalkan diri saya, nama saya Mohamad Adam bin Ab Halim, pelajar Tahun 4, dari kos SAB, yang mana sekarang ni tengah menjalankan kajian mengenai zakat dalam perniagaan. Okay, sebelum kita mulakan sesi temu bual ni, boleh tak Encik perkenalkan diri dan perniagaan apa yang Encik jalankan?

Informan 2 : Baik, nama saya Muhammad Faisal bin Zamri. Saya merupakan pemilik perniagaan Restoran De Harmony.

Penemubual : Okay, jadi, apa yang Encik Faisal faham mengenai zakat dalam perniagaan?

Informan 2 : Zakat dalam perniagaan ni, hasil daripada perniagaan kita lepas tu di tolak dengan semua kos perniagaan, jadi, simpanan kita... dari simpanan kita tu la...2.5% kita kena keluarkan zakat, sebagai pengusaha Muslim kena keluarkan zakat setiap tahun.

Penemubual : Seterusnya errr... Encik Faisal tahu tak sebagai usahawan Muslim, Encik wajib membayar zakat perniagaan sekiranya telah memenuhi syarat?

Informan 2 : Ya, saya tahu, selepas cukup syarat dia la.

Penemubual : Okay, Encik Faisal tahu tak syarat-syarat yang mewajibkan Encik untuk membayar zakat dalam perniagaan?

Informan 2 : Errr... syarat dia senang, merdeka errr... sempurna, cukup haul dan nisab.

Penemubual : Itu saja kan?

Informan 2 : Ya

Penemubual : Okay, dari mana Encik Faisal mendapat pengetahuan mengenai zakat dalam perniagaan?

Informan 2 : Emmm... kawan-kawan, ustaz, keluarga, dalam internet. Datuk, ayah dan ibu selalu memberitahu dan pesan untuk bayar zakat dalam perniagaan.

Penemubual : Pernah tak Encik menghadiri ceramah atau seminar berkaitan dengan zakat dalam perniagaan?

Informan 2 : Tak pernah. Cuma saya hanya mendengar ceramah dalam internet saja macam dalam Youtube sebab saya tak ada masa, sekadar ambil pengalaman melalui Youtube saja.

Penemubual : Errr... di platform mana Encik Faisal membayar zakat dalam perniagaan? Contohnya, bayar di kaunter zakat atau "online banking".

Informan 2 : "Online banking" la.

Penemubual : Okay. Jadi, macam mana cara Encik Faisal mengira jumlah zakat yang perlu Encik bayar?

Informan 2 : Emmm... abang saya yang tolong uruskan pengiraan zakat tu errr... guna kalkulator zakat la.

Penemubual : Okay, Encik Faisal ada apa-apa cadangan untuk menggalakkan pengusaha Muslim membayar zakat perniagaan?

Informan 2 : Ohhh... untuk kesedaran dia ni, dia perlukan kempen dan memperbanyakkan kempen untuk kesedaran pengusaha untuk mengeluarkan zakat...biar jelas, pengusaha tahu bagaimana cara untuk membayar zakat dan mempermudah urusan pembayaran. Lebih mempermudah jangan susahkan la kalau boleh errr...memperbanyakkan cabang untuk membayar zakat. Lepas tu bagi pendedahan kepada setiap pengusaha bumiputera ni biar dia terdedah kepada zakat dan selalu ada kempen kesedaran.

Penemubual : Okay Encik, sampai sini saja sesi temu bual kita, terima kasih kerana sudi meluangkan masa bersama saya.

Informan 2 : Baik, sama-sama. Semoga awak maju jaya.

Informan 3

Penemubual : Okay, Assalamualaikum. Nama saya Mohamad Adam bin Ab Halim, pelajar tahun 4 UMK daripada kos SAB. Boleh Encik perkenalkan nama dan perniagaan apa yang Encik jalankan?

Informan 3 : Waalaikumusalam, errr... nama saya Muhammad Nazwan errr... saya pemilik Satay PG.

Penemubual : Okay, apa yang Encik Nazwan faham mengenai zakat dalam perniagaan?

Informan 3 : Zakat errr... maksud zakat ke?

Penemubual : Apa yang Encik faham mengenai zakat dalam perniagaan ni macam mana.

Informan 3 : Ohhh...bayar zakat 2.5% daripada keuntungan.

Penemubual : Itu saja yang Encik faham mengenai zakat perniagaan?

Informan 3 : Ohhh... zakat perniagaan, zakat pendapatan, zakat harian errr... itu saja.

Penemubual : Soalan kedua, adakah Encik Nazwan tahu bahawa sebagai seorang usahawan Muslim, Encik wajib untuk bayar zakat apabila telah memenuhi syarat?

Informan 3 : Ya, betul wajib.

Penemubual : Seterusnya, adakah Encik Nazwan tahu syarat-syarat yang memerlukan Encik untuk membayar zakat?

Informan 3 : Errr... bebas hutang, berkemampuan, cukup nisab errr... itu saja.

Penemubual : Okay, dari mana Encik Nazwan mendapat pengetahuan mengenai zakat dalam perniagaan?

Informan 3 : Errr... masa saya belajar dulu, tahu dari ceramah-ceramah Youtube, "search" Google.

Penemubual : Errr... pernah tak Encik Nazwan menghadiri sesi perkongsian seperti ceramah dan seminar?

Informan 3 : Tak pernah.

Penemubual : Okay, di platform mana Encik Nazwan membayar zakat dalam perniagaan?

Informan 3 : Saya bayar di kaunter zakat tetapi saya lebih banyak bagi "by hand" kepada fakir miskin.

Penemubual : Selepas itu, macam mana cara Encik Nazwan mengira zakat yang perlu Encik bayar?

Informan 3 : Saya kira menggunakan kalkulator zakat.

Penemubual : Encik Nazwan ada apa-apa cadangan untuk menggalakkan lagi usahawan-usahawan Muslim untuk membayar zakat?

Informan 3 : Errr... memperbanyakkan lagi pendedahan supaya orang yang berniaga ni tahu kewajipan berzakat, cara bayar... bayar "online" tu sudah dikira mudah sangat tetapi kadang-kadang orang yang berniaga ni dia terlepas pandang perkara ini, rasa macam duit zakat tu pergi ke tempat lain... kena bagitahu balik la kepada peniaga-peniaga tentang kebaikan zakat. Semua peniaga tahu, cuma benda ni tak konsisten dan tak istiqomah.

Penemubual : Okay, sampai disini saja la sesi temu bual kita pada hari ini. Terima kasih Encik Nazwan kerana sudi meluangkan masa untuk membantu saya dalam menyelesaikan kajian ini.

Informan 3 : Okay, semoga berjaya la.

Informan 4

Penemubual : Assalamualaikum WBT. Nama saya Anis Amirah. Sebelum mula Tanya soalan ni, aaa Kak Tirah bagitau nama penuh dulu dengan bisnes apa yang Kak Tirah buat?

Informan 4 : Waalaikumussalam, nama saya Nur Athirah Binti Cik Hamid. Sekarang saya buat bisnes bakery, bisnes kek lah.

Penemubual : Okay kita start dengan bahagian soalan 1 eh? Aaaa soalan satu ni dia tanya macam, apa faham tak mengenai zakat dalam perniagaan ini, Kak Tirah faham tak?

Informan 4 : Faham tapi macam tak sepenuhnya lah, maksudnya macam yang kak tahu zakat perniagaan ni kena bayar bila kita cukup mcm apa tu, haul dan nisab.

Penemubual : Soalan kedua pulak, Kak Tirah sebagai usahawan Muslim kan, kewajipan untuk bayar zakat tu kan bila mana perniagaan tu cukup syarat betul tak?

Informan 4 : Haa betul, bila mana dah cukup syarat haul dan nisab zakat wajib dibayar.

Penemubual : Nombor tiga pulak, Kak Tirah tau tak syarat yang diperlukan untuk membayar zakat dalam perniagaan tu?

Informan 4 : Syarat dia kita kena orang Islam lah, lepastu kita kena merdeka lepastu kita cukup apa tu? Cukup syarat haul dan nisab dan bisnes kita tu memang hak milik kita sendiri bukan hak milik orang lain.

Penemubual : Kita masuk ke bahagian kedua iaitu soalan kedua, faktor-faktor yang sumbang kepada pengetahuan dalam zakat perniagaan. Okay yang pertama, aaa okay kak Tirah dapat sumber dan pengetahuan zakat dari mana?

Informan 4 : Kalau diikuti sekolah lah, kolej macam tu, dan melalui internet.

Penemubual : Betul la, sekolah, dalam internet dan lain-lain. Okay yang kedua tu, selalunya akan ada program, tapi tak banyak la program, ceramah dan seminar pasai menegnai zakat ni kan yang focus kepada zakat, ada ada tapi tak semua tempat ada kan? Jadi kak Tirah pernah hadir dak dkt majlis tu?

Informan 4 : Aaaa takat ni, takpernah lagi la. Selalunya rasa macam dekat MAIK, kalau dekat Kelantan dekat MAIK la, kiranya macam ada jugak dia buat kot, rasanya lah. Kita tak tahu mungkin laaa kan?

Penemubual : Haa betul-betul, okay bagi bahagian ketiga pulak. Okay cara bayar zakat dalam peniagaan. Okay sekarang ni kak Tirah masih tak cukup syarat untuk bayar zakat kan? Tapi sekiranya kak Tirah cukup syarat haul dan nisab tu kak Tirah mesti kena bayar zakat. Bagi kak Tirah dekat platform mana yang kak Tirah akan bayar zakat tu?

Informan 4 : Okay Kalau kak Tirah, sekarang kan musim pandemic, kalau kata kak Tirah cukup semua tu maybe kalau kata untuk jaga langkah keselamatan kita, kiranya macam online la, lebih prefer online sekarang laa. Dia macam kalau before pandemik ni mungkin kak Tirah pergi pejabat zakat la untuk bayar.

Penemubual : Ya betul, kita kena tengok situasi dan keadaan kita jugak. Okay yang kedua, bagaimana cara-cara kak Tirah kira zakat, sama ada kak Tirah gunakan aplikasi just masukkan amount ke ataupun pi mintak tolong pusat zakat kirakan?

Informan 4 : Okay parents Kak Tirah, ada buat macam zakat, yang ayah kita dia macm tabung haji dia kan kalau cukup RM20K kena bayar zakat kan? Selalunya ayah kak selalu kira dan kira sendiri secara manual.

Penemubual : Kiranya, kak Tirah ada ilmu pengetahuan daripada ahli keluarga yang lain la kan dengan pengiraan secara manual kan? Senang lah macam tu kan, tak gaduh fikir nak pi pusat zakat untuk minta mereka kirakan. Okay last sekali, apa cadangan kak Tirah supaya menggalakkan usahawan muslim membayar zakat bagi yang cukup syarat?

Informan 4 : Kalau sebolehnya, bayar lah untuk akhirat nanti la, kita maksudkan macam bila kita nak saham akhirat nanti, kita kena bayarlah zakat, kalau tak bayar mungkin sekarang ni tak rasa apa-apa, Cuma dekat sana nanti la.

Penemubual : Selain itu, kita bayar zakat tu untuk mendapat keberkatan dalam rezeki yang kita cari. Ya, sampai di sini saja, Terima kasih dan Assalamualaikum.

Informan 4 : Sama-sama, waalaikumussalam.

Informan 5

Penemubual : Assalamualaikum WBT. Saya perkenalkan diri saya dulu, nama saya Anis Amirah. Sebelum kita mula temu duga ni, boleh tak Fatin perkenalkan diri, nama penuh Fatin dengan bisnes apa yang Fatin buat?

Informan 5 : Waalaikumussalam, saya Fatin Nasuha Binti Mohd Faizol, umur 22 tahun dan sekarang saya menjalankan perniagaan secara atas talian sebagai agent baju.

Penemubual : Untuk bahagian satu, Fatin faham tak mengenai zakat dalam perniagaan ni?

Informan 5 : Ya saya tahu serba sedikit mengenai zakat dalam perniagaan yang mana zakat perniagaan ni dikenakan mengikut syarat. Zakat perniagaan ni wajib ke atas peniaga atau sesiapa sahaja yang menjalankan perniagaan tak kiralah perniagaan perkhidmatan ataupun perniagaan jenis barangan.

Penemubual : Yang kedua, aaa, Fatin tau tak, sebagai usahawan Muslim, kewajipan untuk membayar zakat perniagaan ni bila mana sudah mencukupi syarat haul dan nisab.

Informan 5 : Sebagai seorang Muslim ya saya tahu kewajipan salah satunya adalah menunaikan zakat iaitu termasuk dalam rukun Islam yang keempat, yang mana Firman Allah SWT yang bermaksud: 'Dirikanlah kamu sembahyang serta keluarkanlah zakat dan sudah semestinya zakat perniagaan ini wajib ditunaikan jika telah memenuhi syarat kewajipannya.

Penemubual : Soalan yang ketiga Fatin tahu tak syarat yang diperlukan untuk kita layak membayar zakat dalam perniagaan ini?

Informan 5 : Untuk syarat ya saya tahu, untuk syarat bayar zakat perniagaan ni ialah peniaga atau orang yang menjalankan perniagaan tu mestilah Islam, sempurna milik, merdeka, cukup haul

dan jugak cukup nisab manakala kadar zakat perniagaan aaa adalah 2.5% daripada nilai harga barangan tersebut.

Penemubual : Okay kita pergi ke bahagian kedua, factor yang menyumbang kepada pengetahuan mengenai zakat dalam perniagaan, bagi soalan yang pertama, daripada mana sumber dan pengetahuan yang Fatin dapat mengenai zakat dalam perniagaan ni?

Informan 5 : Sebagai pelajar kewangan Islam, saya mengambil subjek zakat dan cukai. Jadi saya belajar mengenai zakat dan saya tahu serba sedikit dan belajar mengenai jenis-jenis zakat termasuklah zakat perniagaan.

Penemubual : okay untuk soalan yang kedua, selalunya akan ada program, ceramah atau seminar mengenai zakat yang umum haa tapi tak banyak. Jadi soalnya dekat sini, Fatin pernah tak menghadiri majlis tersebut?

Informan 5 : Menjawab soalan ni, saya tidak pernah hadir mana-mana seminar atau ceramah mengenai zakat sama ada secara fizikal ataupun secara alam maya.

Penemubual : Haa okay, bahagian yang ketiga, cara bayar zakat dalm perniagaan, soalan ni untuk semua sama ada cukup syarat atau tak, tapi sekiranya dah cukup syarat wajib bayar zakat. Sekiranya Fatin dah cukup syarat untuk bayar zakat, dekat platform mana Fatin akan bayar zakat tu? Sama ada online kea tau terus ke pejabat zakat ke macam mana?

Informan 5 : Sekiranya saya telah cukup syarat bayar zakat, pilihan saya saya akan bayar secara atas talian yang mana platform online atau atas talian ni lebih mudah dan menjimatkan masa.

Penemubual : Okay baik, bagaimana cara Fatin mengira zakat yang perlu Fatin bayar? Mungkin Fatin nak buat secara manual, kira sendiri atau gunakan aplikasi untuk lebih mudah just letakkan amount dan dapat atau Fatin takut was-was fatin terus mintak pusat zakat kirakan? Macam mana?

Informan 5 : Haa, zaman kita sekarang kan zaman teknologi yang mana kita tahu pelbagai kemudahan yang ada. Jadi aaa untuk lebih memudahkan saya lebih prefer untuk gunakan inovasi teknologi iaitu dengan menggunakan pengiraan aplikasi. Aaa tapi untuk lebih kepastian suka saya untuk serahkan kepada pusat zakat untuk kirakan aa supaya tidak timbul rasa was-was.

Penemubual : Okay yang last sekali, aaa Fatin boleh bagi cadangan tak untuk menggalakkan usahawan Muslim yang lain membayar zakat bila dah cukup semua syarat.

Informan 5 : Cadangan saya perlu adanya kerjasama dari pihak institusi zakat itu sendiri yang mana untuk menggalakkan pengusaha Muslim untuk membayar zakat adalah dengan mendedahkan secara meluas tentang kelebihan, aaa mungkin boleh buat kempen tentang kelebihan menunaikan zakat dan juga kita boleh memberi kesedaran melalui pendekatan yang sesuai dengan zaman sekarang yang mana pendekatan menggunakan media sosial.

Penemubual : Terima kasih sudi menjawab pertanyaan dan Assalamualaikum.

Informan 5 : Sama-sama, waalaikumussalam.

Informan 6

Penemubual : Assalamualaikum WBT. Nama saya Anis Amirah. Sebelum kita teruskan dengan soalan temuduga, boleh tak Kak Ira perkenalkan diri, nama penuh dengan bisnes apa yang Kak Ira buat?

Informan 6 : Waalaikumussalam, nama akak Nur Irawani Binti Cik Yaakob. Aaaa akak berniaga di Pasar Besar Siti Khadijah, akak sedang menjalankan perniagaan aaa pakaian lah, kain, tudung, telekung, songket, sutera, kaftan macam-macam lagi ada yang berkaitan dengan pakaian.

Penemubual : Kita teruskan dengan soalan 1 bahagian 1, secara amnya kak Ira faham tak mengenai zakat dalam perniagaan ni?

Informan 6 : Aaaa, zakat perniagaan ni maksud dia ginilah zakat yang wajib kita keluarkan hasil daripada aaa apa harta perniagaan kita sendiri.

Penemubual : Okay soalan yang kedua, Kak Ira faham tak yang mana sebagai usahawan Muslim membayar zakat perniagaan bila mana mencukupi syarat haul dan nisab. Kak Ira tahu tak mengenai itu? Kak Ira tahu tak syarat-syarat?

Informan 6 : Syarat wajib zakat ni salah satunya mestilah Islam dan cukup nisab, maksudnya sama ada kita ni wajib atau tak mengeluarkan zakat perniagaan tu dari pendapatan perniagaan kita.

Penemubual : Okay untuk soalan yang ketiga, aaa syarat yang diperlukan untuk membayar zakat dalam perniagaan ni kak Ira tahu syarat-syaratnya?

Informan 6 : Aaaa Kak Ira tak tahu sangat syarat tu Cuma yang Kak Ira tahu orang Islam ni wajib kena keluar zakat lepastu, untuk keluar zakat tu mesti cukup nisab dia.

Penemubual : Okay Anis tambah sikit ya, syarat-syaratnya mestilah Islam, yang kedua sempurna milik iaitu harta milik sendiri, cukup nisab dan haul seterusnya niat untuk berniaga dan last barang perniagaan tu dan perkhidmatan tu mestilah halal. Okay kita teruskan dengan bahagian yang kedua, faktor-faktor yang menyumbang pada pengetahuan mengenai zakat dalam perniagaan. Yang pertama, daripada mana kak Ira dapat sumber dan pengetahuan tentang zakat dalam perniagaan ni?

Informan 6 : Aaaa yang kak Ira tahu pasal zakat ni, masa belajar la, belajar di sekolah, di apa di universiti. Pastu ada jugak biasa orang daripada zakat-zakat tu naik atas kedai dan bagitahu la mengenai zakat ni dan pembayaran zakat tu macam mana.

Penemubual : Okay kita teruskan dengan soalan yang kedua. Mengenai program atau ceramah, selalunya aka nada program, ceramah atau seminar mengenai zakat tapi tak banyak jarang jumpa. Jadi kak Ira pernah tak menghadiri majlis tersebut?

Informan 6 : Rasanya takpernah lagi ikuti majlis tersebut, Tapi adalah biasa orang naik atas pasar tu dia beri aaa apa macam maklumat la pasal zakat ni pada aa peniaga-peniaga di Pasar siti Khadijah ni.

Penemubual : Okay bahagian ketiga iaitu cara bayar zakat dalam perniagaan di mana soalan ni untuk semua usahawan Muslim sama ada mencukupi syarat ataupun tidak. Soalan yang pertama, sekiranya Kak Ira dah cukup syarat haul dan nisab, dekat platform mana yang kak Ira akan bayar zakat, mungkin online ke pejabat zakat ke?

Informan 6 : Biasanya, Kak Ira bayar zakat secara online lah sebab ia mudah.

Penemubual : Bagaimana atau cara-cara pengiraan zakat dalam perniagaan untuk kak Ira bayar mungkin kira secara manual ke ataupun gunakan aplikasi dia kea tau suruh pusat zakat sendiri yang tolong kirakan?

Informan 6 : Akak kira secara manual macam agak-agak gitu lah, sebab kita pun ada tulis-tulis apa tu, aaa keluar masuk duit tu laa.

Penemubual : Okay dan yang terakhir, emm apakah cadangan kak Ira untuk menggalakkan usahawan Muslim yang lain membayar zakat?

Informan 6 : Cadangan Kak Ira, kena perbanyakkan lagi aaa kempen mengenai zakat la, sebab kebanyakan orang ramai yang tak tahu mengenai zakat ni. Aaaa, ia tak ada perkembangan dan penerangan dengan luas tentang zakat.

Penemubual : Haa betul, tak semua orang tahu pasal zakat ni, penerangan yang luas tak diberikan. Terima kasih sudi menjawab pertanyaan semua dan Assalamualaikum.

Informan 6 : Sama-sama, waalaikumussalam.

Informan 7

Penemubual : Hello, assalammualaikum.

Informan 7 : Waalaikumsalam.

Penemubual : Sebelum kita mulakan, boleh sasa kenalkan diri dan perniagaan?

Informan 7 : Nama penuh saya Nur Salsabila binti Mohd Israj dan menjalankan perniagaan produk kecantikan.

Penemubual : Baiklah. Kita teruskan kepada soalan seterusnya ya?

Informan 7 : Ya, boleh.

Penemubual : Bahagian pertama ialah mengenai pengetahuan mengenai zakat dalam perniagaan. Sasa faham ke sepenuhnya mengenai zakat dalam perniagaan?

Informan 7 : Ya, bagi sasa zakat dalam perniagaan ini kena bayar bila sudah cukup haul dan nisab.

Penemubual : Adakah sasa tahu bahawa sebagai usahawan Muslim, ia adalah kewajipan membayar zakat dalam perniagaan sekiranya perniagaan sudah memenuhi syarat?

Informan 7 : Ya, saya tahu. Sebagai seorang usahawan muslim, memang wajib untuk membayar zakat perniagaan jika sudah cukup syarat.

Penemubual : Baiklah. Soalan ketiga pula ialah adakah sasa tahu syarat yang memerlukan anda membayar zakat dalam perniagaan?

Informan 7 : Ya, tahu. Syarat – syarat yang pertama mestilah kena ada perniagaan dulu, seterusnya cukup haul dan nisab dan kira jumlah hasil perniagaan.

Penemubual : Soalan seterusnya, daripada mana sasa tahu mengenai zakat dalam perniagaan ini.

Informan 7 : Emm... Sasa tahu zakat perniagaan ini daripada founder produk dan beliau memberi galakkan kepada kami untuk membayar zakat.

Penemubual : Oh, pernah tak sasa menghadiri sesi perkongsian seperti seminar atau ceramah mengenai zakat dalam perniagaan?

Informan 7 : Pernah menghadiri seminar secara online. Seminar yang menerangkan mengenai cara pengiraan zakat yang wajib dikeluarkan.

Penemubual : Kebiasaannya sasa membayar zakat menggunakan platform mana? Pejabat zakat ataupun melalui online?

Informan 7 : Secara online sahaja. Pengiraan manual sebab perniagaan sasa mudah untuk mengira.

Penemubual : Apakah cadangan sasa untuk galakkan peniaga muslim membayar zakat dalam perniagaan?

Informan 7 : Em.... Kita sebagai peniaga muslim memang perlu membayar zakat kerana satu kewajipan. Jadinya peniaga mesti membayarnya jika dah cukup syarat.

Penemubual : Baiklah, itu sahaja. Terima kasih sasa kerana sudi menjadi informan bagi projek tahum akhir kami.

Informan 7 : Sama-sama.

Informan 8

Penemubual : Hello, assalamualaikum. Saya Amirah, pelajar tahun akhir UMK bidang perbankan dan kewangan islam. Terlebih dahulu terima kasih kerana sudi menjadi informan kami. Boleh kenalkan diri dulu?

Informan 8 : Nama saya Nur Ain bin Husni. Saya buat perniagaan produk Shaklee.

Penemubual : Baiklah, kita teruskan kepada soalan pertama ya. Soalannya adakah ain tahu apa itu zakat dalam perniagaan?

Informan 8 : Sebenarnya saya seorang pelajar sekolah agama sebelum ini, cuma sebelum ini menganggap zakat itu tidak penting tetapi bila saya mulakan perniagaan saya sudah mula sedar dan tidaklah banyak mana peratus untuk membayar zakat sebenarnya. Berbalik pada soalan, ya saya tahu mengenai zakat dalam perniagaan.

Penemubual : Seterusnya, adakah anda tahu sebagai usahawan Muslim wajib bayar zakat dalam perniagaan jika sudah memenuhi syarat?

Informan 8 : Seperti yang saya nyatakan untuk soalan tadi, ya saya tahu ianya wajib dibayar jika sudah memenuhi syarat.

Penemubual : Adakah anda tahu syarat yang memerlukan untuk membayar zakat dalam perniagaan?

Informan 8 : Ya, saya tahu antaranya cukup haul dan nisab.

Penemubual : Dari mana ain dapat pengetahuan mengenai zakat dalam perniagaan?

Informan 8 : Saya bersekolah aliran agama dan sambung degree juga aliran agama, jadinya melalui pendidikan lah saya menerima pengetahuan ini.

Penemubual : Oh, baiklah. Pernah tak menghadiri sesi perkongsian atau seminar mengenai zakat dalam perniagaan?

Informan 8 : Secara umumnya kalau untuk zakat itu tidak tetapi kalau ada selit melalui program perniagaan, adalah sikit.

Penemubual : Ah... Seterusnya cik ain bayar zakat melalui platform mana?

Informan 8 : Saya tidaklah membuat bayaran secara besar kerana pendapatan dari perniagaan tidaklah besar juga. Jadi saya membayar menggunakan online payment.

Penemubual : Jadinya pengiraan secara manual lah ya?

Informan 8 : Ya, betul.

Penemubual : Cik Ain ada apa-apa cadangan untuk menggalakan peniaga muslim membayar zakat dalam perniagaan?

Informan 8 : Ada, kalau peniaga ada kesedaran untuk membayar zakat tak perlu push pun tetapi tak ramai yang belajar mengenai ini. Oleh itu, kita bolehlah buat program atau sebarkan poster atau mesej whatsapp kepada peniaga.

Penemubual : Baiklah, itu sahaja soalan daripada saya. Terima kasih sudi luangkan masa.

Informan 8 : Sama-sama.

Informan 9

Penemubual : Assalamualaikum kak amelia. Boleh kita terus kepada soalan?

Informan 9 : Waalaikumsalam mira. Boleh je.

Penemubual : Okay kak. Kak amelia faham tak apa itu zakat dalam perniagaan?

Informan 9 : Ya, faham. Zakat dalam perniagaan ini berbeza dengan zakat fitrah yang perlu dibayar jika dah cukup syarat.

Penemubual : Kak amelia tahu tak sebagai usahawan muslim sebenarnya wajib untuk bayar zakat dalam perniagaan jika dah cukup syarat?

Informan 9 : Alhamdulillah tahu sebab sebagai seorang muslim kita mesti ambil tahu perkara macam ini sebab perlu berniaga secara berkat. Setiap orang yang berniaga wajib ambil berat benda macam ini semua.

Penemubual : Emm... Ya, betul. Kak tahu tak syarat yang memerlukan membayar zakat dalam perniagaan?

Informan 9 : Ah..yang kak tahu paling penting peniaga muslim, lepas itu perlu cukup haul dan nisab dan mestilah perniagaan yang halal.

Penemubual : Okay kak. Dari mana kak dapat pengetahuan tentang zakat dalam perniagaan?

Informan 9 : Akak dapat tahu dari kawan - kawan yang sama berniaga. Walaupun dulu jualan kecil tapi akak cuba bayar sikit dengan niat keberkatan perniagaan.

Penemubual : Pernah tak akak pergi seminar atau ceramah mengenai zakat dalam perniagaan?

Informan 9 : Emm.. belum pernah lagi sebab belum ada kesempatan.

Penemubual : Di platform mana akak membayar zakat?

Informan 9 : Maksudnya?

Penemubual : Maksudnya cara bayar online ke atau akak pergi pejabat zakat ke?

Informan 9 : Oh, akak membayar guna online je sebab mudah.

Penemubual : Cara akak kira zakat pula?

Informan 9 : Kira- kira sendiri je.

Penemubual : Baiklah, soalan terakhir. Kak ada cadangan untuk ajak peniaga muslim membayar zakat dalam perniagaan?

Informan 9 : Emm... kak rasa kena ada banyak seminar atau kelas pejabat zakat perlu anjurkan sebab ramai orang tak berapa faham sebenarnya zakat ada banyak jenis. Bukannya zakat fitrah sahaja. Kalau ada kelas, mungkin akan ada yang pergi dan boleh bantu kawan lain juga.

Penemubual : Baik kak. Itu sahaja, kita dah selesai. Terima kasih kak sebab bantu mira dan sudi luang masa kak dekat saya.

Informan 9 : Alhamdulillah, sama - sama. Terima kasih juga kat mira.

Penemubual : Sama-sama.

Informan 10

Penemubual : Assalamualaikum encik, saya Dinni Qistina pelajar tahun akhir dari UMK Pengkalan Chepa. Boleh encik perkenalkan diri terlebih dahulu beserta dengan nama perniagaan dan tempoh encik beroperasi?

Informan 10 : Waalaikumussalam, saya Shafiq. Saya berniaga peralatan rumah seperti cadar, toto, karpet, alas kaki, bantal, tuala dan set meja. Perniagaan ni baru sahaja lagi saya jalankan, baru 3 tahun.

Penemubual : Ohh, ok encik. Kalau macam itu saya teruskan dengan soalan sayalah ya. Adakah encik faham tentang zakat dalam perniagaan?

Informan 10 : Ya, saya faham serba sedikit mengenai zakat dalam perniagaan.

Penemubual : Soalan seterusnya, adakah encik tahu sebagai seorang usahawan muslim, ianya merupakan satu kewajipan untuk membayar zakat dalam perniagaan sekiranya memnuhi syarat?

Informan 10 : Ya, saya juga tahu tentang itu seperti mana saya sendiri sebagai seorang usahawan muslim yang mempunyai kewajipan tersebut.

Penemubual : Adakah encik Shafiq tahu syarat-syarat yang memerlukan encik untuk membayar zakat tersebut?

Informan 10 : Ya, saya tahu. Sepertinya usahawan mestilah islam dan cukup kadar yang ditetapkan.

Penemubual : Baik, encik. Kita masuk ke bahagian seterusnya. Dari manakah encik mendapatkan pengetahuan mengenai zakat dalam perniagaan?

Informan 10 : Saya mendapatkan info-info tentang zakat dalam perniagaan ini melalui pembacaan.

Penemubual : Jika begitu, pernahkah encik sertai mana-mana seminar atau program yang menceritakan tentang zakat dalam perniagaan?

Informan 10 : Tidak, saya tidak pernah sertai mana-mana seminar sebelum ini.

Penemubual : Okay, baiklah. Seterusnya saya masuk ke bahagian terakhir. Dimanakah platform untuk membayar zakat dalam perniagaan yang encik tahu?

Informan 10 : Di Pusat Bayaran Zakat.

Penemubual : Bagaimana pula dengan cara encik mengira zakat dalam perniagaan?

Informan 10 : 2.5% daripada jumlah keuntungan yang sudah cukup haul.

Penemubual : Okay, encik. Soalan terakhir saya, apakah cadangan encik untuk menggalakkan usahawan Muslim untuk membayar zakat dalam perniagaan.

Informan 10 : Bagi saya, usahawan Muslim kena memahami betapa pentingnya bayaran zakat kerana ia boleh menyucikan harta dan sekaligus dapat membantu golongan yang memerlukan.

Penemubual : Baiklah, dengan jawapan encik itu, maka berakhirlah temubual saya pada hari ini. Terima kasih banyak-banyak encik Shafiq atas kesudian dan kerjasama yang diberikan.

Informan 10 : Sama-sama.

Informan 11

Penemubual : Assalamualaikum, saya Dinni Qistina, pelajar tahun 4 dari UMK Pengkalan Chepa. Boleh saya temubual encik untuk kajian dapatan bagi projek akhir saya berkaitan dengan pengetahuan tentang zakat dalam perniagaan dikalangan usahawan Muslim di Kelantan?

Informan 11 : Boleh-boleh.

Penemubual : Baik, terima kasih encik. Kalau macamtu, boleh encik perkenalkan diri encik beserta nama perniagaan dan tempoh beroperasi?

Informan 11 : Nama saya Muhamad Faiz bin Fauzi, saya berniaga kek. Nama kedai saya Hanalicious Cakes & Bakery dan saya dah berniaga dari tahun 2018.

Penemubual : Okay, encik. Jika begitu saya teruskan dengan soalan saya. Pertama sekali, adakah encik faham mengenai zakat dalam perniagaan?

Informan 11 : Yang saya faham mengenai zakat adalah dimana dalam rezeki kita sebagai peniaga ada rezeki orang lain juga.

Penemubual : Soalan kedua, adakah encik tahu bahawa sebagai seorang usahawan Muslim, ianya merupakan satu kewajipan untuk menunaikan zakat dalam perniagaan?

Informan 11 : Ya saya tahu. Macam saya, awal-awal berniaga dulu jualan tak banyak mana, jadi lepas saya buat kira-kira, tak cukup syarat. Tapi alhamdulillah, saya dah mula bayar pada tahun 2019.

Penemubual : Baiklah. Soalan seterusnya, adakah encik tahu syarat-syarat yang memerlukan encik untuk membayar zakat dalam perniagaan?

Informan 11 : Ya, saya tahu.

Penemebual : Okay, saya masuk pada bahagian seterusnya. Dari manakah encik memperoleh pengetahuan mengenai zakat dalam perniagaan?

Informan 11 : Saya tahu mengenai zakat ini daripada media sosial dan juga masa saya belajar di universiti dulu.

Penemubual : Ouuh, selain dari itu, pernahkah encik menghadiri mana-mana sesi perkongsian seperti seminar atau ceramah mengenai zakat dalam perniagaan ni?

Informan 11 : Tidak pernah. Saya banyak bertanya pada abang saya sebab abang saya juga merupakan usahawan dan dia juga membayar zakat sebelum ini.

Penemubual : Baik, encik. Saya teruskan dengan bahagian terakhir. Platform manakah yang encik perlu pergi untuk membayar zakat dalam perniagaan?

Informan 11 : Saya bayar di kaunter zakat MAIK, di Balai Islam, Lundang.

Penemubual : Bagaimana pula cara encik mengira jumlah zakat yang perlu encik bayar?

Informan 11 : Sejak tahun 2019, saya ada upah akauntan untuk buat kira-kira tahunan. Jadi, dia akan kira sekali untuk jumlah zakat dan cukai yang perlu saya bayar.

Penemubual : Soalan terakhir dari saya, apa cadangan encik untuk menggalakkan usahawan Muslim membayar zakat perniagaan?

Informan 11 : Cadangan saya, pendedahan dalam media sosial perlu diperbanyakkan seperti di TikTok, Facebook, dan Instagram. Selain itu, bekerjasama dengan pertubuhan usahawan seperti Amanah Ikhtiar Malaysia, Mara, Tekun untuk pendedahan tentang perkara ini.

Penemubual : Okay, baiklah. Selesai sudah sesi temubual ini. Terima kasih banyak-banyak kerana encik sudi meluangkan masa bersama saya hari ni. Semoga murah rezeki encik.

Informan 11 : Baik, sama-sama. Amiin.

Informan 12

Penemubual : Assalamualaikum, saya Dinni Qistina pelajar tahun akhir dari UMK Pengkalan Chepa. Harini saya nak temubual cik berkaitan dengan projek akhir saya iaitu pengetahuan mengenai zakat dalam perniagaan dikalangan usahawan Kelantan. Sebelum saya mula, boleh cik perkenalkan diri dan nyatakan perniagaan apa yang cik jalankan dan sudah berapa lama perniagaan.

Informan 12 : Nama saya Nur Syaheerah binti Alias, saya dari kos SAE. Saya berniaga mee sup. Nama perniagaan saya D'Bamboo Tapang, Kedai Mee Sup. Saya berniaga sudah 5 tahun.

Penemubual : Kalau macam itu, saya teruskan dengan soalan saya yang pertama, adakah awak faham apa itu zakat dalam perniagaan?

Informan 12 : Yang saya faham mengenai zakat ini, ia adalah sesuatu perkara yang wajib kita keluarkan sebagai seorang usahawan.

Penemubual : Sebagai seorang usahawan Muslim, adakah awak tahu bahawa mengeluarkan zakat dalam perniagaan ini adalah satu kewajipan sekiranya sudah memenuhi syarat?

Informan 12 : Ya, saya tahu sekiranya syarat-syarat dah dipenuhi, kita sebagai usahawan muslim perlu membayar zakat perniagaan.

Penemubual : Adakah awak tahu syarat-syarat tersebut?

Informan 12 : Antara syarat-syaratnya semestinya Islam, merdeka, dan milikan sempurna. Zakat ini kira macam kita berkongsi rezeki sekiranya ada lebih.

Penemubual : Saya teruskan dengan soalan bahagian kedua. Dari mana awak mempunyai pengetahuan berkaitan dengan zakat dalam perniagaan ini?

Informan 12 : Saya tahu dari masa saya bersekolah dulu, sebab perkara ini ada disentuh dalam silibus pelajaran dulu.

Penemubual : Selain itu, adakah awak pernah menyertai mana-mana perkongsian berkaitan zakat ini seperti seminar atau ceramah?

Informan 12 : Saya pernah sertai ceramah di kelab PAS di kawasan sekitar Kota Bharu dimana setiap pagi Jumaat ada perkongsian. Ada juga saya dengar di media sosial.

Penemubual : Sekiranya awak ingin membayar zakat perniagaan, adakah awak tahu dimana platform untuk anda membayar zakat tersebut?

Informan 12 : Kalau saya, yang saya tahu bayar di MAIK, di Balai Islam, Lundang.

Penemubual : Bagaimana caranya awak mengira zakat yang perlu dikeluarkan ke atas perniagaan awak?

Informan 12 : Saya menggunakan perkhidmatan di MAIK. Sebab sekiranya saya kira sendiri, risau tidak sama dengan kadar yang sebenarnya.

Penemubual : Apa cadangan awak untuk menggalakkan usahawan Muslim untuk mengeluarkan zakat perniagaan?

Informan 12 : Cadangan saya adalah perbanyakkan kempen. Ini kerana, ada segelintir pengusaha pandang remeh tentang perkara ini.

Penemebual : Ok baiklah, cik Syaheerah. Itu sahaja soalan daripada saya. Terima kasih kerana sudi meluangkan masa harini dengan saya. Selamat maju jaya dalam perniagaan.

Informan 12 : Sama-sama.



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Triangulation

English Version

Zakat officer: Bismillahirrahmanirohim... (Blessings and recitation of prayers). Thank you to the partners of the Penang zakat corporate division and the students of Universiti Malaysia Kelantan. Which fields are all of you study?

Interviewer: Islamic banking and finance.

Zakat officer: What year is it?

Interviewer: Forth year.

Zakat officer: All six semesters?

Interviewer: No, eight semester includes internship.

Zakat officer: You mean this study is related to business zakat huh? Okay, before I continue. I want to know if you have refer to zakat office in Kelantan?

Interviewer: Refer there is not yet, but we have referred to our SV, so he said he can interview any state zakat officer.

Zakat officer: Anyone from Penang?

Interviewer: Yes, I'm from Penang.

Zakat officer: Before I continue, each state has a different handling. So I'm just asking, so that we can explain the differences. In terms of calculation, assessment is no differen,t only the approach is different. The story is like this for math, the way it calculates or the formula is different even though the answer is ultimately the same. There are financial statements to be audited. You know there is equity, fixed assets. But in business zakat there are three things that are taken into account. The first is from current assets, current liabilities and adjustments include what equity and so on. In other words, what I can conclude here, to calculate business zakat, okay... Formula the current assets minus current liabilities. Okay... We will get the net current assets, then there will be an adjustment either add or subtract. So, from there we will get the amount of zakat but the amount is not final yet. Because we will see what percentage of Muslims. Before that, we also need to know the rate of zakat. Do you know how much zakat percentages is?

Interviewer: Ahh... 2.5 percent.

Zakat officer: If in Arabic terms, one over forty means 2.5 percent. The zakat rate is not subject to state expenditure. Err... In the Quran, there is this rate of zakat. I actually like it when these siblings like to ask. Is there a time period for me or can you follow me?

Interviewer: No time period.

Zakat officer: Do you have any questions you want to ask?

Interviewer: There is. Based on the interviews we conducted with our study informants, most said they knew about zakat in this business but most knew only the basics, i.e. their explanation was

only in terms of being payable 2.5 percent and enough nisab and haul. What is the explanation of other aspects that can all know actually?

Zakat officer: All right. This is actually more to the condition of obligatory zakat. The first is Muslims. The second is productive property. Ahh... what is productive wealth? This productive property is a property that can grow. So... aaa... productive category is stock, cash. So the thing doesn't grow. For example, if we do business, there is a certain amount that needs to be pledged to the bank in order to be overdraft, so this amount of money cannot be used, it is excluded. Then, nisab. Nisab is the rate that determines whether a person is eligible or not to pay zakat. This nisab each administration is different. Then, haul is the period of doing business. For example, if we run a business it is usually twelve months but there are some people eleven months. Haa how is that? Because often people who trade in food, during the month of fasting for a month they do not trade. Then, perfect property means money. For example, in overdraft, the bank holds the money. RM 10 thousand the bank holds, so the money is not perfect property. Any more questions?

Interviewer: Yes. Next, aaa... informant said it is obligatory to pay zakat, but whatever the percentage of paying zakat, it means there is an increase or decrease in the payment of zakat, furthermore this covid season many have started doing business.

Zakat officer: Hmm... this is it. Eligibility to pay zakat depends on the nisab, furthermore the restriction season. There are months that can do business there are months that cannot do business and it affects the performance of his business. When we make the calculation of business zakat, ending earlier, the formula we use, less than the amount of 25 000, we do not charge zakat. In what stock all there may be about RM 50,000, when we look in the current liability he deducts by what name of his debtor anything related to the operating costs that are there, for example there may be a tax provision ending it, from RM50,000 only left RM20,000. That means RM30,000 is the liability he paid. Then there is another adjustment in terms of the bank's interest that we need to adjust and we make a calculation if he has a savings in a conventional CIMB account, for example, it doesn't matter which Hong Leong does not have an Islamic account, then he gets the benefit. So when he gets the benefit then that has to be minus from the calculation of zakat that is why he has an adjustment. So we subtract as an example if he gets in that, he said he gets RM2,000 so RM2,000 we have to subtract with the previous RM20,000 left RM18,000. Another RM18,000 for zakat?

Interviewer: It's not right?

Zakat officer: Yes, it's not right, because below RM20,500.00, that's what we mean when we go out to do the calculation that causes a person to have to pay zakat or not, if the rate is less than RM20,500.00, then he is not right. So that's what it means if we on off on off ending if we say RM18,000 alone is not subject to zakat, okay? Any more questions?

Interviewer: Yes, okay, most of us are given exposure during school days, what is the action from the zakat party to give exposure to the public, for example, street vendors, maybe people have enough conditions to pay zakat but there are still do not know. Ever held a seminar session for the public on any action from the zakat party.

Zakat officer: Well, this is now in Penang zakat even though PKP works at our house and doesn't actually sleep. My friends who are here are four of us, Encik Rusdi, Encik Amir and Encik Khairi. So when we work at home it's actually complicated, not that we will also give our phone numbers

to the community. What do we do? We make aaaa promotions, we make announcements. What do we use? We use facebook, we use websites so what if we reveal a phone number, so any person calls. Aaaa so people ask about zakat, whatsapp people so that means the information reaches the community. So in other words, we do a promotion okay, we ask what is the name of the person what word should we join any whatsapp group, traders, so we go in there and do a promotion. So when we do a promotion, we reveal the phone number aaaa so it's the phone person, right? Not just we use facebook we use in whatsapp. So that's what I mean, sometimes at night there are people who ask about zakat, not just to calculate, people want to ask for help once. So what I share these is that it means we meet aaa people say with business bosses, managing directors. So we met with business owners like Dato Seri Yusuff Taiyoob (own name), so he made it to the base of the business. Everyone knows, right? Is there anyone you don't know directly? So Alhamdulillah, we met, we made an assessment, we gave an explanation. So not only do we work at home, we visit any business to be clear and collect business zakat, okay? Some more?

Interviewer: Aaaaa, what if one pays business zakat online? Near the website, there are calculation methods or should those who are looking for a solution, what is the right way to pay business zakat because most of the informants I interviewed, they said "we pay online" for example as an agent for a product, right? He said he amik aaa the amount of his profit and multiply by 2.5% and pay zakat online.

Zakat officer: Okay, that's sometimes this trader he just looks at profit or at loss. For example, this year I did not open a business for 5 months, I did not open a business for 4 months, I did not want to pay zakat. He said the reason he lost. No, in what I mentioned near here, we have looked at the calculation of business zakat on his property in other words, it is an asset, if the foreign language term is used, we say current property or current asset, so if the word savings is near here, money in the bank there is stock, he means the amount is still bigger, he has to pay zakat. So there are some traders, we mean for information and we ask traders to go to the website for them to check how the calculation of this business. There we put a table, meaning we put a table for the calculation of zakat. Okay for example, there is a trader who when he trades, he puts it in the bank and the amount he has is a lot he pays zakat on savings. So he missed actually, missed what? Missing business zakat. He kept him take to pay zakat on savings even though he had to pay zakat on business. So any individual who wants to make an online payment or wants to ask for an online reference can go to our website and if they want a personal phone call, there can be no problem. Okay clear? Any more questions?

Interviewer: Yes, my question so far is, there is only one more, if, for example, people can pay business zakat in a kind of amicable way, what is the actual payment calculated? Do you understand my question?

Zakat officer: Aaa okay, I understand. He's like this, eh, there are some individuals who are indifferent. The concept is like this, if you are in Penang, we see that many traders have started to deal with the zakat obligation of business. They know it is obligatory to pay business zakat for whatever reason, in this age of technology, it is easy for us to convey information not just on television, like I said earlier, in the whatsapp group, we have facebook, Instagram and the latest, you can see you later. Aaaa zakat is also in tiktok, we are ready to do this, another competition is in tiktok. So which of you really like what the name of this tiktok is, later you google it, we have an old web, we have a tiktok competition for any individual but there are conditions. The condition is that he is easy in there, later you can see, so if you say there are those who are lucky enough to

go up, there are. There are 10 prizes and 3 prizes for which we discuss and so on. So it means, in fact, if you say in Penang, you want to say that this individual does not know about zakat, it feels impossible, because we don't just do it in a virtual name, if you say that you have been in the Penang area, on the other side of Jaya we have one billboard with respect to a zakat obligation. You can see not only on the highway, but also in the mosque. So that means we share it with the general public. Maybe this year because many people do not go to the mosque, maybe many do not know but in the mosque we put banners with what name in business areas. So the obligation of zakat can be said by all individuals who understand or are aware of the surrounding situation regarding the obligation of zakat. If I said 100%, I might say less than 50%. Why? Maybe it's because he's new to business, right? Add to this PKP, when it's time, what's the name, there are no job opportunities or being fired, so he started getting involved in business. So maybe if you say, the individual doesn't know this or he is just starting a business, he is busy and doesn't have time to go here and there, he is busy with his online business, so he doesn't have time to deal with the zakat obligation. So if the words of individuals who do not know about zakat, I can say that they lack the knowledge of zakat. Any other questions?

Interviewer: Understand, okay aaa my question is, maybe I can make room for other friends because we are a group, our question is over. Maybe there are other friends who want to ask? Let's wait, these people are sometimes a little shy.

Zakat officer: So we are there, we introduce zakat friends on posters or stickers. So we will distribute it to traders who deal with zakat in Penang. Anyone else want to ask? Is there a male student? Is there?

Interviewer: Yes.

Zakat officer: Aaa I want to hear some male student representatives, okay?

Zakat Officer 2: It looks like the shy style is shy, don't be shy.

Zakat officer: Okay how many male students? To not get involved, just join for this study.

Interviewer: For this study, there is one man, three women.

Zakat officer: Ohh, what's this guy's name?

Interviewer: Adam.

Zakat officer: Where is Adam from?

Interviewer: I think his line is problem, he is from Kelantan.

Zakat officer: Ohh okay-okay. So just what I'm sharing here, you might want to ask another question? So what I have shared with my friends is that we warn any individual who is in Penang, who is active in Facebook, whoever joins us will get the information or promotions that we make every month. So what I shared earlier, hopefully to some extent can help you in completing the study and assignments given.

Zakat Officer: So, what I want to share is that the obligation of Zakat is divided into many categories such as income zakat, savings zakat, Zakat in business and so on. So, when you finish your studies, you don't necessarily get involved in the business. When you graduate, you will choose to work with the government or the private sector most of the time, just like us. So, when

you work later, you must pay income zakat. Your monthly income will be calculated to pay Zakat. Then Zakat on gold; you have to pay Zakat if you have gold. If there is a difference in zakat obligation in Penang, for your information. I know that in Kelantan, Zakat is not imposed on gold worn, but in Penang, gold worn is subject to Zakat. For example, in Penang, gold weighing 250 grams and gold savings weighing 85 grams are subject to Zakat. So, if you want to calculate the Zakat that needs to be paid, you can come to any zakat centre. You can come to the zakat counter with gold to be weighed and calculate how much Zakat needs to be paid. Others that are subject to Zakat are shares. You also have to pay Zakat, which is in the wealth zakat category, if you invest in stocks. Okay, any more questions, or do we end up here?

Interviewer: So far, that's all the questions from us.

Zakat Officer: Okay, thank you to all of you. Before I end our program today, for your information, we will go down to the field to meet with Muslim traders. In a day, we will meet with three traders to get their information and distribute pamphlets, posters and forms related to Zakat in the hope that traders read the matter. So this is one of our alternatives to raise traders' awareness to pay Zakat. In the holy book of the Qur'an, there is a statement about the obligation to pay Zakat that is "take from their property so that it becomes charity (zakat) in order to purify them from bad morals". Therefore, as zakat officers, we are responsible for giving Muslims awareness to pay Zakat. Before I end this program, I would like to wish good luck to all UMK students, and I request that you be a mediator in spreading the message of Zakat so that the benefits for the asnaf can be maximized. Okay, I want to apologize to you all if anything is wrong and mistaken. Hopefully, you all can complete this assignment as best you can and finish the study well. Thank you, Assalamualaikum.

Interviewer: We would also like to thank you for taking the time and sharing a great deal of knowledge with us. We can also spread the knowledge we have to our juniors. Thank you so much for spending time with us.

Zakat Officer: Okay, Assalamualaikum.

Malay Version

Pegawai zakat: Bismillahirrahmanirohim... (Selawat dan bacaan doa). Terima kasih kepada rakan - rakan bahagian korporat zakat Pulau Pinang dan pelajar - pelajar Universiti Malaysia Kelantan. Semua bidang apa ini ya?

Penemubual: Islamic banking and finance.

Pegawai zakat: Tahun ke berapa dah ni?

Penemubual: Tahun ke empat.

Pegawai zakat: Semua enam semester ke?

Penemubual: Lapan termasuk dengan LI.

Pegawai zakat: Maksudnya kajian ini berkaitan dengan zakat perniagaan ya? Okay, sebelum saya teruskan. Saya nak tahulah ada refer ke zakat kelantan dak?

Penemubual: Refer ke sana itu belum lagilah, tapi kami dah refer kepada SV kami, so dia cakap boleh ja interview negeri mana-mana pegawai zakat.

Pegawai zakat: Ada yang asal Pulau Pinang ke?

Penemubual: Ye, saya yang asal Pulau Pinang.

Pegawai zakat: Sebelum saya teruskan, setiap negeri mempunyai pengendalian berbeza. Jadi saya sekadar ingin tahu, jadi kami bolehlah terangkan perbezaan tersebut. Dari segi pengiraan, pentaksiran tiada beza cuma pendekatan sahaja berbeza. Ceritanya beginilah untuk matematik, cara pengiraannya atau formula berbeza walaupun jawapan akhirnya sama. Ada penyata kewangan yang akan diaudit. Adik- adik tau kan ada ekuiti, aset tetap. Tetapi dalam zakat perniagaan ada tiga perkaralah yang diambil kira. Pertamanya dari aset semasa, liabiliti semasa dan pelarasan merangkumi apa ekuiti dan sebagainya. Dengan cara lain, apa yang saya boleh conclude di sini, untuk kira zakat perniagaan, okay... Formula dia aset semasa tolak liabiliti semasa. Okay... Kita akan dapat aset semasa bersih, kemudian akan ada pelarasanlah samada tambah atau tolak. Jadi, dari situ kita akan dapat berapa jumlah zakat tapi amount itu belum di final lagi. Sebab kita akan tengok berapa peratus muslim. Sebelum itu, kita kena tau juga berapa kadar zakat. Adik tau tak berapa kadar zakat?

Penemubual: Ahh... 2.5 peratus.

Pegawai zakat: Kalau dalam istilah arab, satu per empat puluh maksudnya 2.5 peratus. Kadar zakat itu tidak tertakluk kepada perbelanjaan negara. Err... Dalam Quran dah ada kadar zakat ini. Saya sebenarnya suka kalau adik -adik ini suka bertanya. Ada tempoh masa ke saya ni atau ikut saya pun boleh?

Penemubual: Tiada tempoh masa.

Pegawai zakat: Ada soalan tak adik-adik nak tanya?

Penemubual: Ada. Berdasarkan temubual yang kami jalankan terhadap informan kajian kami, kebanyakan kata mereka tahu mengenai zakat dalam perniagaan ini tetapi kebanyakannya tahu hanya secara basic, iaitu penjelasan mereka hanya dari segi kena bayar 2.5 peratus dan cukup nisab dan haul. Apakah penjelasan mengenai aspek lain yang boleh semua tahu sebenarnya?

Pegawai zakat: Baiklah. Ini adalah sebenarnya lebih kepada syarat wajib zakat. Yang pertamanya, muslim. Kedua ialah harta produktif. Ahh...apa itu harta produktif? Harta produktif ini ialah harta yang boleh berkembang. Jadi...aaa...kategori produktif ialah stok, wang tunai. Jadi benda itu tidak berkembang. Sebagai contoh, kalau kita buat perniagaan, ada certain amount yang perlu dicagarkan kepada bank supaya dapat overdraft, jadi amount ini duit ini tidak boleh guna, dikecualikan. Kemudian, nisab. Nisab ialah kadar yang menentukan seseorang itu layak atau tidak untuk bayar zakat. Nisab ini setiap pentadbirannya berbeza. Kemudian, haul iaitu tempoh menjalankan perniagaan. Sebagai contoh, kalau kita jalankan perniagaan biasanya dua belas bulanlah tetapi ada sesetengah orang sebelas bulan. Haa camana pula itu? Sebab selalunya orang yang meniaga makanan, pada bulan puasa sebulan mereka tak berniaga. Kemudian, milik sempurna, maksudnya duit. Contoh, overdraft, bank pegang duit itu. RM 10 ribu bank pegang, jadi duit itu bukan milik sempurna. Ada lagi soalan?

Penemubual: Ada - ada. Seterusnya, aaa... informan mengatakan wajib membayar zakat, tetapi macam mana peratusan membayar zakat itu, maksudnya ada kenaikan atau penurunan dalam pembayaran zakat, lagi - lagi musim covid ini dah ramai mula berniaga.

Pegawai zakat: Hmm... begini lah ya. Kelayakan membayar zakat ini bergantung pada nisab, lagi - lagi musim PKP. Ada bulan yang boleh berniaga ada bulan yang tidak boleh berniaga dan menjejaskan prestasi perniagaan dia. Apabila kita membuat pengiraan zakat perniagaan, ending dia tadi, formula yang kita gunakan, kurang daripada amount 25 000, kita tidak dikenakan zakat lah... Dalam stok apa semua mungkin ada lebih kurang RM 50,000, apabila kita tengok dalam liability semasa dia tolak dengan apa nama penghutangnya apa-apa yang berkaitan dengan kos-kos operasi yang ada disitu, sebagai contoh mungkin ada peruntukan cukainya endingnya, daripada RM50,000 hanya tinggal RM20,000. Maksudnya RM30,000 tu liability yang dia bayar. Kemudian ada lagi pelarasan maksud dari segi adalah faedah bank itu yang kita perlu selaraskan dan kita buat pengiraan kalau dia ada simpan di konvensional akaun contoh CIMB tak kisah hong leong ke yang mana yang tidak ada Islamic akaun kemudian dia dapat faedah. Jadi apabila dia dapat faedah maka itu perlu dikeluarkan dari pengiraan zakat sebab itu dia ada pelarasan. Jadi kita tolak sebagai contoh kalau dia dapat dalam itu, katanya dia dapat RM2,000 jadi RM2,000 tu kita kena tolak dengan yang tadi RM20,000 tinggal RM18,000. Lagi RM18,000 kena zakat ke tak?

Penemubual: Tak kan?

Pegawai zakat: Ya tak kena, sebab bawah pada RM20,500.00 haa itulah tadi maksudnya keluar kita buat kiraan yang menyebabkan seseorang itu kena keluarkan zakat atau tidak apa nama kalau kadar dia tadi kurang daripada RM20,500.00 maka dia tak kena. Jadi itulah maksudnya kalau kita on off on off endingnya kalau kata RM18,000 sahaja tidak kena zakat, okay? Ada lagi soalan?

Penemubual: Ada, okay kebanyakan macam kita ni diberi pendedahan semasa zaman sekolah je, apa tindakan daripada pihak zakat untuk beri pendedahan kepada orang awam juga macam contohnya peniaga-peniaga aa tepi jalan, mungkin diorang dah cukup aaa syarat untuk membayar zakat tapi ada yang masih tak tahu. Pernah adakan sesi seminar kepada orang awam ke apa-apa lah tindakan dari pihak zakat.

Pegawai zakat: Baik, inilah sekarang ni di zakat Pulau Pinang walaupun PKP bekerja di rumah kami tak tidur sebenarnya. Rakan-rakan saya yang ada di sini kami empat orang lah, Encik Rusdi, Encik Amir dan Encik Khairi. Jadi apabila kami bekerja di rumah ni sebenarnya rumit adik-adik, bukan apa kami juga akan beri nombor telefon kami kepada masyarakat. Apa yang kami buat? Kami buat aaaa promosi, kami buat hebahan. Kami gunakan apa? Kami gunakan facebook, kami gunakan website jadi apa bila kami dedahkan nombor telefon, jadi mana-mana pun orang telefon. Aaaa jadi orang Tanya pasal zakat, orang whatsapp jadi maksudnya maklumat tu sampai kepada masyarakat. Jadi dengan kata lain, kami buat promosi okay, kami mintak apa nama orang nil ah apa kata perlu kami join mana-mana group whatsapp, peniaga-peniaga, jadi kami masuk dalam tu dan buat promosi. Jadi bila kita buat promosi, kita dedahkan nombor telefon aaaa jadi adalah orang telefon, kan? Bukan sekadar kita guna facebook kita guna dalam whatsapp. Jadi itulah maksud saya kadang-kadang malam ada orang Tanya pasal zakat bukan sekadar nak kira, orang nak mintak bantuan sekali. Jadi apa yang saya share-share ini itu lah maknanya kita berjumpa dengan aaa orang kata dengan boss-boss perniagaan, pengarah-pengarah urusan. Jadi kami berjumpa dengan pemilik-pemilik perniagaan seperti Dato Seri Yusuff Taiyoob (nama sendiri), jadi dia berjaya ke pangkal perniagaan. Semua kenal kan? Ke ada yang tak kenal langsung? Jadi Alhamdulillah kita jumpa kita buat taksiran, kita bagi penerangan. Jadi bukan sekadar kami kerja di rumah, kami

berkunjung ke mana-mana urus perniagaan lah untuk kami terang dan kutip zakat perniagaan, okay? Ada lagi?

Penemubual: Aaaaa, macam mana pula, kalau yang bayar zakat perniagaan secara online? Dekat website dah ad acara-cara pengiraan atau sepatutnya mereka yang mencari jalan penyelesaian macam mana cara yang betul untuk membayar zakat perniagaan sebab kebanyakan informan yang yang saya interview tu, mereka cakap “kami bayar oonline je” contoh macam agen sesuatu produk kan? Dia kata dia amik aaa jumlah untung dia dan darabkan dengan 2.5% dan bayar zakat online.

Pegawai zakat: Okay, itulah kadang-kadang peniaga ni dia hanya tengok kepada keuntungan atau kepada rugi. Contoh tahun ni saya tak buka berniaga selama 5 bulan tak buka niaga 4 bulan, saya tak mahu bayar zakat lah. Dia kata sebab dia rugi. No, dalam apa yang saya sebut dekat sini, pengiraan zakat perniagaan telah kita tengok pada harta dia dalam makna kata lain asset lah, kalau kata istilah Bahasa luar ni, kita kata harta semasa ataupun asset semasa, jadi kalau kata simpanan dia dekat sini, duit di bank ada stock dia maksudnya amount tu masih lebih besar, die kena zakat lah. Jadi ada sesetengah peniaga ni, aksudnya kita bagi penerangan dan kita mintak peniaga masuk ke laman web untuk mereka tegok macam mana kiraan akat perniagaan ni. Ada kita letakkan table, maksudnya kami letakkan table untuk kiraan zakat. Okay sebagai contoh, ada peniaga yang bila dia berniaga, dia masukkan ke bank dan amount dia banyak dia bayar zakat simpanan. Jadi dia terlepas sebenarnya, terlepas apa? Terlepas zakat perniagaan. Dia simpan dia amik balik bayar zakat simpanan padahal dia kena bayar zakat perniagaan. Jadi mana-mana individu yang nak buat pembayaran online atau nak minta aaa nak buat rujukan online la boleh masuk kmi punya laman web dan kalau nak telefon personal pun, boleh tak ada masalah. Okay clear? Ada lagi soalan?

Penemubual: Ya soalan saya setakat ini itu je, Cuma ada lagi satu kalau contohkan diorang dapat bayaran zakat perniagaan secara macam amik endah tak endah ni, apa sebenarnya pembayaran dikira? Aaa faham tak soalan saya tu?

Pegawai zakat: Aaa okay, saya faham. Dia begini eh, ada sesetengah individu ni buat acuh tak acuh. Konsep dia begini lah, Kalau di Pulau Pinang ni adik, kita lihat sebenarnya ramai peniaga dah mula aaa cakna dengan kewajipan zakat perniagaan. Mereka tahu wajib bayar zakat perniagaan sebab apa sebab sekarang ni zaman teknologi kita mudah apa nama sampaikan maklumat bukan sekadar dalam televisyen, macam saya cakap tadi la, dalam group whatsapp, kita ada facebook, Instagram pun ada dan terbaru ni, adik-adik boleh la tengok nanti tiktok. Aaaa zakat pun ada dalam tiktok, siap kami buat apa ni, pertandingan lagi di tiktok. Jadi adik-adik mana yang suka sangat apa nama tiktok ni nanti adik google masuk dalam kami punya lama web, kami ada buat pertandingan tiktok kepada mana-mana individu tapi ada syarat. Syarat dia mudah ja dalam tu, nanti adik-adik boleh tengok, jadi kalau kata ada yang bernasib naik ada lah. Ada 10 hadiah dan 3 hadiah untuk yang mana kita bincangkan dan sebagainya lah. Jadi maksudnya, sebenarnya kalau kata di Pulau Pinang ni nak kata individu ni tak tahu berkenaan zakat rasanya mustahil, sebab bukan sekadar kita buat secara apa nama maya, kalau kata adik-adik pernah lalu di kawasan pulau pinang, di seberang jaya ni kami ada satu billboard berkenaan dengan satu kewajipan zakat. Boleh tengoklah bukan skadar di highway, di masjid pun ada. Jadi maksudnya kita kongsi kepada masyarakat umum. Mungkin je la tahun ni sebab ramai yang kurang pergi ke masjid, mungkin ramai tak tahu tapi di masjid kita letak kain rentang di apa nama di kawasan-kawasan perniagaan. Jadi kewajipan zakat ni memang boleh kata semua individu yang faham atau yang cakna dengan keadaan sekeliling berkenaan dengan kewajipan zakat. Kalau kata 100% ni mungkin saya kata la

kurang daripada 50%. Sebab apa? Mungkin sebab dia baru berniaga kan? Tambah dengan PKP ni, bila dah kena, apa nama tak ada peluang pekerjaan atau dibuang kerja, jadi dia mula libatkan diri dalam perniagaan. Jadi mungkin kalau kata, individu yang tidak tahu ni atau yang baru mula berniaga ni lah, asyik sibuk dan tak sempat pergi sana sini, asyik sibuk dengan dia punya online business, jadi tak sempat berkenaan dengan kewajipan zakat ni. Jadi kalau kata individu yang tak tahu berkenaan dengan zakat ni, saya boleh katakan kurang dikuasai ilmu zakat. Ada soalan lain?

Penemubual: Faham, okay aaa soalan saya tu je, mungkin boleh buka ruang kepada kalau ada rakan-rakan lain lah sebab kami satu group ni, selesai dah soalan kami. Mungkin ada rakan-rakan lain yang nak bertanya ke? Kita tunggu, diorang ni kadang-kadang pemalu sikit.

Pegawai zakat: Jadi kami pun ada, kita kenalkan rakan-rakan zakat di poster ataupun sticker. Jadi kami akan edarkan lah kepada peniaga-peniaga yang mana urusan dengan zakat Pulau pinang. Ada sapa-sapa lagi nak Tanya? Ni ada student lelaki kan? Ada tak?

Penemubual: Ada-ada.

Pegawai zakat: Aaa saya nak dengar sikit wakil student lelaki, boleh ke?

Pegawai Zakat 2: Nampak gaya segan tu segan, jangan malu-malu.

Pegawai zakat: Okay berapa orang student lelaki? Ke tak terlibat hanya sekadar join sahaja untuk kajian ni.

Penemubual: Kalau untuk kajian ni, ada seorang lelaki, tiga perempuan.

Pegawai zakat: Ohh, yang lelaki ni siapa nama?

Penemubual: Adam.

Pegawai zakat: Asal mana Adam ni?

Penemubual: Saya rasa line dia slow kot, dia asal Kelantan.

Pegawai zakat: Ohh okay-okay. Jadi sekadar apa yang saya kongsikan ni, adik-adik mungkin ada nak Tanya soalan lagi ke? Jadi apa yang saya dah sahabat kongsi ni kita war-warkan mana-mana individu yang berada di Pulau Pinang, yang aktif dalam Facebook, yang mana yang join kami punya ni akan dapat maklumat ataupun promosi yang kami buat pada setiap bulan. Jadi apa yang saya kongsikan tadi, mudah-mudahan sedikit sebanyak dapat membantu adik-adik dalam menyiapkan kajian dan tugas yang diberikan.

Pegawai Zakat: Jadi, apa yang saya nak kongsikan ialah kewajipan zakat terbahagi kepada banyak kategori seperti zakat pendapatan, zakat simpanan, zakat perniagaan dan sebagainya. Jadi, bila adik-adik dah habis belajar, tak semestinya nak ceburi bidang perniagaan. Apabila tamat pengajian, kebanyakannya adik-adik akan memilih untuk bekerja dengan kerajaan atau swasta, sama seperti kami. Jadi, bila dah kerja nanti mesti bayar zakat pendapatan. Pendapatan bulanan adik-adik akan dikira untuk membayar zakat. Kemudian zakat emas; adik-adik perlu membayar zakat jika mempunyai emas. Untuk makluman adik-adik, terdapat perbezaan kewajipan zakat di Pulau Pinang,. Saya difahamkan di Kelantan Zakat tidak dikenakan pada emas yang dipakai, tetapi di Pulau Pinang emas yang dipakai dikenakan Zakat. Contohnya di Pulau Pinang, emas yang dipakai seberat 250 gram dan emas simpanan seberat 85 gram dikenakan Zakat. Jadi, kalau nak kira zakat yang perlu dikeluarkan, adik-adik boleh datang ke mana-mana pusat zakat. Adik-adik

boleh datang ke kaunter zakat dengan membawa emas untuk ditimbang dan mengira berapa banyak Zakat yang perlu dibayar. Lain-lain yang dikenakan zakat adalah saham. Adik-adik juga perlu membayar zakat iaitu dalam kategori zakat harta jika melabur dalam saham. Baik, ada soalan lagi, atau kita berakhir di sini?

Penemu bual: Setakat ini, itu sahaja soalan daripada kami.

Pegawai Zakat: Baiklah, terima kasih kepada adik-adik semua. Sebelum saya tamatkan program kita pada hari ini, untuk makluman, kami akan turun padang berjumpa dengan peniaga-peniaga yang beragama Islam. Setiap hari kita akan berjumpa dengan tiga peniaga untuk mendapatkan maklumat mereka dan mengedarkan risalah, poster dan borang berkaitan Zakat dengan harapan peniaga membaca perkara tersebut. Jadi ini adalah salah satu alternatif kita untuk meningkatkan kesedaran peniaga untuk membayar zakat. Di dalam kitab suci al-Quran ada menyatakan tentang kewajipan mengeluarkan zakat iaitu “Ambillah dari harta mereka supaya menjadi sedekah (zakat) untuk membersihkan mereka daripada akhlak yang buruk”. Oleh itu, sebagai pegawai zakat, kita bertanggungjawab memberi kesedaran kepada umat Islam untuk menunaikan zakat. Sebelum saya mengakhiri program ini, saya ingin mengucapkan selamat maju jaya kepada semua mahasiswa/i UMK, dan saya memohon agar adik-adik menjadi orang tengah dalam menyebarkan dakwah zakat agar manfaat kepada asnaf dapat dimaksimumkan. Baik, saya nak minta maaf kepada anda semua jika ada salah dan silap. Semoga anda semua dapat menyiapkan tugas ini dengan sebaik mungkin dan menghabiskan pengajian dengan baik. Sekian, Assalamualaikum.

Penemu bual: Kami juga ingin mengucapkan terima kasih kerana meluangkan masa dan berkongsi banyak pengetahuan dengan kami. Kita juga boleh sebarkan ilmu yang ada kepada junior kita. Terima kasih banyak kerana meluangkan masa bersama kami.

Pegawai Zakat: Baik, Assalamualaikum.

APPENDIX B

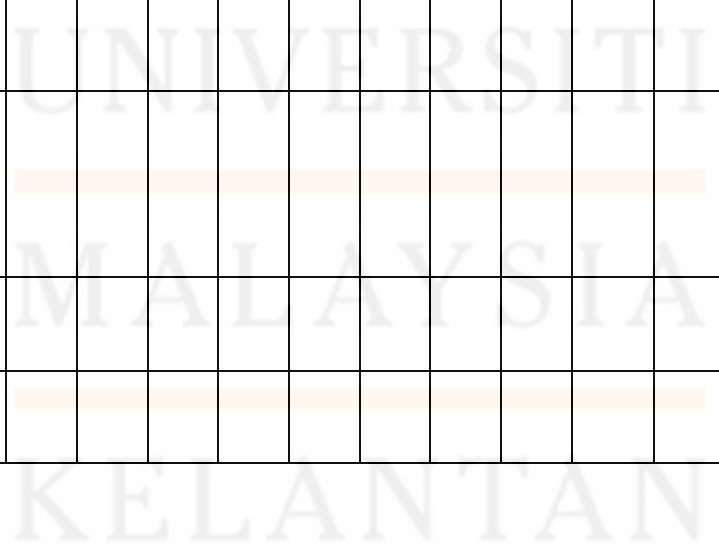
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PPTA 1

WEEK \ ITEM	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Briefing PPTA 1														
Selection of Research Topic														
Discussion with Supervisor Chapter 1														
Discussion with Supervisor Chapter 2														
Discussion with Supervisor Chapter 3														
Discussion with Supervisor Final Report														
Submission of Draft Proposal to Supervisor														
Submission of Draft Proposal to Examiner														
Presentation														
Final Correction and Amendments														

PPTA 2

WEEK ITEM	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Data Collection	■	■	■											
Triangulation Session				■										
Chapter 4					■									
Analysis Data						■								
Discussion with Supervisor							■							
Correction for Chapter 4								■						
Chapter 5								■						
Discussion with Supervisor									■					
Correction for Chapter 5										■				
Research Paper											■	■		
E-poster and Presentation											■	■		
Discussion with Supervisor												■		
Submission of Research Paper and E-poster and Presentation to Supervisor													■	
Submission of Research Paper and E-poster and Presentation to Examiner													■	
Submission Final Report to Supervisor														■
Submission Final Report to Examiner														■



**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

Student's Name: AMIRAH BINTI MOHAMMAD ISMAIL

Matric No. A18A0051

Student's Name: ANIS AMIRAH BINTI ALI

Matric No. A18A0058

Student's Name: DINNI QISTINA BINTI JOHA

Matric No. A18A0119

Student's Name: MOHAMAD ADAM BIN AB HALIM

Matric No. A18A0263

Name of Supervisor: PROF. MADYA DR. AZWAN BIN ABDULLAH

Name of Programme: SAB

Research Topic: THE KNOWLEDGE OF ZAKAT IN BUSINESS AMONG MUSLIM ENTREPRENEURS IN KELANTAN

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	<p>Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review)</p> <p>Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)</p>	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	<p>___ x 1.25 (Max: 5)</p> <p>___ x 1.25 (Max: 5)</p>	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.		
2.	<p>Overall report format (5 MARKS)</p> <p><i>Submit according to acquired format</i></p>	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few	The report is produced on time, adheres to the format without any	<p>___ x 0.25 (Max: 1)</p>	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

				weaknesses.	weaknesses.		
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)
3.	Research Findings and Discussion (20 MARKS)		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)
			Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major	Measurement is suitable and relevant but need	Measurement is excellent and very relevant.	____ x 1 (Max: 4)

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

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

