

Determinants of Zakat Payment: The Stakeholders' Perspective

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ABSTRACT

Some Islamic countries worldwide integrate zakat application for wealth distribution in their fiscal policy. Some of them also use zakat distribution to lower the poverty rate among the muslim community. Even though zakat remains a compulsory practice for muslims, its total collectible amount stays substantially below the collectible amount of tax in muslim countries. This paper examined the determinants of zakat payment in one of the East Coast states in Malaysia based on the stakeholders' perspective. The questionnaires were distributed among academicians in three public universities in that state. The data was analyzed using univariate and multivariate methods. The finding showed that a good perception on zakat management would lead to the payment of zakat to the zakat agency. On the other hand, a bad perception on zakat management leads to the payment of zakat directly to the recipients. The research also found that the more favorable perception of zakat distribution, collection, and sufficiency of information provided to the stakeholders, the more likely the zakat payment will be made to the zakat agency. To reiterate, a positive correlation exists between a good perception of zakat management and the attitude of paying zakat to the agency.

INTRODUCTION

Zakat is extremely important in Islamic economics and social welfare. It acts as a vehicle for wealth redistribution and helps to bridge the gap between the rich and the poor within muslim communities. By directing resources from those who have more to those who have less, zakat plays a significant role in alleviating poverty, fostering social unity, and nurturing a sense of solidarity among muslims. However, despite its significant role, the data analysis shows that zakat collection is not as effective as it could be in many states in Malaysia. For example, the data analysis in one state in Malaysia showed the population of 2.814 million muslims, but only 16.28%, around 458,348 individuals paid zakat through the zakat institution (Thani, et. al., 2024). This scenario highlights a gap between what could be collected and what is paid to the agency.

Understanding the determinants that drive individual muslims to pay zakat through a zakat agency is crucial for zakat management's sustainability. When paying zakat through the zakat agency, are payers mainly motivated by their religious beliefs or other considerations? Grasping these factors is essential for zakat agencies and policymakers as they could work to implement effective strategies that can boost compliance practice and develop policies that encourage zakat payments through a formal avenue. While zakat has been examined in various contexts, there's a noticeable lack of research specifically targeting the stakeholders, especially in a state that has a population of more than 95% muslims. The literature gap offers a chance to investigate the unique local influences on zakat payment behavior in that state.

The determinants of zakat payment also have serious consequences for long-term social welfare programs, efforts to alleviate poverty, and the overall economic health of the muslim community because the payment from payers determines the sustainability of zakat distribution. By understanding the determinants and taking corrective action, zakat collection will increase and ultimately enhance the socio-economic well-being of the

community if it can be distributed efficiently. Therefore, this paper examined the factors influencing stakeholders' choices to pay for zakat through the agency by looking at specific determinants such as zakat distribution, zakat collection, and the accessibility and disclosure of information.

The results will provide valuable inputs in managing zakat collection and distribution in all states in Malaysia, where zakat management might need to embrace innovative strategies that address zakat payers' varied motivations and expectations. Understanding the determinants will also help zakat institutions craft more effective approaches to encourage compliance and maximize the positive impact of zakat on the Islamic community.

LITERATURE REVIEW

Several researchers have highlighted that some determinants, such as age, marital status, income, education level, access to resources, and digital skills, have all significantly influenced the individuals' choices regarding zakat payments (Wijayanti et al., 2022, Beik et al., 2023, Durohman, 2023 and Haryanto, 2023). In addition, personal and social influences such as level of religiosity, intentions, trust, and society norms also play crucial roles in encouraging people to pay zakat (Kateb, 2023, Ilmi, 2024, Sadallah et al., 2022 and Syauqi et al., 2022). Additionally, good governance of zakat institutions, especially on the effective board structure, transparency, and stakeholder engagement, significantly impacts public trust and compliance with zakat payments (Aziz & Anim, 2020). The open access to digital zakat payment platforms has also been highlighted as a critical factor influencing stakeholders' intention to pay zakat online (Haryanto, 2023; Ramlee, 2023). Moreover, integrating financial technology blended with existing management models will enhance individuals' willingness to use online platforms for zakat payments (Mutmainah, 2024).

The relationship between good governance practices of zakat institutions and the level of compliance is seen as an encouraging factor for the zakat payers to fulfil their obligations (Sawmar & Mohammed, 2021). Some studies have also explored the impact of demographic factors, religiosity, and individual beliefs on the intention to pay zakat, providing insights into the diverse motivations behind zakat compliance (Aligarh et al., 2020).

Zakat and Economic Growth

As non-bank financial entities, zakat institutions complement traditional banking operations in executing tasks that promote economic growth, eradicate poverty, and ensure fair wealth distribution (Salleh et al., 2022). By providing direct cash assistance and maintaining a commitment to improve socio-economic welfare, zakat institutions uphold their mandate to enhance community prosperity and well-being (Sunarya & Rusydiana, 2022). Moreover, the efficiency of zakat institutions, as demonstrated through data envelopment analysis and other optimization techniques, displayed their role in producing socio-economic impacts that alleviate poverty and foster prosperity (Ryandono et al., 2023).

Furthermore, zakat institutions are recognized for their strategic contributions to economic empowerment and sustainable growth. A study by Mokodenseho (2024), which emphasized zakat programs and business assistance initiatives, showed the positive influence on the economic well-being of recipients, highlighting the pivotal role of zakat in driving economic development and welfare. Additionally, the optimal utilization of zakat funds is believed to stimulate economic growth, consumption, investment, and government expenditure, thereby spurring economic progress in muslim countries (Munfaati et al., 2022; Jedidia & Guerbouj, 2020).

Therefore, the redistributive function of zakat institutions is crucial for poverty alleviation, social welfare, and economic sustainability. By redistributing income and wealth, zakat plays a vital role in poverty reduction, social welfare enhancement, and economic sustainability (Al-Salih, 2020). The empowerment programs and financial assistance provided by zakat institutions contribute significantly to communities' economic independence and sustainable development, aligning with the broader goals of national and global development (Syamsuri et. al., 2019).

Efficiency of Zakat Agency

Efficiency in zakat collection is crucial for optimizing resources, as highlighted by Uula (2023) in Indonesia. The study emphasized the importance of maximizing resources to improve zakat collectability. Moreover, Amil's role is significant in ensuring the effectiveness and efficiency of zakat collection and distribution. According to Maliha (2024), efficiency in zakat institutions is about resource optimization and enhancing operational performance. Zakat institutions must reduce operational and socialization costs while increasing zakat collection and distributing it efficiently to achieve optimal performance. Meanwhile, Hadi (2024) highlighted that accountability of zakat institutions would lead to efficient resource utilization and maximize the impact of zakat funds on poverty alleviation and social welfare. Similarly, Muliansyah et. al. (2022) believed that more accountable zakat management will positively impact the efficiency of zakat collection and distribution, thus leading to the willingness to pay zakat.

Service Quality

The quality of service offered by zakat institutions is a crucial factor that will significantly impact the stakeholders' trust, satisfaction, and willingness to engage with these institutions. Several studies have highlighted the importance of the service quality of zakat institutions. Jannah & Al-Banna (2020) found that the service quality of zakat institutions significantly influences stakeholders' intention to pay to the zakat institution. Furthermore, Wahab et al. (2017) discovered that service quality is a multidimensional construct positively related to zakat institutions' service quality.

Moreover, Azzahra & Majid (2020) highlighted the importance of improving the quality of services provided by Baitul Mal to attract muzakki (payers) to pay zakat through the zakat centre. Additionally, Meerangani et al. (2022) discussed the digitalization of zakat management systems in Malaysia to improve service quality, suggesting that digital platforms can enhance the quality of services provided by zakat institutions.

Efficiency of Zakat Distribution

The efficiency of zakat distribution is essential to maximize the impact of poverty alleviation and community empowerment. Measuring the efficiency level in zakat institutions helps identify areas for improvement and develop appropriate strategies to improve the distribution strategy (Jannah & Al-Banna, 2020). The utilization of technology, such as e-zakat programs and management information systems (MIS), plays a significant role in optimizing zakat distribution processes. These digital tools will streamline zakat collection, distribution, and reporting, thus improving zakat management's efficiency.

Stakeholders' Satisfaction

Febriandika (2023) emphasized the importance of examining customer satisfaction to evaluate their perceptions of services provided by zakat institutions. Understanding and addressing customer satisfaction are essential to improve service quality. A study by Rejab et. al. (2023) highlighted the significance of customer satisfaction in the success of service-oriented organizations like zakat institutions. Achieving high levels of customer satisfaction is crucial to improve organizational performance, internal transformation, and stakeholder trust.

Additionally, the study by Isa et al. (2022) showed the positive relationship between satisfaction with zakat institutions and the willingness to pay zakat to the zakat centre. Higher satisfaction levels in zakat distribution led to an increase in stakeholders' trust. Furthermore, Yusuf et al. (2022) and Fatoni & Fakhrudin (2021) emphasized the impact of service quality, transparency, and reputation on customer satisfaction and trust in zakat institutions. Building a strong reputation, maintaining transparency in operations, and delivering high-quality services are essential to nurturing stakeholder satisfaction and trust.

Disclosure of Information

Disclosing accurate, timely, and comprehensive information is crucial in encouraging zakat payers to fulfill their obligations effectively. Information serves as one of the determinants that push muslims to pay zakat online (Hanafi, 2020). Studies have shown that the role of information is significant in reducing resistance to online zakat payments (Hanafi, 2020, 1). The finding is also supported by Bakar (2022), who found that providing information to the stakeholders influenced their intention to adopt e-wallet zakat payment.

Doktoralina et. al. (2019) previously found that the effective disclosure of information about zakat will improve the awareness and willingness of muslims to pay zakat and donations. Furthermore, the information on accountability and efficiency of zakat institutions in managing zakat will boost the confidence and trust of stakeholders in making payments through the zakat centre. (Ramlee, 2023; Nurfadhilah & Sasongko, 2019).

THEORITICAL FRAMEWORK

The accuracy of perception is often contingent upon the individual's knowledge and the relevance of the information available to them. Knowledge significantly enhances the accuracy of perception. For instance, Sutriningsih et al. (2020) found that factual knowledge is more crucial than experience in triage decision-making among emergency nurses, indicating that well-informed individuals are more likely to make accurate judgments in high-stakes situations.

The same finding was aligned with the finding from Wu et al. (2017), which suggests that individuals with a deeper understanding of emotional expressions can make more rational inferences about others' beliefs and desires, thereby improving their social perception and decision-making. When individuals are knowledgeable about a situation, their perceptions are more likely to align with reality, leading to better performance in supporting relevant actions.

The relevance of information is another critical factor influencing perception accuracy. Xu et al. (2022) demonstrated that drivers' speed perception accuracy is significantly affected by the characteristics of freeway curves, with experienced drivers showing better accuracy due to their familiarity with relevant contextual cues. The situation suggests that when individuals are presented with information pertinent to their situation, their ability to perceive accurately improves, which can enhance performance in tasks such as driving. In the context of decision-making, Melo et al. (2014) found that emotional display perceptions significantly influence cooperation expectations in interdependent scenarios. The study emphasizes that accurate perception of emotional cues is essential for effective decision-making in social contexts, illustrating how relevant information can shape performance outcomes.

The concept of active inference provides a theoretical framework for understanding how perception and performance are interconnected. According to (Friston et al., 2010), perception is an active process that involves minimizing prediction errors by integrating sensory information with prior knowledge. This framework suggests that individuals who actively engage with relevant information and apply their knowledge will likely achieve higher accuracy in their perceptions, subsequently enhancing their performance. Furthermore, Zhang (2023) explored how the brain represents values and uncertainty under the active inference framework, highlighting the importance of accurate perception in decision-making processes. The study indicates that when individuals can accurately perceive their environment, they are better equipped to make informed decisions, leading to improved performance outcomes.

Bennet and Savani (2002) investigated the accuracy of public perception of charity performance in the UK using a model that demonstrated the correlation between charity donors' conceptions of charity organizations and their willingness to donate to those organizations. The study aimed to investigate the determinants of donor evaluations of charity performance accuracy and the relationship between inaccurate ratings and an individual's favourability towards charities. Bennet and Savani (2002) argue that a charity's reputation as

'inefficient' has a detrimental impact on its capacity to gather funds successfully. Similar factors subject a charity's administrators or trustees to perceptions of unlawful administration.

There is a contention that Muslims paying zakat is analogous to non-Muslims making donations. Though zakat payment is obligatory, and charity is voluntary, they share a common characteristic. Undoubtedly, zakat payment is mandatory; nevertheless, zakat payers can select a suitable payment method to meet their responsibility. If individuals consider the zakat administrator inefficient, they may deviate from making payments through the zakat agency. Shared characteristics are similar to charity, where the donors can select a trustworthy charitable organisation. Such entities' unfavourable views will discourage them from donating to that organization.

Based on the previous literature and the above argument, the hypotheses were framed as follows:

H1: A more favorable perception of the zakat distribution is positively associated with the attitude of paying zakat through the zakat agency

H2: Less favourable perception on other aspects of zakat administration (zakat collection, accessibility, and sufficiency of information) is negatively associated with the attitude of paying zakat directly to the recipient

RESEARCH METHOD

To test the hypotheses, the researchers employed questionnaires to collect all the appropriate data. The first section of the questionnaire is on demographic information. There are enquiries regarding age, place of origin, educational attainment, present occupation, and years of professional experience. It is crucial to examine the respondents' backgrounds to verify their basic requirements, thereby ensuring the validity of their responses. The second section of the questionnaire assesses stakeholders' perceptions on zakat distribution, zakat collection, and information provided by the zakat administration. The respondents express their opinions by indicating the degree to which they agree or disagree with the statements using the scale of 1 to 5. The researchers distributed 100 questionnaires to the academicians using a convenience sampling method. The self-administered method of distributing questionnaires was adopted to enhance the response rate.

The researchers used Pearson and Spearman rank correlation to see the general association (correlation) between the perceptions of respondents on specific issues such as perception on paying zakat directly to the recipients (AGGPDR), perception on the effectiveness and efficiency of zakat distribution (ZAKDIS), perception on the effectiveness and efficiency of zakat collection (ZAKCOL) and perception on the accessibility and sufficiency of information provided to the public (ZAKINFO). AGGPDR is the aggregate perception of paying zakat directly to the recipient, where the researchers aggregated all the relevant questions about the payment of zakat directly to the recipients. In the meantime, all the independent variables (ZAKDIS, ZAKCOL, and ZAKINFO) will be tested again using regression (Univariate and Multivariate) to see their association with the attitude of paying zakat through the zakat agency (PAYMENT)

The multivariate regression model is shown below:

$$\text{PAYMENT} = a + b_1\text{ZAKDIS} + b_2\text{ZAKCOL} + b_3\text{ZAKINFO}$$

Where:

PAYMENT = payment of zakat through the zakat agency

ZAKDIS = perception on the effectiveness and efficiency of zakat distribution

ZAKCOL = perception on the effectiveness and efficiency of zakat collection

ZAKINFO = perception on the accessibility and sufficiency of information provided to the public

RESULT AND DISCUSSION

Response Rate

From the total of 100 questionnaires distributed to the stakeholders, 80 questionnaires were completed, and another 20 sets were incomplete and excluded from the analysis process.

Distribution of Questionnaires		Responses Received		Completed		Incomplete	
No.	%	No.	%	No.	%	No.	%
100	100	100	100.0	80	80	20	20.0

Demographic Profile

Table 1 shows that 62.5 percent of the respondents are between 31 and 40 years old, and almost 15 percent lie between 41 and 50. From the table, it can be concluded that most of the respondents are between the ages of 31 and 40 years old, and therefore are deemed to have a steady income since they are at the age range of steady employment, and therefore are expected to pay zakat. As a result, it can also be expected that the answers (responses) from the respondents will be taken with a high degree of credibility based on their experience and maturity.

Table 1: Demographic Data

Detail		Frequency	%
Age	20-30 yrs old	12	15.0
	31-40 yrs old	50	62.5
	41-50 yrs old	12	15.0
	50 years old and above	6	7.5
Qualification	Postgraduate	56	70.0
	Undergraduate	10	12.5
	Professional Qualification	14	17.5
Experience	Less than 1 yr	4	5.0
	1-5 yrs	30	37.5
	6-10 yrs	26	32.5
	More than 10 years	20	25.0

The level of education and experience of all respondents is paramount to strengthening the validity of the response. Most respondents are highly educated, as most have a postgraduate degree, experience of at least a year, and span up to 10 years. Since the respondents have worked for at least a year, they should have some experience in paying zakat. Therefore, they can understand the questionnaire and give their opinion on the zakat administration.

Data Analysis

As can be seen in Table 2, there is a negative relationship between the perception of academicians on paying zakat directly to the recipient (AGGPDR) and the perception of zakat distribution (ZAKDIS), zakat collection (ZAKCOL), and ZAKINFO. In comparing such perception (ZAKDIS, ZAKCOL, and ZAKINFO), the result indicates that the perception of collection (ZAKCOL) shows the highest negative relationship compared to the other variables. In fact, by analysing the actual practice (PAYMENT) with the perception of ZAKDIS, ZAKCOL, and OTHERS, it also showed that ZAKCOL is the highest among those three variables, which is .583. This result indicates that selected respondents are not satisfied with the effectiveness and efficiency of zakat collection.

Table 2: Correlation between dependent and independent variables Pearson Correlation

	AGGPDR	ZAKDIS	ZAKCOL	ZAKINFO	PAYMENT
AGGPDR	1	-.232	-.391*	-.182	-.282
ZAKDIS	-.297	1	.897**	.738**	.456**
ZAKCOL	-.403*	.935**	1	.694**	.583**
ZAKINFO	-.214	.842**	.820**	1	.578**
PAYMENT	-.270	.563**	.655**	.594**	1

Spearman Rho

AGGPDR - aggregate perception of paying zakat directly to the recipient

ZAKDIS - Perception on the effectiveness and efficiency of zakat distribution

ZAKCOL - Perception on the effectiveness and efficiency of zakat collection

ZAKINFO - perception on the sufficiency of information provided to the public

PAYMENT - payment of zakat through the zakat agency

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

* . Correlation is significant at the 0.05 level (2-tailed)

By looking at the results of the univariate regression analysis, the value of adjusted R² of ZAKCOL is highest compared to ZAKDIS and ZAKINFO. The result is shown in Table 3 below.

Table 3 Coefficients (Univariate Regression)

PAYMENT = a + b ₁ ZAKDIS PAYMENT = a + b ₂ ZAKCOL PAYMENT = a + b ₃ ZAKINFO						
	Standardized Coefficients	T	Sig	Adj R ²	F Value	Sig
	Beta					
ZAKDIS	.456	3.155	.003	.187	9.954	.003
ZAKCOL	.583	4.428	.000	.323	19.609	.000
ZAKINFO	.578	4.361	.000	.316	19.016	.000

Where:

PAYMENT = payment of zakat through the zakat agency

ZAKDIS = perception on the effectiveness and efficiency of zakat distribution

ZAKCOL= perception on the effectiveness and efficiency of zakat collection

ZAKINFO = perception of the sufficiency of information provided to the public

The univariate regressions' results show that a favourable perception of the respondents on zakat distribution, collection, and sufficiency of information, respectively, has a significant positive association (all are significant at 1% significance level) with paying zakat through the zakat agency.

Table 4 Coefficients (Multivariate Regression)

PAYMENT = a + b ₁ ZAKDIS + b ₂ ZAKCOL + b ₃ ZAKINFO						
	Standardized Coefficients	T	Sig	Adj R ²	F Value	Sig
	Beta					
Constant		.983	.332	.419	10.383	.000
ZAKDIS	-.622	-2.104	.042			
ZAKCOL	.814	2.936	.006			
ZAKINFO	.472	2.959	.014			

Where:

PAYMENT = payment of zakat through the zakat agency

ZAKDIS = perception on the effectiveness and efficiency of zakat distribution

ZAKCOL = perception on the effectiveness and efficiency of zakat collection

ZAKINFO = perception of the sufficiency of information provided to the public

On the other hand, the results of multivariate regression for ZAKDIS, ZAKCOL, and ZAKINFO show the significant relationship between the independent variables and the dependent variable at a 5%, 1% and 5% significance level, respectively (Table 4). The results showed that although a favourable perception of zakat distribution does have a positive and significant association with the attitude of paying zakat through the zakat agency, which supports Hypothesis 1, it would seem that the more important factor is the respondents' favourable perception of zakat collection. Hence, the results above also show that Hypothesis 2 is supported, i.e., perception of zakat collection and sufficiency of information are determinants to payment of zakat through the zakat agency.

Comparative Results

The comparative results of the different tests are depicted in the table below.

Table 4 Comparative results

Test	Relationship	Explanation	Reference to Hypothesis
Pearson Correlation / Spearman	Positive relationship	A good perception of zakat management will lead to the payment of zakat to the zakat agency. In other words, a bad perception of zakat management leads to the payment of zakat directly to the recipients.	H ₁ and H ₂ supported
Univariate regression	Significant relationship	More favourable perception of zakat distribution, collection, and sufficiency of information, the zakat payment is more likely to be made through a zakat agency. The test showed a significant relationship between dependent and independent variables.	H ₁ and H ₂ supported
Multivariate regression	Significant relationship	This multivariate regression showed a significant relationship between the dependent and independent variables. The results also showed that zakat collection (ZAKCOL) has a significant relationship with other variables.	H ₁ and H ₂ supported

CONCLUSION

This study exhibits two credible constraints. The first involves generalizing the results. The generalisability of this study's findings to other districts or states may yield different results. Therefore, future studies should perform experiments in different states to discover methods for enhancing zakat payments using zakat agencies across Malaysia. Furthermore, the questionnaires were distributed to the stakeholders using a convenience sampling technique. An improved approach to distributing questionnaires would involve either implementing random sampling or, ideally, distributing them to the stakeholders in the respective district, if time and financial restrictions allow for it.

In a nutshell, the result of this study indicated that the good perception of zakat collection, distribution, and disclosure of information significantly influences the individuals' willingness to pay zakat through a zakat agency. Nevertheless, the findings from the demographic test indicated that there were no notable disparities in terms of gender, age, employment sector, or income.

In taking the comprehensive perspective, the results indicate that many respondents feel that the sufficiency of the information provided to the stakeholders is important to push them to pay zakat to the zakat agency. As such, it is recommended that the zakat agency accommodate the needs of zakat payers.

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