

THE ZAKAH UNDERSTANDING, LEVEL OF INCOME AND FACILITIES ON ZAKAH COMPLIANCE TOWARDS MUZAKKI ON INCOME COMPLIANCE IN KELANTAN

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Abstract: Zakah income is one of the requirements that must be met and should not be overlooked by those who are eligible to pay. The purpose of this conceptual paper is to investigate the complicated dynamics that surround muzakki's compliance measures in terms of controlling and disclosing their income. Our goal is to build a complete framework that exposes the incentives, barriers, and potential methods for increasing voluntary compliance in this unique situation by drawing on existing research in Islamic finance, behavioural economics, and taxation studies. This research employs three sorts of variables to assess the study. Why don't some employees or companies satisfy their zakah responsibilities despite working? Questionnaires and other tests were administered using SPSS to determine the relationship between each element. Descriptive analysis, correlation, and regression are some of the methods used to draw findings and make recommendations for the study as well as future researchers. Zakah income is unquestionably one of the requirements that all Muslims must fulfil, which means that they should not ignore the obligation and should always learn about Shariah Compliance in order to increase positive compliance action in themselves. The study suggests various paths for future research to improve our theoretical model and provide practical

recommendations for legislators, community leaders, and educational institutions seeking to achieve higher levels of income compliance among muzakki. These include forming collaborative collaborations with stakeholders, researching cutting-edge communication strategies, and leveraging technology to improve accountability and transparency. Finally, it is hoped that this effort will contribute to the development of a more resilient and long-lasting zakah administration system that better serves both donors and beneficiaries.

Keywords: *Zakah on Income, Compliance, recipients*

Introduction

Background of Study

Zakah, a cornerstone of Islamic finance and a fundamental principle of faith, embodies the spirit of redistribution and social welfare through the equitable sharing of wealth. As a compulsory act of charity, *zakah* plays a pivotal role in addressing economic disparities while reinforcing spiritual devotion and moral responsibility. However, ensuring compliance among *muzakki on incomes* remains a critical challenge due to the complexity involved in determining income under Islamic law, as well as the diverse array of influences shaping individual decisions regarding *zakah* payment.

The sunnah and al-Quran both provide clarification on the requirement to pay *zakah*. As a result, Muslims continue to disregard their financial obligations and refuse to pay *zakah*, (Ab Rahman, Mohd Sobali & Syed Omar, 2012). Everyone involved should be informed about *zakah* and give it their whole attention in order to resolve any related concerns in a proactive manner. Thus, every Muslim should begin adhering to the *zakah* obligation at a young age. For the purpose of understanding and carrying out the *zakah* obligation, every Muslim must acquire the necessary knowledge about *zakah*. (Jaffar, Affif, Amri & Sahezan ,2011) explicated that age is a demographic factor that influences the awareness of giving *zakah* and ultimately has a positive impact on the compliance behavior of giving *zakah*. The increase in age in line with income raised the awareness to pay *zakah*. Many Muslim individuals tend to pay *zakah* only when their age and income increase. There are many Muslims who only pay income tax but do not pay *zakah* on income even though they met the obligation of giving *zakah* (Muda, Marzuki & Shaharuddin, 2006). They give more priority to pay tax than the *zakah* because they feel that law enforcement and tax compliance are very clear and often publicized to the general public. Moreover, according to (Muda, Marzuki & Shaharuddin ,2006), this situation is caused by a lack of motivation towards paying *zakah*. Meanwhile, (Md Idris ,2002) in his study stated that employees who are subject to scheduler tax are E-Proceeding of the International Conference on Social Science Research, ICSSR 2015 automatically eligible to pay *zakah* on income. This is because their income is among those who have income that exceeds nisab, which is about RM3,000. There are many previous studies regarding the factors influencing *zakah* compliance on earnings or income among Muslims in Malaysia (Md Idris, 2002; Muda, Marzuki & Shaharuddin, 2006; & Wahid, Ahmad & Mohd Nor, 2007). However, no specific study targets youth as the subject in the study, particularly on the compliance of *zakah* on income. By considering several previous studies that emphasized the potential of youth and the importance of age factor in the compliance of *zakah* (Wahid, Mohd Nor, and Ahmad, 2005; Wahid, Ahmad & Mohd Nor, 2007; and Jaffar, Affif,

Amri & Sahezan 2011), thus, this study was conducted to identify factors influencing *zakah* compliance actions on income among staffs in UiTM Kelantan.

The process of *zakah* income is based on the collection for a year and will deduct 2.5% from their available salaries. And for those who deserved to pay *zakah* it is an obligation to pay *zakah* on income. This conceptual paper seeks to shed light on the multifaceted nature of compliance actions among *muzakki on incomes* when it comes to income reporting and management. Drawing upon established theories and methodologies from Islamic finance, behavioral economics, and taxation studies, we endeavor to construct a holistic framework that captures the nuances underlying voluntary compliance within this distinctive domain. Our primary objective is twofold: firstly, to provide a deeper understanding of the factors driving compliance behaviors; secondly, to propose viable solutions and strategic interventions geared toward encouraging greater levels of adherence to *zakah* principles.

Our exploration commences with a review of the historical foundations and contemporary applications of *zakah*, highlighting its significance in promoting social justice and fairness. Subsequently, we examine the intricacies associated with defining "income" according to Islamic jurisprudence, contrasting them with traditional accounting conventions. Through this analysis, we hope to elucidate the challenges faced by *muzakki on incomes* in accurately calculating their *zakahable* assets and liabilities.

Next, we delve into the myriad factors impacting compliance behaviors, including but not limited to religious beliefs, socio-economic status, cultural norms, and personal values. To gain additional insight, we compare and contrast *zakah* compliance with other forms of voluntary disclosure, such as charitable giving and tax payments, identifying common threads and divergent pathways across these domains.

By synthesizing these findings, we aspire to develop a coherent theoretical model that can serve as a foundation for future empirical investigations and policy formulations. It is our belief that this work will contribute substantially to the ongoing discourse concerning *zakah* compliance, ultimately leading to a more robust and sustainable system of *zakah* administration—one that benefits all parties involved.

Throughout this paper, we strive to maintain a balance between theory and practice, offering pragmatic suggestions based on sound academic evidence. We trust that our efforts will prove fruitful in advancing scholarly knowledge and informing real-world decision-making, thus facilitating a more harmonious relationship between *muzakki on incomes* and beneficiaries alike.

Problem Statement

Zakah is one of the important aspects in Islamic and economic system. For economic system, it may affect to the increases of money supply which consequent increases the demand for goods and services. However, there are still issues that reported the negative perception towards *zakah*. Well, the objective of *zakah* is to assist and rehabilitate the poor and needy (shirazi, 1996). In line with basic principles of *zakah*, the *zakah* institution should be established first within Muslim society in a well-organized way (Shawal, 2009; p1). The *zakah* establishment should be under the responsibility of the Muslim Government or it also can be under the special Muslim

supervisory body that has been designated by that Government. *Zakah* management in Malaysia is under the authority of local government. The functions of *zakah* institution are not only to accumulate the *zakah* dues but also to distribute the *zakah* funds to the *zakah* recipients, so called *asnaf*. *Zakah* is being collected from variety of sources such as individuals as well as corporate and business, while later on are distributed to the eight groups of receivers (*asnaf*) like what has been mentioned by Allah in his Holy Quran.

Zakah, as one of Islam's Five Pillars, represents a fundamental mechanism for wealth redistribution and social equity, obligating eligible Muslims to donate a portion of their savings and income to support marginalized communities. In Kelantan, Malaysia a state with a predominantly Muslim population the implementation of mandatory income *Zakah* through the Kelantan Islamic and Malay Customs Council (MAIK) since 1999 has significantly influenced *Zakah* compliance dynamics. Despite this mandate, challenges persist in achieving optimal compliance rates, necessitating an examination of the interplay between *zakah* understanding, income levels, institutional facilities, and their collective impact on muzakki (*Zakah* payers) behavior.

Zakah serves dual purposes: spiritual purification of wealth and socioeconomic empowerment. Its calculation hinges on the *nisab* (minimum wealth threshold) and *haul* (lunar year ownership), with a standard rate of 2.5% on qualifying assets. However, compliance is contingent on factors beyond religious obligation. Understanding *Zakah* rulings, such as deductions for basic needs (food, housing, education) before calculating payable amounts. Higher earners are more likely to meet the *nisab* threshold and comply, as evidenced by studies in Yogyakarta, where income positively correlated with payment adherence. The availability of user-friendly platforms (e.g., digital payment systems) and trust in *Zakah* institutions like MAIK influence willingness to pay.

Kelantan's reliance on *Zakah* as a tool for poverty alleviation highlights the urgency of addressing compliance barriers. While MAIK's mandatory decree increased *Zakah* collection by 18.55% between 2001–20135, disparities persist. Muzakki with Islamic educational backgrounds demonstrate stronger compliance due to deeper theological awareness of *Zakah*'s obligations. Many respondents prefer paying *Zakah* directly to mosques or individuals (*mustahiq*) rather than formal institutions, reflecting distrust or lack of awareness about MAIK's role. Fluctuating incomes in agrarian and informal sectors complicate *nisab* assessments, leading to underreporting. This study investigates how these factors collectively shape compliance in Kelantan. By analyzing the interplay of knowledge, socioeconomic status, and institutional efficacy, the research aims to provide actionable insights for enhancing *Zakah* governance and fostering equitable wealth distribution in Muslim-majority communities.

As the researcher can see at the scope of study, this research is talking about the problem of why certain employers did not or doubt to pay *zakah* income. Many ways in encouraging muslims to pay *zakah* but from the previous study, it indicates there is only 35% out of 353 respondents has paid *zakah* income (kamil,2002).

The obligation to pay *zakah* is obviously clarified in the al-quran and sunnah. Thus, still muslims do not take care and refuse to pay *zakah* on the income they earned. Compliance action of *zakah* on income is depends on certain factor that can lead them into the particular action. There are

many initiatives that have been done but there are still issues that reported the negative perception towards *zakah*. And some of them would not pay *zakah* income or doubt to pay when thinks about their low income.

Research Objectives

The research study should have objective because it is essential in guiding the researcher to achieve the purpose of doing the research. The objective should be specific, measurable and realistic. There are several objectives that have been pointed out in examining the compliance action of *zakah* on income:

1. To examine the relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.
2. To examine the relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.
3. To examine the relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.

Research Questions

1. Does any relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.
2. Does any relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.
3. Does any relationship between *zakah* understanding, level of income and Zakah Institution facilities towards *Muzakki on Income Compliance* in Kelantan.

The Scope of the Study

The research of the paper is to study how *zakah* on income was practiced among Muslims. It is to make sure that they understand the essentials of *zakah* to lose the burden of the receiver. The study is to focus on the actions or behavior of staff in UiTM Kelantan on how they pay their *zakah* and did they pay the *zakah* on income. Based on their level of income, *zakah* on income usually is taken by using the percent that needs to be deducted from their income.

Muslim staff needs to have a full understanding of *zakah* and why they need to pay *zakah* for distribution to asnafs in need. *Zakah* on income is an Islamic levy on personal income derived from sources or activities in which employers are involved. It is included, salaries, labor compensation, bonuses, professional fees, gifts, grants dividend income, and the like (Nur Bazariah, 2008a). It is one of the emerging issues in *zakah*. Various opinions are provided by jurists worldwide not only about its *zakah* ability but also other areas related to it including its assessment, rate as well and deduction allowable, among others (Nur Bazariah & Abdul Rahim, 2007b). From what we know, laborers or employer have their own factors to pay *zakah* on their income. They need to have a deep understanding of *zakah* and make sure the *zakah* convenience is very convenient for them to make any service there. Their level of income sometimes could be one of the factors. The evidence that earned income is *zakah* able is available on various sources of regulations, including al-quran, As-sunnah, and qiyas. Many Quranic verses mentioned the *zakah* ability of income directly. For example, "O ye who believe! Give of the good things which you have honorably earned and out of that which we bring forth for you from the earth of the fruits of the earth which we have produced for you". This text is general, and it is inclusive of many types of wealth but it can be equal with income. We may conclude

that Allah mentions that is obligatory upon every Muslim to spend (pay *Zakah*) on everything which he earns. And therefore, in this context, those who earn income are subjected to *zakah* (Nur Bazariah Abu Bakar, 2010).

Questionnaires are the type of method that will be used in this study and employers in UiTM Kelantan will be taken as the respondents. 150 questionnaires have been distributed and all questionnaires are acceptable. SPSS is a source that has been used to run each data from the questionnaires and descriptive, scale, correlation, and regression have been tested to examine whether each of them is significant or not.

Literature Review

Zakah Compliance on *Zakah* Income

Zakah which is purifying and cleansing from filth and dirt, it also means of transfer property to specific person with specific condition and at specific time. *Zakah* Selangor basically will distribute to 8 types of asnaf and each asnaf have different value of distribution depends on their condition. According to Fuadah Johari, the word *zakah* means growth, cleanness and purity in Arabic (Wan Mohd and Mahadi Mohammad, 2013). The Qur'an mentions the word *zakah* 30 times and at three places it appears as being commanded by God (Allah s.w.t). The importance of *zakah* as an obligation on Muslims is also emphasized in many sayings of the Prophet Muhammad (pbuh). The importance of the institution may be established from a saying of the Prophet (pbuh) in which he (pbuh) indicates that refusing to pay it represents a rebellion against the Islamic State (Yusuf Qaradhwai, 2006). Hence, *zakah* can be considered as an essential form of worship and spiritual purification. *Zakah* is not type of sustain and this distribution is temporary and other else must be on their efforts and not just to depends on the help of *Zakah* Centre.

MAIK is one of *zakah* Centre that succeeded to pool many of contributions that reached almost a million to help those who in need. Besides, *zakah* is one of the ways to fight poverty. Well, there is one hadith that said about *zakah* and the poor, on the authority of Imam Musa ibn Jafar al-Kadhim (peace be upon him): "*Zakah* has only been enforced to ensure the sustenance of the poor and to secure the availability of their wealth." (Al-Kafi, Volume 3, Page 498, and Bihar al-Anwar, Volume 93, Page 18). *Zakah* reduce burden of the poorer in term of their necessary needs. The method that I would like to use is the research in the *Zakah* Centre and also website to measure the way of contribution of *Zakah* towards the poor to reduce and eradicate poverty in Malaysia, especially in Selangor.

Zakah income also called *zakah* on income is *zakah* that will be deducted from the collection by years for every employer who already deserves to pay *zakah*. They only need to pay 2.5% based on their collection of income. Compliance action of *zakah* on income is been something that can be questioned by what is the factor who encourage them to pay and those who do not. Some of them are in doubt whether to pay or not and some of them will not pay because lack of understanding in the *zakah* field. And another is not comfortable with the facilities provided by *Zakah* Centre. By distributing 2500 questionnaires to individual Muslims in every state in Malaysia, using a random sampling method and applying logistic regression analysis, they found that five factors significantly influence the payment of *zakah* on income in a positive direction

and these factors include age, marital status, education, income level and payment through income deduction mechanism (Hairunnizam, 2005)

The *zakah* understanding

One of the five pillars of Islam is *zakah*, which is something that Allah has mandated every Muslim to do. Since it affects how well *zakah* is collected and dispersed, *zakah* comprehension is a critical component of Islamic finance. There is a large body of research on *zakah*, including numerous publications and research trends. After a review of the literature, it was found that the management of *zakah* is the most frequently discussed topic, with a focus on how important it is to determine how well *zakah* is collected and distributed. The literature also highlights the common theme of research flowing among researchers in this field, providing valuable insights into the current intellectual structure of *zakah* research and its future direction. Additionally, the literature emphasizes the importance of ongoing research and future directions for scholars, practitioners, and policymakers in the field of *Zakah*. The common minimum amount for those who qualify for *zakah* is 2.5% or 1/40 of a Muslim's total savings and wealth. The recipients of *zakah* are the poor and needy, struggling Muslim converts, enslaved people, individuals in debt, soldiers fighting to protect the Muslim community, and those stranded during their travels. The collectors of *Zakah* are also compensated for the work they do. Muslims can use any number of *zakah* calculators available online to determine their obligations. The literature on *zakah* provides valuable insights into the current state of understanding of *zakah*, including its dominant sub-themes, common research themes, and the countries making significant contributions to this field.

A review of the literature on the understanding level of *zakah* reveals that past studies have reported that the awareness of the Muslim community towards *zakah* and its application remains at a low level (Jamal et. al (2020) The most discussed issue in *zakah* literature is related to the management of *zakah*, emphasizing its importance in determining the effectiveness of collecting and distributing *zakah*. A systematic literature review on Malaysian *Zakah* studies found that Malaysia ranked first in the number of publications related to *zakah*, and the most discussed issue during the review period was related to the management of *zakah* (Alam, A.,2023). Another study found that knowledge about *zakah* is crucial for proper payment, and sufficient knowledge about *zakah* will have an impact on the attitude of muzaki to pay *zakah* properly. The study also found that knowledge has a significant and positive influence on intention and interest to pay *zakah*. Overall, the literature highlights the importance of increasing awareness and knowledge about *zakah* to improve compliance and effectiveness in collecting and distributing *zakah*.

The level of income

Zakah is a mandatory religious obligation in Islam, requiring Muslims to distribute 2.5% of their excess wealth annually to support various causes outlined in the Quran and Sunna. The term "excess wealth," known as *nisab*, refers to the minimum amount of wealth that must be owned for one full lunar year before *Zakah* becomes applicable². While *Zakah* is primarily understood as a levy imposed on wealth (*mal*), it is also applied to income once it crosses the *nisab* threshold.

However, it is essential to note that *Zakah* is not levied on income itself but rather on the accumulated wealth that arises from income, reaching the *nisab* threshold. Therefore, *Zakah* is not paid on income continuously but rather on the wealth that accrues from income, assuming it exceeds the *nisab*. Conflicting opinions arise among scholars regarding specific aspects of *Zakah* on income, particularly in relation to contemporary situations. Nevertheless, the general consensus is that *Zakah* is due on income that exceeds the *nisab* threshold, regardless of whether

the income is consistent or fluctuating. Scholars recommend utilizing *Zakah* calculators to ensure accurate calculations, taking into consideration all relevant assets and liabilities. These tools assist in determining the exact amount of *Zakah* owed, allowing Muslims to fulfill their religious duties effectively and efficiently.

The convenience facilities

The *Zakah* Institution facilities and *zakah* on income is an important aspect of Islamic finance. *Zakah* on income or salary is similar to *Zakah* on money held for a year. The method that has been recommended for convenience is paying *Zakah* on all the money. *Zakah* is due on earned income that meets the threshold of nisab (currency value of 85gm of gold at the time of *Zakah* payment). It is very important to calculate your *Zakah* correctly, and to ensure you are paying enough *Zakah* each year. As *Zakah* is a percentage of your wealth, the amount of *Zakah* you need to pay each year will vary depending on your income, savings, and expenditure. The convenience of facilities and *zakah* on income is an essential consideration for Muslims in fulfilling their religious obligations and ensuring the proper distribution of wealth to those in need.

Conceptual Framework

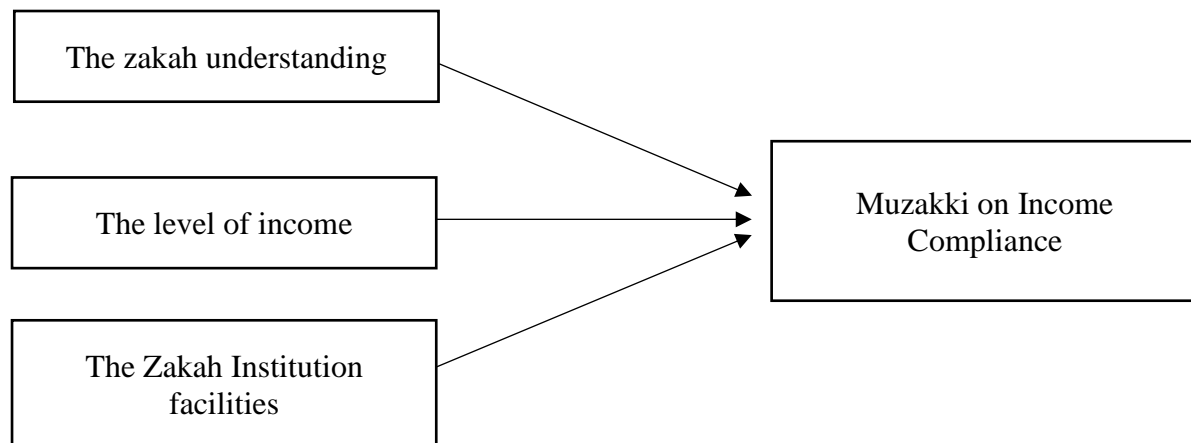


Figure 1: Conceptual Framework

Methodology

Introduction

This chapter discusses the research design, sampling, and data collection method techniques for analyzing the data measurement. This study requires the researcher to perform an analysis on questionnaires and using about 150 respondents including Muslim individuals in UiTM Kelantan that contribute *zakah* income.

The data collected for the dependent variable was to estimate the probability of a relationship between the level of compliance of giving *zakah* as a latent variable and the observation variable was measured by the independent variables which are based on their understanding of *zakah*, the convenience of the facilities provided by *zakah* institutions, and also the level of income for each of the employer in UiTM Kelantan.

Research Design

There are three types of research design, exploratory research, descriptive research, and causal research (McDaniel and Gates, 2010). This research is also used to develop a better understanding of a problem and an opportunity. Descriptive research explains more on some situations by providing a measure of the event and activity and it is accomplished by using descriptive statistics. Meanwhile, causal research is more complex compared to the other two. In this research paper, exploratory research is used for there are some unclear research questions.

Data Collection Method

For this research, the researchers use primary data derived from various sources including journals, articles, reports, and websites.

Muslim with income earned in the government sector is the unit of analysis in this study. 150 questionnaires were distributed. The respondents that have been chosen are also from various ages and various marital statuses with different positions.

Variable and Measurement

The variables used in this study can be categorized into two main types, which are dependent and independent variables.

Dependent Variable

For this study, the dependent variable is the compliance actions of *zakah* on income among UiTM staff. That can be measured by distributing the questionnaire to all areas that receive *zakah*.

Independent Variables

Independent variables used for these studies are the understanding level of *zakah*, the level of income, and the convenience of facilities. It has been used to be made as the factors of the compliance action for the *zakah* payment based on income.

Conclusion and Recommendation

Zakah is a fundamental pillar of Islam that promotes social justice and equity through the redistribution of wealth. It is a mandatory religious obligation for Muslims who meet the criteria of possessing a minimum level of wealth, known as *nisab*. *Zakah* is levied on various forms of wealth, including income, and is intended to support various causes outlined in the Quran and Sunna. However, ensuring compliance among *muzakki on incomes* remains a persistent challenge, with various factors influencing the level of compliance. This conceptual paper aims to explore the influence of the level of understanding, level of income, and facilities on *zakah* income compliance. The level of understanding of *zakah* and its application is a crucial factor in compliance. The literature suggests that the awareness of the Muslim community towards *zakah* and its application remains at a low level, emphasizing the importance of increasing awareness and knowledge about *zakah* to improve compliance and effectiveness in collecting and distributing *zakah*. The level of income is another critical factor influencing compliance. *Zakah* is due on earned income that meets the *nisab* threshold, and the amount of *Zakah* owed varies depending on income, savings, and expenditure. The literature highlights the importance of accurate calculations and utilizing *Zakah* calculators to ensure compliance. Facilities, such as *Zakah* collection centers and online payment systems, also play a crucial role in compliance. The availability of convenient and accessible facilities can encourage compliance and facilitate the proper distribution of *Zakah* funds. By exploring the influence of the level of understanding, level

of income, and facilities on *zakah* income compliance, this conceptual paper aims to provide a comprehensive understanding of the factors driving compliance behaviors. It is hoped that this work will contribute towards a more robust and sustainable system of *zakah* administration, one that better serves the needs of both donors and recipients alike.

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