

EXPLORING THE LEVEL OF ZAKAT PAYMENT AWARENESS AMONG STAFF AT PEJABAT AGAMA ISLAM (PAID) DAERAH TEMERLOH

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Abstract: Every Muslim is obligated to fulfil the fourth pillar of Islam, which is paying zakat, as it plays a vital role in promoting social and economic well-being. However, the level of awareness regarding the importance of paying zakat among Muslims remains relatively low, despite it being a fundamental pillar of the Islamic economic system. This lack of awareness and understanding of zakat knowledge often leads to some individuals failing to fulfil their religious obligation as Muslims. The aim of this study is to assess the level of awareness about paying zakat among the staff of PAID Temerloh and to identify the factors influencing their sensitivity toward fulfilling this obligation. The study employs a quantitative methodology, utilizing Krejcie and Morgan's formula (1970) to determine the sample size from a population of 30 staff members at PAID Temerloh. Data was collected through Google Forms and distributed to 28 staff members selected as the sample. The analysis revealed that while the staff at PAID Temerloh generally have a good understanding of zakat, their awareness of the importance of zakat knowledge remains insufficient. The findings indicate that although almost all staff members are aware of the obligation to pay zakat, there are still gaps in their understanding of how to properly implement it. This study concludes that zakat authorities need to intensify their efforts in promoting the importance of zakat obligations. By doing so, the collection of zakat funds can be increased annually, ultimately contributing to the broader social and economic goals of the Muslim community.

Keywords: Zakat, Paying zakat, Islamic economic system, Zakat knowledge

Introduction

Zakat is one of the fundamental pillars of Islam and is an obligatory practice for all Muslims. Its primary objective is not only to aid those in need but also to purify the soul from greed and express gratitude for the blessings bestowed by Allah S.W.T. Islam mandates that surplus wealth meeting the criteria of *nisab* and *haul* must be used to fulfil this obligation. Furthermore, zakat plays a crucial role in strengthening a nation's socio-economic system (Al-Haddad *et al.*, 2024). However, awareness and compliance with zakat obligations vary due to multiple external influences. This study examines the level of awareness among civil servants at the Pejabat Agama Islam Daerah Temerloh (PAID Temerloh) regarding zakat obligations. As professionals in religious institutions, these individuals serve as key influencers in promoting Islamic values and practices. The research seeks to assess their understanding of zakat, identify existing knowledge gaps, and propose strategies to enhance awareness and compliance.

Despite the Quranic injunctions on zakat, many Muslims do not fulfil their obligation. The issue is particularly evident with property zakat, where compliance remains low. Data from the Perak Islamic Religious Department (JAIPk) indicates that only 20% of eligible zakat payers fulfil their duties, leaving 80% without adequate awareness (Rabbani, 2022). Similarly, in Selangor, only 20% of the 1.5 million Muslim population complies with zakat obligations (Yakkub, 2021). Many Muslims are only familiar with zakat fitrah and lack knowledge about other forms of zakat, such as business, income, livestock, and gold zakat. This limited understanding prevents individuals from fully grasping the requirements and implementation of zakat. Another concerning trend is the low compliance among the younger generation. According to the Selangor Zakat Board (LZS), only 50% of individuals aged 25-35 fulfil their zakat obligations (Bernama, 2021). Many young adults prioritize financial commitments such as taxes and personal expenses over zakat due to a lack of formal or informal religious education (Othman *et al.*, 2023). Addressing this gap requires targeted educational initiatives to instil awareness from an early stage.

A major barrier to zakat collection is the lack of trust in zakat institutions. Public scepticism arises from concerns about the transparency and efficiency of fund management. Reports of financial mismanagement, such as the suspected embezzlement of RM9.62 million by a zakat collection agent from the Perak Islamic Religious and Malay Customs Council (MAIPk), have further eroded confidence (Mokhtar, 2024). To rebuild trust, zakat institutions must adopt stringent financial auditing practices, ensure transparency in fund distribution, and provide public reports on zakat allocations. Periodic audits by authorities such as the National Audit Department can strengthen the credibility of zakat institutions and enhance public confidence. Increasing zakat awareness requires comprehensive educational programs, transparent institutional management, and targeted outreach efforts. By addressing knowledge gaps and reinforcing trust in zakat institutions, compliance can be significantly improved, ensuring a more effective distribution of wealth in accordance with Islamic teachings.

This research focuses on civil servants at PAID Temerloh, specifically those aged between 25 and 55. Given their exposure to Islamic teachings, these individuals are well-positioned to provide insights into zakat awareness. The study utilizes a questionnaire distributed among 28 staff members to collect data on their knowledge, attitudes, and practices related to zakat. The findings will help in identifying key factors influencing zakat compliance and propose measures to enhance awareness and commitment among civil servants. The study aims to measure the level of understanding and awareness of zakat payment among PAID Temerloh

staff through a structured survey, identify factors influencing sensitivity to zakat payment, and analyse zakat payment practices among the staff. By addressing the identified gaps, this research can contribute to strengthening zakat compliance and fostering a more informed Muslim community.

Literature Review

Zakat is a fundamental pillar of Islam, mandated for every eligible Muslim when their wealth reaches the *nisab* and *haul*. It serves as both a spiritual and social responsibility, aiming to purify wealth and aid the less fortunate. Despite its importance, many Muslims still struggle with zakat compliance due to low awareness and misconceptions. This chapter reviews existing literature on zakat awareness, understanding, and compliance, focusing on factors influencing zakat payment behavior.

Concept and Significance of Zakat

Zakat originates from the Arabic term meaning purification and growth (Yusuf et al., 2020). It is an obligation for eligible Muslims, requiring them to allocate a portion of their wealth to designated beneficiaries (*asnaf*). According to Rahman et al. (2021), zakat plays a crucial role in reducing poverty by addressing economic disparities. The Quran mentions zakat 32 times (Allami, 2016), emphasizing its significance alongside daily prayers. The standard rate for zakat payment is 2.5% of total wealth, ensuring equitable distribution and social justice. However, limited awareness and lack of understanding hinder zakat compliance, particularly regarding business and income zakat.

Awareness and Compliance with Zakat Payment

Awareness of zakat refers to an individual's understanding and willingness to fulfil this obligation. Studies indicate that despite Malaysia's Muslim majority, zakat payment compliance varies due to factors such as education, income levels, and trust in zakat institutions (Saleh & Lubis, 2019). Many business owners, for example, lack knowledge of zakat on earnings, leading to minimal contributions (Jazmi, 2019). Additionally, some individuals prefer direct charity over institutionalized zakat, reducing official collection rates. Addressing these gaps requires targeted awareness campaigns and educational initiatives.

Factors Influencing Zakat Payment

Public scepticism towards zakat institutions arises due to concerns over transparency and fund management. Cases of financial mismanagement, such as the alleged RM9.62 million embezzlement in Perak (Zaki & Rahman, 2019), contribute to reduced compliance. To build trust, institutions must implement transparent auditing practices and ensure prompt fund distribution. Religious education significantly impacts zakat compliance. Exposure to Islamic teachings from an early age fosters awareness, while formal and informal educational initiatives enhance understanding (Abdullah & Sapiei, 2018). Institutions should strengthen education programs, incorporating zakat awareness into school curricula and public seminars. A direct correlation exists between income levels and zakat compliance. High-income earners are more likely to fulfil zakat obligations, whereas those facing financial constraints prioritize other expenses (Khalil et al., 2019). Government incentives and awareness campaigns can encourage compliance across different income groups.

Enhancing Zakat Payment Practices

The advent of technology has facilitated easier zakat payments through online platforms. Many states in Malaysia have implemented e-zakat applications, enabling seamless transactions (Hamzah et al., 2023). Digitalization enhances efficiency, accessibility, and transparency, encouraging greater participation. Implementing automatic payroll deductions simplifies zakat contributions. According to Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP) Zakat Report (2020) highlights a steady increase in zakat collections due to the Monthly Zakat Deduction Scheme (PZB Scheme) (Abdul Shukor, 2021). Encouraging employers to adopt this system can boost compliance rates. Zakat is a vital tool for poverty alleviation, supporting education, entrepreneurship, and essential services. Historical evidence from the Caliph Abu Bakar's reign demonstrates zakat's effectiveness in economic empowerment. Proper distribution ensures that funds reach deserving recipients, fulfilling zakat's core objectives.

Methodology

This study employs a quantitative approach to assess zakat payment awareness among staff at Pejabat Agama Islam Daerah Temerloh. The quantitative method was chosen as it allows systematic and comprehensive data collection to meet the study's objectives. According to Bhandari (2020), quantitative research involves gathering and analysing numerical data to derive meaningful insights. By using this approach, the study aims to evaluate the significance of zakat payment among Muslims globally.

A structured questionnaire with closed-ended questions will be randomly distributed among participants. Their responses will serve as the basis for the research findings, ensuring accuracy and reliability in data analysis. This method provides a clearer understanding of zakat awareness levels while facilitating objective measurement. Additionally, a review of previous journal articles and existing research will enhance the depth and credibility of the study, offering a well-rounded perspective on the topic. This study focuses on civil servants at PAID Temerloh, where the total staff population is 30, according to the office clerk. The respondents, aged between 25 and 55 years, were selected using Krejcie and Morgan's (1970) sampling method, resulting in a sample size of 28 participants.

This research employs quantitative analysis for data collection using a questionnaire distributed through Google Forms. The online platform was chosen to facilitate easy participation, allowing respondents to complete the survey within 3-5 minutes. Google Forms automatically saves responses into a Google Sheet, ensuring efficient data management. The questionnaire link was shared through WhatsApp, targeting civil servants at Pejabat Agama Islam Daerah Temerloh in Pahang, where the researcher conducted industrial training. Since most of the participants were Muslim, this location was deemed suitable for the study. The questionnaire consists of close-ended questions, including multiple-choice and rating scale questions (e.g., from strongly agree to strongly disagree), and was designed in both Malay and English to enhance comprehension. To meet the research objectives, the questionnaire was divided into four sections: A: demographics, B: the level of understanding and awareness of zakat payment, C: factors influencing zakat payment sensitivity, and D: zakat practices among staff.

Data analysis is the process of interpreting data to derive meaningful insights, answer research questions, draw conclusions, and support decision-making. In this study, data collection was conducted using Google Forms, and the responses were analysed using Microsoft Excel

through computerized techniques, including frequency, percentage, mean, and standard deviation. This approach enables efficient data processing, as the entered data is automatically computed and presented in tabular form. Descriptive analysis was employed to address the research questions, utilizing frequency, percentage, mean, and standard deviation to evaluate respondents' awareness and understanding of zakat payment. The findings, aligned with the study's objectives, were organized into score distributions and tabulated for clarity. Additionally, descriptive statistics and data visualization techniques were used to present the results in a more comprehensible and visually accessible manner.

Results and Discussion

Demographic Profile

Out of 28 civil servants who responded to the distributed survey questionnaire, the frequency analysis revealed that most PAID staff were female, comprising 64% of respondents, compared to 36% male. The highest percentage of respondents (47%, or 13 individuals) fell within the 26-35 age group, followed by 25% (7 respondents) aged 20-25. Respondents aged 36-45 accounted for 21% (6 individuals), while the lowest percentage (7%, or 2 respondents) were aged 47-55. In terms of marital status, 53% (15 respondents) were married, 43% were single, and 4% (1 respondent) were divorced. Regarding education levels, the majority (68%, or 19 respondents) held a degree, followed by 21% (6 respondents) with a diploma, and 11% (3 respondents) with SPM qualifications. In terms of income, 39% (11 respondents) reported earning less than RM 2,000 monthly, while 22% (6 respondents) earned between RM 2,001 and RM 3,000. Additionally, 18% (5 respondents) fell within the RM 4,001-RM 5,000 range, 14% (4 respondents) earned between RM 3,001 and RM 4,000, and the lowest percentage (7%, or 2 respondents) reported incomes above RM 6,000.

The level of understanding and awareness of zakat payment

This section focused on the level of understanding and of zakat payment among staff at PAID Temerloh. This finding was answered by the 28 participants who were given 4 questions in this section B by using on Likert scale to measure their level knowledgeable about the importance of zakat.

Table 1: Question 1: I understand the basic concept of zakat

Strongly disagree	0	0.00%
Disagree	1	3.57%
Neutral	1	3.57%
Agree	10	35.71%
Strongly agree	16	57.14%
TOTAL	28	100.00%

Based on table above, the question from section B pertains to the understanding and perception of zakat payment awareness among staff PAID Temerloh. For the first question asked, most of the respondents 16 (57.14%) strongly agree with the statement 'I understand the basic concept of zakat'. Followed by 35.71(%) which is 10 of the respondent's responses with agree

answered. For the disagree and neutral they got the same number of answers, which is 3.57 (%) from the respondents. Moreover, the educational background of respondents who chose "disagree" and "neutral" only had an education level in the "Sijil Pelajaran Malaysia (SPM)". The average score suggests that most staff are fairly understanding of the concept of zakat. This result shows that more than half of these staff know and understand the importance of the zakat payment as a Muslim being.

Table 2: Question 2: I aware that paying zakat is an obligation for a Muslim

Strongly Disagree	0	0.00%
Disagree	0	0.00%
Neutral	0	0.00%
Agree	0	0.00%
Strongly agree	28	100.00%
TOTAL	28	100.00%

Based on the findings in table it can be observed that majority most of the employees select answer are for strongly agree which is 100 (%). Indicating that, on average staff have a very high level of awareness and understanding on zakat payment. It means that all of respondents very aware that paying zakat is obligatory for Muslims.

Table 3: Question 3: I know and understand the types of zakat that must be paid

Strongly disagree	0	0.00%
Disagree	0	0.00%
Neutral	5	17.86%
Agree	8	28.57%
Strongly agree	15	53.57%
TOTAL	28	100.00%

As indicated in table it shows total of 15 respondents (53.57%) who strongly agree with the statement 'I know and understand the types of zakat that must be paid'. This is followed by 8 respondents (28.67%) who answered agree regarding this statement. The total percentage of those who answered neutral is (17.86%), which is only 5 respondents. Nevertheless, the responses for strongly disagree and disagree scores resulted in 0%. This proves that majority of the respondents have knowledge of the types of zakat has must been paid.

Table 4: Question 4: I know to calculate zakat correctly and accurately

Strongly disagree	0	0.00%
Disagree	4	14.29%
Neutral	9	32.14%
Agree	12	42.86%
Strongly agree	3	10.71%
TOTAL	28	100.00%

Based on the findings in table for the last question in Section B which is ‘I know how to calculate zakat correctly and accurately’. The selection of answers from respondents for agreed got the highest rank, which was as much as 42.86 (%) which is 12 respondents. Nevertheless, 3 (10.71%) respondents answer for strongly agree with this statement. It also shows that 4 (14.29%) respondents disagree with this question. In addition, 32.14 (%) which is 9 respondents answered neutrally because they were unsure how to calculate the zakat correctly and accurately. This issue of calculating zakat can be supported by previous studies where almost the entire Bajau-Sama tribe does not know at all about calculating zakat on the property because only 18.8% were able to answer the question, the rest which is 263 respondents did not know about calculating zakat on property (Mansur et al., 2021). The calculation of zakat correctly and accurately is still lacking and low among respondents.

The factors that influence zakat payment awareness

The mean score for the statement, ‘I pay zakat because it is a religious demand’ was 4.93 on a 5-point scale, indicating that the staff have a high level of awareness regarding the religious obligation influencing their sensitivity toward zakat payment. This high average score suggests that most staff recognize the importance of religious knowledge in motivating Muslims to fulfil their zakat obligations. The very low standard deviation of 0.0714 further emphasizes that the responses were consistently close to strong agreement.

For the statement, ‘I attend religious knowledge sessions to learn about zakat,’ the mean score was 4.25, with a standard deviation of 0.196, reflecting the importance of such sessions in enhancing zakat knowledge among respondents. However, the relatively higher standard deviation compared to the first question indicates some variability, suggesting that not all respondents regularly attend religious sessions, which may contribute to gaps in their understanding of zakat.

The third statement, ‘I believe that the level of income affects the payment of zakat,’ received strong agreement, with a low standard deviation of 0.1010, highlighting the respondents' consistent belief that income level plays a significant role in zakat payment, aligning with the Islamic principle that zakat is obligatory for those whose income exceeds a specific threshold.

Lastly, for the statement, ‘I was exposed to the knowledge of zakat since childhood,’ the mean score of 4.71 and a standard deviation of 0.17 indicate that many respondents had a high level

of early exposure to zakat knowledge, likely influenced by factors such as religious education, family upbringing, or cultural practices. Overall, the findings demonstrate a strong awareness of zakat obligations among respondents, though variability in religious engagement and understanding persists.

A person's zakat practice in fulfilling the obligation to pay zakat

The first question in Section D, 'I pay zakat when income exceeds *haul* (reaches a certain amount) and *nisab* (period of one year),' received a high mean value of 4.55 and a standard deviation of 0.74. This is further supported by Table 5, which indicates that a mean value between 4.01 and 5.00 reflects a high level of agreement. The findings clearly demonstrate that the respondents, who are staff of PAID Temerloh, possess a strong understanding of the obligation to pay zakat when their income exceeds the specified *haul* and *nisab* thresholds.

Table 5: Mean values interpretation

Mean score	Interpretation
1.00 – 2.00	Low
2.01 - 3.00	Medium Low
3.01 – 4.00	Medium High
4.01 – 5.00	High

The second question, 'I prefer paying zakat over giving in charity,' yielded a mean score of 3.36 and a standard deviation of 1.06. The mean interpretation value, which categorizes scores between 3.01 and 4.00 as medium-high, indicates that the staff of PAID Temerloh exhibit some uncertainty regarding their zakat obligations. This uncertainty stems from the fact that a minority of the staff prefer giving *sadaqah* (charity) overpaying zakat, reflecting a lack of sufficient awareness about the distinct importance of zakat as a religious obligation compared to voluntary charity. Consequently, there is a need to enhance their understanding of the concepts and practices of zakat payment to ensure they fulfil this fundamental Islamic duty.

For question 3, 'I prefer paying zakat through authorized zakat institutions rather than directly to the needy,' the results show a mean score of 4.04 and a standard deviation of 1.07. This indicates that most of the staff have a high level of trust in the practices of authorized zakat institutions. This finding is further supported by Table 5, which categorizes mean values between 4.01 and 5.00 as high. Therefore, it is evident that most staff at PAID Temerloh possess a strong understanding of the importance of paying zakat through authorized institutions, even though Islam permits direct payment to *asnaf* (eligible recipients). This reflects their confidence in the structured and accountable distribution of zakat funds by these institutions.

For the final question in Section D, 'I have confidence in the zakat management system provided by zakat institutions', the results show a mean value of 4.64 and a standard deviation of 0.62. This high mean score is corroborated by Table 5, which classifies mean values between 4.01 and 5.00 as the highest level of agreement.

The findings demonstrate that most staff at PAID Temerloh have strong confidence in the zakat management system, reflecting their trust in the transparency and efficiency of zakat

institutions in collecting and distributing funds. This underscores their belief in the reliability and integrity of these institutions in fulfilling their role within the Islamic economic framework.

Conclusion and Recommendations

The researcher offers several recommendations for future studies and improvements based on the findings of this research. First, the scope of the study should be expanded to include a larger and more diverse sample. This study was limited to 28 participants from PAID Temerloh, which restricts the generalizability of the findings. Future research could involve staff from other PAID branches in Pahang, such as PAID Lipis, PAID Bera, and PAID Jerantut, to obtain more comprehensive and representative data. Additionally, regular awareness programs should be organized by PAID Temerloh to enhance understanding of zakat obligations. These programs could include seminars, workshops, and talks that emphasize the importance of zakat, the consequences of neglecting this duty, and practical guidance on calculating zakat payments. Moving beyond theoretical knowledge, these initiatives should focus on equipping participants with the skills needed to fulfil their zakat obligations accurately.

To further improve the quality of research, future studies should diversify their analysis methods. Advanced statistical tools such as ANOVA, T-tests, regression analysis, and correlation coefficients could be employed to analyse data more comprehensively and accurately. Incorporating open-ended questions into surveys would also allow respondents to express their views more freely, providing richer and more detailed insights into their perceptions and awareness of zakat. Additionally, qualitative methods such as interviews should be used alongside surveys to capture deeper and more nuanced perspectives. Interviews enable researchers to explore diverse viewpoints and gain a more holistic understanding of respondents' attitudes and practices regarding zakat.

Despite the valuable findings of this study, several limitations must be acknowledged. The research was confined to staff at PAID Temerloh, which limits the generalizability of the results. Expanding the study to include personnel from other religious departments or regions would provide a broader perspective. Furthermore, the reliance on structured surveys may have restricted respondents' ability to provide comprehensive answers, with potential bias arising from social desirability. The study also lacked diversified questions addressing all research objectives, which should be addressed in future research to ensure a more holistic understanding of zakat awareness and practices.

In conclusion, this study underscores the importance of zakat as a religious obligation and its role in strengthening the Muslim economy and improving social well-being. The findings reveal that PAID Temerloh staff possess a good level of basic knowledge about zakat and have high trust in zakat institutions. However, gaps remain in their practical understanding, particularly in calculating zakat payments. While awareness of zakat obligations is encouraging, further efforts are needed to enhance practical knowledge and ensure consistent fulfilment of this duty. This study serves as a foundation for future research, providing insights into the level of zakat awareness and identifying areas for improvement. By addressing the limitations and implementing the recommendations outlined, future researchers can build on this work to achieve a more accurate and comprehensive understanding of zakat practices and their impact on the Muslim community.

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