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BRIDGING THE AWARENESS GAP IN INCOME ZAKAT OBLIGATIONS: A STUDY ON MUSLIM RESPONDENTS IN KOTA BHARU, KELANTAN

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Abstract: *Zakat plays a crucial role in the socio-economic structure of Islam. The Muslim community's comprehension and knowledge of zakat earnings is inadequate. Therefore, a thorough understanding of income zakat is crucial to improve awareness of fulfilling this obligation. The objectives of this quantitative study are twofold: (a) to evaluate the awareness of zakat on income payment among the Muslim population in Kota Bharu, Kelantan, (b) to examine the correlation between awareness of zakat on income payment and factors such as religiosity, income, zakat literacy, and trust. One hundred twenty-two individuals from Kota Bharu, Kelantan, completed the questionnaire disseminated using Google Forms. The research used Statistical Package for the Social Sciences (SPSS) version 27. The use of SPSS in this study has enabled accurate analysis. The findings reveal that only religious elements has the highest substantial correlation with the knowledge of zakat on income payment. The results provide significant advantages to the Muslim community and the zakat institution in Kelantan, namely the Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK), particularly in formulating measures to improve community comprehension and knowledge of income zakat contributions.*

Keywords: *Zakat on income, awareness, payment, Kelantan*

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Introduction

Zakat on income is an Islamic tax imposed on personal income generated from labor-involved sources or activities (Abu Bakar & Abdul Rashid, 2010). The zakatability of income has been a debated issue for an extended period (Abu Bakar & Abdul Rashid, 2010). On this particular topic, numerous esteemed Muslim scholars possess differing viewpoints. Zakat on income is now obligatory for all Muslims who meet the standards of *nisab* and *haul*, as determined by the National Fatwa Council on 22 June 1997 (Abdul Aziz & Abdullah, 2015). As a result, current discourse on zakat on income predominantly highlights payment and awareness among Muslims in Malaysia.

The Muslim community's understanding of zakat earnings is insufficient. Yaacob et al. (2020) discovered that, on average, 60% of participants in their research on income zakat in Perak were unable to conduct calculations autonomously. However, the study reveals that 70% of those who do not pay zakat on their income stated that they were unable to complete the self-calculation due to a lack of education in Islamic finance. This corresponds with the dominant view among most respondents regarding the role of zakat institutions in facilitating the computation of zakat on income. An individual's belief in the mandatory obligation of zakat on income is strengthened by their ability to accurately calculate their own zakat; hence, a thorough grasp of the concept is crucial. Othman et al. (2020) assert that the Malaysian state of Kedah has a problem in realizing the full potential of zakat owing to a low compliance rate, particularly with zakat on income. This is the primary cause of the problem (Othman et al., 2020). Additionally, a research conducted by Mohamad et al. (2022) investigates zakat on income among staff at KUIPS, Perlis. Data indicates that just 14% of KUIP's whole workforce of 160 workers paid zakat from their salary.

Numerous prior studies regarding income zakat awareness have concentrated on the states of Perak, Kedah, Perlis, and the Federal Territory of Labuan, revealing that comprehension and implementation remain inadequate in specific contexts (Yaacob et al., 2020; Othman et al., 2020; Mohamad et al., 2022; Najwa et al., 2019). Nevertheless, research in Kelantan, especially in Kota Bharu, remains scarce, despite the state's Muslim majority and strong religious environment. From a theoretical standpoint, prior research has generally evaluated factors in isolation (e.g., religiosity or literacy) (Othman & Mohamed Fisol, 2017; Mazlan & Shahimi, 2022), leading to a theoretical deficiency concerning the comparative influence of personal factors (religiosity, literacy, income) versus institutional factors (trust in the zakat institution) (Ikbal et al., 2023; al., 2023;). This research fills the gap by concurrently examining four variables: religion, income, zakat literacy, and belief within the setting of Kota Bharu, so enabling an accurate assessment of the impact of personal and institutional factors.

This research seeks to determine the variables affecting awareness of zakat on income among the Muslim population in Kelantan, particularly in the Kota Bharu area, concerning their understanding and implementation of zakat on income. Identifying these qualities would assist the zakat institution in Kelantan in resolving problems pertaining to zakat and optimizing zakat collection in the state. Concurrently, it may alleviate obstacles that will promote the improvement of zakat collection in the state. Due to the limited knowledge of this kind of zakat, it is crucial to evaluate the comprehension of income zakat contributions within the Muslim community, identify the determinants influencing these contributions, and provide strategies to improve awareness of income zakat among Muslims. This study aims to answer these inquiries by focusing on the Muslim community in Kota Bharu, Kelantan, since the majority of the population in Kelantan is Muslim.

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Literature Review

Prior Studies on Zakat on Income

Extensive work has examined zakat on income, its significance, public understanding, and implementation challenges (Yaacob et al., 2020). Across diverse contexts, findings consistently indicate low awareness and compliance. For example, a study of government employees in the Federal Territory of Labuan reported persistently low understanding and awareness of income zakat obligations (Najwa, Nur Shahirah, & Mohd Faezul Fikri, 2019). Among higher-education staff at Kolej University Islam Perlis (KUIPS), only 14% of 160 employees enrolled in salary-deduction schemes for zakat (Mohamad et al., 2022). Similarly, Islamic education teachers in Kedah showed limited awareness of income zakat; some respondents also expressed scepticism about LZNK's governance of collection and distribution, and referenced Shafiʿi-based views that may not obligate certain income forms (Mahmad & Hamid, 2022). Collectively, these studies suggest that understanding and operationalisation of income-based zakat remain uneven even among relatively well-informed groups, pointing to persistent informational and institutional frictions.

Beyond awareness levels, prior research identifies several determinants of knowledge and compliance related to income zakat: religiosity (Adilla et al., 2021; Bahrin, 2019; Ikbal et al., 2023; Othman, 2017; Othman et al., 2019), income (Arifin et al., 2022; Bahri et al., 2021; Fitri & Falikhatun, 2021; Putra & Lestari, 2022), zakat literacy (Aulia et al., 2022; Mazlan & Shahimi, 2022; Salsabila & Hadziq, 2023; Soemitra & Nasution, 2021; Yusfiarto et al., 2020), and trust in institutions (Ikbal et al., 2023; Nashwan et al., 2021). While religiosity is theoretically central because zakat is one of Islam's Five Pillars, empirical results also underline the salience of economic capacity (income), informational capability (zakat literacy), and confidence in governance (trust).

Research Gap and Contextual Rationale

Although the literature spans multiple Malaysian states and institutional settings, Kelantan, particularly Kota Bharu remains under-examined. Prior evidence from Labuan, Perlis and Kedah cannot be assumed to generalise to Kota Bharu, where religiosity, local norms, and perceptions of institutional performance may differ. Moreover, existing studies often analyse determinants in isolation, yielding a descriptive rather than integrated view of what drives awareness of income-zakat obligations. Addressing this gap, the present study focuses on Muslims in Kota Bharu, Kelantan, and jointly examines religiosity, income, zakat literacy, and trust as predictors of awareness of zakat on income payment.

Hypotheses Development

Religiousity and Awareness

Religiosity is expected to promote awareness and fulfilment of zakat obligations because zakat is an act of worship grounded in belief and obedience. Prior work shows religiosity positively associates with zakat behaviour (e.g., Othman & Mohamed Fisol, 2017; Bahrin, 2019), although national collection figures indicate that awareness and compliance, particularly for income zakat, remain constrained (Othman et al., 2019). Religiosity has consistently been associated with increased zakat compliance. Research conducted by Bahrin (2019), Adilla et al. (2021), and Othman & Mohamed Fisol (2017) substantiates that heightened religious values

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enhance the propensity to pay zakat. In fact, A recent research by Hidayatullah & Asyari (2023) established that religion affects the inclination to pay zakat among educated millennials, whereas Firdaus et al. (2024) discovered that religiosity enhances zakat compliance and awareness. Therefore, it is suggested that:

H1: There is a significant relationship between religiosity and awareness of zakat on income payment among Muslim In Kota Bharu, Kelantan.

Income and Awareness

Income determines whether *nisab* and *ḥaul* thresholds are met; higher earnings increase the likelihood that individuals fall within the zakatable bracket (Fitri & Falikhatun, 2021). Empirical studies report positive links between income and zakat behavior or intention (Bahri et al., 2021; Putra & Lestari, 2022). A research by Sutrisno & Ihdiana (2024) provides more evidence that income level strongly affects zakat compliance via BAZNAS DIY, reinforcing the rationale for the following hypothesis:

H2: There is a significant relationship between income and awareness of zakat on income payment among Muslim in Kota Bharu, Kelantan.

Zakat Literacy and Awareness

Literacy denotes the capacity to comprehend, compute, and get information pertinent to zakat. Zakat literacy encompasses basic knowledge (purpose, calculation, *asnaf*, duty) and advanced knowledge (digital payment systems, regulations, distribution programs, institutions) (Yusfiarto et al., 2020; BAZNAS, 2019). Prior research (Yusfiarto et al., 2020; Mazlan & Shahimi, 2022; Aulia et al., 2022) has shown that higher zakat literacy enhances zakat awareness and adherence. Recent studies substantiate the significance of literacy: Sutrisno & Ihdiana (2024) demonstrated that zakat literacy substantially affects compliance via BAZNAS DIY, whereas Nur Jamaludin et al. (2024) revealed that zakat literacy enhances the propensity to select digital channels, despite not directly augmenting awareness. A review by Nugraha et al. (2025) indicates that zakat literacy, including legal comprehension, directly fosters behavioral modifications regarding zakat, notably enhancing awareness. Accordingly:

H3: There is a significant relationship between the level of zakat literacy and awareness of zakat on income payment among Muslims in Kota Bharu, Kelantan.

Trust and Awareness

The level of trust in zakat institutions profoundly affects Muslims' decisions to contribute via official organisations or to distribute zakat independently. Mahmad and Hamid (2022) discovered that scepticism among educators in Kedah decreased dependence on government institutions, albeit with elevated levels of religion. Trust in institutions shapes willingness to engage through formal channels and reduces the tendency to bypass organisations by paying directly to recipients (Nashwan et al., 2021). Evidence indicates that trust is a key antecedent of zakat participation and knowledge uptake (Ikbal et al., 2023). A recent research by Jamaludin et al. (2025) claimed that trust enhances the intention and behaviour of contributing zakat via organisations. Tajuddin and Takril (2023) demonstrate that responsibility, performance, fairness, and openness are fundamental to trust and impact individuals' judgments about formal payment. Therefore:

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H4: There is a significant relationship between trust and awareness of zakat on income payment among Muslim in Kota Bharu, Kelantan.

Conceptual Framework

This study's conceptual framework delineates the proposed links between the independent factors (religiosity, income, zakat literacy, trust) and the dependent variable (awareness of zakat on income payment) as shown in Figure 1 below.

Independent Variables (IV)
Religiosity
Income
Zakat Literacy
Trust

→

Dependent Variable (DV)
Awareness of Zakat on Income Payment

Figure 1: Aware of Zakat on Income Payment Conceptual Framework

Method

This study used a quantitative research methodology, using a convenience sample procedure due to its expediency and simplicity. The research collected data from Muslims in Kota Bharu, Kelantan, to investigate the impact of religion, income, zakat literacy, and trust on zakat awareness and payment. This research focused on the Muslim workforce in Kota Bharu, Kelantan. This research includes governmental, corporate, and self-employed enterprises. This research used the Muslim community of Kota Bharu, Kelantan as a case study because of its largely Muslim population. According to the 2020 city population, Kota Bharu has 531,584 Muslims, constituting 96.3% of the total population. We expect that the Muslim workforce in Kota Bharu will accurately reflect the Muslim population in Kelantan. One hundred twenty-two individuals from Kota Bharu, Kelantan, completed the questionnaire disseminated using Google Forms. Researchers used version 27 of the Statistical Package for the Social Sciences (SPSS) to do descriptive analysis on quantitative variables. The Questionnaire instrument integrates scales derived from prior research with self-created items tailored for this investigation. The questionnaire in Table 2, developed from the framework of Abdullah et al. (2023), assesses respondents' knowledge of zakat on income payments. Self-developed items on the questionnaire were supplemented with many inquiries about knowledge of zakat payment to enhance the current questions.

Findings and Discussion

There were 122 participants in the research; 59 were men (48.4%) and 63 were females (51.6%). Table 1 contains all the remaining information about the demographic profile.

Table 1: Demographic Profile

Items	Demographic Profile	Frequency (N)= 122)	Percentages (%)
Gender	Male	59	48.4
	Female	63	51.6
Age	25-34	49	40.2
	35-44	33	27
	45-54	35	28.7
	55-64	5	4.1

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Academic Qualification	SPM Diploma Degree Master PhD	14 24 60 14 10	11.5 19.7 49.2 11.5 8.2
Race	Malay Chinese others	115 6 1	94.3 4.9 0.8
Occupation	Government Sector Private Sector Self-Employed	56 51 15	45.9 41.8 12.3
Income Level	Less than RM5,000 RM5001-RM10,000 RM1001-RM15,000 RM15001-RM20,000 More than RM20,000	78 25 12 5 2	63.9 20.5 9.8 4.1 1.6

According to Table 2 below, the results indicate that the knowledge of zakat on income payment achieved the highest mean score of 4.95, which is very high. This indicates that majority of the respondents are aware the obligation of paying zakat on income the conditions are fulfilled. Simultaneously, the lowest mean was 4.62; however, it still signifies a very high value. Consequently, it can be stated that many Muslims in Kota Bharu, Kelantan remain aware of their need to give zakat on income. This outcome also contradicts the results of Mohamad et al. (2022), which indicated a persistently low level of knowledge about zakat on income payment. Furthermore, this section has addressed the initial purpose of this research. The findings indicate that the knowledge of Muslims in Kota Bharu, Kelantan about income zakat payment is very high.

Table 2: The Awareness of Zakat on Income Payment of The Respondents

No	Statement	Mean	Mode	Std. Deviation
1.	I am aware of the obligation of zakat on income payment in Islam.	4.94	5.00	.234
2.	I am aware that zakat on income is mandatory for Muslims when *haul* and *nisab* conditions are fulfilled.	4.95	5.00	.217
3.	I know how to zakat on income is calculated according to the Islamic principles.	4.62	5.00	.708
4.	I am aware of the importance of paying zakat on income.	4.92	5.00	.304
5.	The zakatable income would include all types of income obtained from work such as salaries, bonuses, commissions, royalties and freelance payment as well as rental income.	4.71	5.00	.636
6.	Zakat on income collections may help zakat institutions to solve poverty issues among Muslims.	4.90	5.00	.453
7.	Paying zakat on income can ease the burden of people in need.	4.90	5.00	.373

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Table 4 clearly illustrates the association between awareness of income zakat payment and parameters, such as religion, income, zakat literacy, and trust. The interpretation of the correlation is based on Table 3. A moderate correlation exists between religion and awareness of zakat on income payment. The value is 0.593. Consequently, a notable correlation exists between income and awareness of zakat on income payment among Muslims in Kota Bharu, Kelantan. Furthermore, it aligns with the research conducted by Bahri et al. (2021) and Adilla et al. (2021), both of which illustrated that religion significantly influences zakat on income transfers.

Table 3: Interpretation of Correlation of Coefficient

Coefficient of correlation	Interpretation
0.8 and 1.0	Very strong correlation
0.6 and 0.8	Strong correlation
0.4 and 0.6	Moderate correlation
0.2 and 0.4	Weak correlation
0 and 0.2	Very weak correlation

The second association between income and knowledge of zakat on income payment, as seen in Table 4, is also modest. The value is 0.464. This study reveals a significant correlation between income and knowledge of zakat on income payment among Muslims in Kota Bharu, Kelantan. The correlation study demonstrated a positive, moderate relationship between income and knowledge of zakat on income payment (r = 0.464).

This discovery corroborates the findings of Putra & Lestari (2022) and Bahri et al. (2021), who recognised income as a crucial determinant of zakat compliance. Nonetheless, the modest size indicates that wealth alone does not entirely account for awareness. Other characteristics, such as faith, literacy, and institutional trust, likely exhibit equal or greater effect. In the context of Kota Bharu, increased income improves financial capability; nevertheless, awareness is also cultivated via knowledge and faith in zakat organisations.

The correlation between zakat literacy and awareness of zakat on income payment is also moderate. The value is 0.443. A notable correlation exists between zakat literacy and awareness of zakat on income payment among Muslims in Kota Bharu, Kelantan. Yusfiarto et al. (2020) contend in their study, "Literacy and Intention to Pay Zakat," that literacy levels significantly influence *muzakki*'s understanding of zakat payment.

The fourth connection reveals a weak association of 0.398 between trust and awareness of zakat on income payment. It shows that trust does not really influence the respondents' awareness of paying zakat on income. Maybe they do not have any trust issues with the zakat institution. The results indicate that characteristics such as religion, wealth, and zakat literacy may have a more significant influence in the setting of Kota Bharu.

In summary, of the independent variables analysed, three exhibited moderate correlation, while one had a weak link, as shown by the correlation coefficients. These results facilitate the achievement of the second objective of this study. Concurrently, these findings facilitate the validation of hypotheses H1, H2, H3, and H4, since all independent variables are significant at

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the 0.01 level (2-tailed). The aim of this study has been accomplished, resulting in the rejection of the null hypothesis.

Table 4: Correlation of Coefficient Result

Correlations

		The Awareness of Zakat on Income Payment	Religious	Income	Level	Trust
Awareness	Pearson Correlation	1	.593**	.464**	.443**	.398**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	122	122	122	122	122
Religious	Pearson Correlation	.593**	1	.552**	.452**	.366**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	122	122	122	122	122
Income	Pearson Correlation	.464**	.552**	1	.745**	.601**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	122	122	122	122	122
Level of Zakat Literacy	Pearson Correlation	.443**	.452**	.745**	1	.614**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	122	122	122	122	122
Trust	Pearson Correlation	.398**	.366**	.601**	.614**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	122	122	122	122	122

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

Conclusions

This research concludes that the knowledge of income zakat payment among the Malay population in Kota Bharu, Kelantan is elevated. Numerous variables affect this awareness. This research examined four possible impact variables. The factors include religion, income, zakat literacy, and trust. The study findings indicate that religion, income, and zakat literacy present a modest correlation, but trust shows a weak association when all factors were assessed.

Furthermore, this research offers significant insights into the factors influencing zakat knowledge in Kota Bharu. Nonetheless, its results should be cautiously interpreted when generalising to other Malaysian states. Divergences in cultural norms, socioeconomic situations, and institutional practices across areas (e.g., between urbanised states like Selangor and more rural states such as Kelantan or Terengganu) may affect the robustness of these correlations. Consequently, further research needs to replicate the model across other state settings to evaluate the consistency of the findings and improve generalizability.

Future study should investigate other characteristics beyond religion, wealth, zakat literacy, and trust that may affect awareness, including digital literacy, accessibility to zakat payment systems, and the effect of societal norms. Comparative analyses across Malaysian states or

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nations with comparable zakat regimes may reveal regional or cultural disparities and provide more broad and robust results.

To further investigate the impact of zakat on income payment awareness throughout Malaysia, this research may be expanded to include all states in the country. This, indirectly, will raise the degree of generalisation. To improve and simplify the research of Muslim income zakat awareness, a number of independent factors might be suggested. Cultural and societal standards are among them. Because of the significant impact that cultural and typical differences have in drawing attention to a problem, it is considered vital. There is just one independent variable that matters in this research, and that is religious beliefs. *Kota Serambi Mekah*, in Kelantan, is only one example of the many religious sites in Malaysia; the same is true in Kota Bharu. Based on these findings, it is clear that cultural and social norms might be a variable in future research and significantly affect the results.

Next on the list of suggestions are initiatives involving the media and outreach. There is a strong belief that the media can help get the word out about income zakat. Modern technology reflects this by being able to raise awareness of the Muslim community at any moment. Additionally, social outlets like Facebook, Instagram, TikTok, "X," and many more may help get the word out about income zakat contributions. We may also promote this understanding in different ways in each of those apps. The reason for this is that these programs come with a plethora of capabilities that users are free to utilise as they see fit.

The tax rebate comes in last. Paying income zakat instead of taxes to the Inland Revenue Board may be influenced by this, among other things. Muslims may find it easier to pay their income taxes if they contribute to zakat instead. Hence, research on income zakat payment awareness might include the tax refund aspect as an independent variable.

The results have significant implications for zakat institutions, including MAIK and other state zakat agencies throughout the country. By acknowledging the influence of religion, affluence, literacy, and trust on awareness, these organisations may formulate more focused awareness programs. Enhancing zakat knowledge via seminars, financial literacy initiatives, and internet platforms may bolster compliance, especially among younger professionals. Simultaneously, augmenting institutional openness and accountability may foster confidence, motivating zakat contributors to direct their donations via official entities rather than informal channels. Policymakers may use these data to synchronise zakat initiatives with socioeconomic conditions, ensuring that enhanced knowledge results in increased compliance across various locations in Malaysia.

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