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THE ASSESSING FACTORS OF TRUST IN ZAKAH GOVERNANCE AMONG INCOME ZAKAH PAYERS: A CASE STUDY IN KELANTAN

Adeeba Najihah Binti Mohd Zaki [1]
Siti Maziah Binti Ab Rahman [2] *
Rustam Shaari[3]

[1] Akademi Pengajian Islam dan Kontemporari, Universiti Teknologi MARA Kelantan
Email: adeebanajihah769@uitm.edu.my
[2,3] Faculty of Business and Management, Universiti Teknologi MARA Kelantan
(Email: maziah650@uitm.edu.my
* Corresponding author: (Email: maziah650@uitm.edu.my

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Abstract: *Despite the vital role that zakah plays in fostering social welfare and economic fairness within Muslim communities, there is a major lack of confidence between zakah payers and zakah organizations, notably in Malaysia. This skepticism is frequently linked to perceived shortcomings in governance procedures, such as insufficient fairness, quality of services, accountability and transparency in the management and governance of zakah. Previous research has found that these reasons contribute to individuals' reluctance to fulfill their zakah obligations through formal channels, resulting in a drop in zakah compliance and compromising the effectiveness of zakah distribution systems. Furthermore, the Council of Islamic Religion and Malay Customs of Kelantan (MAIK) confronts hurdles in terms of public perception of governance quality, exacerbating trust issues. The lack of defined principles and standards for zakah governance has led in discrepancies in operational processes and a scarcity of credible information about fund management. As a result, understanding the causes of trust in zakah governance is critical for increasing MAIK's legitimacy and effectiveness. As a result, additional empirical research is needed to uncover the elements influencing trust in Zakah governance, particularly in Kelantan. This quantitative study examines the drivers of trust in zakah governance, with a focus on MAIK, using Social Trust Theory. The study attempts to discover crucial elements that influence zakah payers' faith in zakah authorities, which is critical for increasing compliance and boosting the effectiveness of zakah distribution. A standardized survey was used to collect data from zakah payers of various demographics to investigate their attitudes of accountability, transparency, fairness, and service quality within MAIK. The findings show that accountability, as expressed in the credibility and competency of zakah authorities, has a considerable impact on payer trust. Furthermore, transparency in financial reports and operational operations is critical to instilling trust in the institution. The report also emphasizes the necessity of fairness in both collecting and distribution processes, which helps to foster a positive impression of zakah governance. Using Social Trust Theory, this study demonstrates that trust is a communal expectation molded by institutional behavior and governance quality. These findings imply that increasing trust through better governance*

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practices can lead to enhanced zakah compliance, benefiting social welfare and economic fairness in the community. This study provides a basic framework for the future research on trust dynamics in zakah governance, as well as practical recommendations for policymakers looking to strengthen zakah governance systems. Finally, this study can suggest a strategic strategy for optimizing the improvement of zakah collection in Kelantan.

Keywords: *Zakah Governance, Trust, Social Trust Theory, MAIK, Zakah Compliance*

Introduction

Zakah Institutions (ZIs) are encountering significant challenges due to a decline in public trust. To mend their tarnished reputation and image, action must be taken. Researching the governance of zakah institutions could enhance their competitiveness and organization by aiding them in performance monitoring and identifying priority areas. Insha'Allah, the governance of ZIs will elevate them to a premier and unparalleled status. Since restoring public trust is crucial, effective governance is vital. Sound governance will foster high performance and enhance public services. Consequently, to tackle the issue of waning public confidence, ZIs must adopt effective governance practices. Therefore, it is essential to identify the factors that influence the governance of zakah institutions. Up until now, a thorough investigation into the governance of ZIs has not been conducted. For instance, a study by Habib Ahmed & Ak Md Hasnol (2016) only provided a brief overview of corporate governance practices among several ZIs in Malaysia. Another study focused on performance indicators for zakah institutions (Rawhouser et al., 2019). However, these studies lack depth, and the authors have called for further exploration. This research not only marks the initial effort to establish the governance framework of ZIs but also attempts to develop more comprehensive and empirically verifiable determinants of ZI governance. The State Islamic Religious Council (SIRC) oversees most ZIs in Malaysia and manages all religious matters, including the collection and distribution of zakah (Mustaffa et al., 2022; Wahid & Kader, 2010). Consequently, ZIs are regarded as the sole avenue for all Muslims to fulfill their zakah obligations. Nonetheless, one key factor contributing to the public's skepticism regarding zakah institutions is the uncertainty surrounding their management. Trust entails assessing whether a party is dependable, considering its ability to meet its responsibilities (Abdulbaqi & Mhaibes, 2024; Kastania, 2024). Due to a deficit of trust, many individuals prefer to explore alternative methods for fulfilling their zakah obligations (Ahmed et al., 2024; Qutaiba et al., 2024; Rahman, 2024; Tumiran & Nasser, 2024). As a result, many opt to give zakah directly to those in need, known as asnaf (Muhammad Ridhwan Ab. Aziza & Nur Aqilah Hazirah Mohd Anim, 2020). In a study by M. R. Ramli & Abdullah (2016), 10.5% of participants expressed an interest in contributing zakah directly to the beneficiaries (Alam et al., 2021; de Matos Amaral, 2022).

There are numerous inquiries regarding zakah and its distribution, particularly concerning where zakah funds are allocated. Ameer Azeezy (2024), the Zakah Officer of the Kelantan Islamic Religious and Malay Customs Council (MAIK), encounters difficulties when investigators are not aware of who qualifies as a zakah recipient, or asnaf. Asnaf refers to the designated groups that Muslims are required to support through zakah contributions, as specified in verse 60 of Surah A- Taubah in the Quran. Zakah can be distributed among eight categories of individuals: Fakir (al Fuqara), Fakir (al Masakin), Amil, Muallaf, Al-Riqab, Al-Gharimin, Fisabilillah, and Ibnu Sabil (Federal Territory Islamic Religious Council, 2024). It is clear that the main reason muzakki are reluctant to give zakah is due to the community's lack of trust in the Kelantan Islamic Religious and Malay Customs Council (MAIK) to appropriately

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allocate zakah to those in need. A study conducted by Abdo Yousef Qaid Saad & Foori (2020) indicated that fairness might also affect people's willingness to contribute zakah to religious organizations. This issue becomes more pronounced when Muslims refrain from paying zakah fitrah because they distrust the manner in which the Kelantan Islamic Religious and Malay Customs Council (MAIK) collects and disburses the funds. According to Islamic teachings, an individual must pay zakah if their income meets the Nisab and Haul; otherwise, they are not obligated to do so (Zakah Collection Centre, 2024). The two fundamental concepts within the zakah system are Nisab and Haul. These principles state that a portion of one's income should be given to those entitled to it within the Muslim community. Nisab represents the minimum amount of wealth needed to qualify for zakah payment, expressed in terms of gold or silver units. If an individual's wealth exceeds the nisab, they are considered liable to pay zakah. This nisab can fluctuate depending on the market price of silver or gold in the local currency. Zakah is levied solely on the wealthy to provide assistance to the less fortunate. On the other hand, haul denotes the duration required before one must pay zakah. Zakah on property is owed once per Hijri year, which consists of 354 or 355 days in the Islamic lunar calendar. Therefore, a person is only obligated to pay zakah on their property after one complete year. Haul aims to ensure flexibility and fairness in zakah payments by acknowledging that a person's financial situation may change over time.

Based on the research conducted by Nur Ridho & Violita (2020), the factors of transparency and accountability enhance the Muslim community's engagement and trust in zakah management and ZI. Unfortunately, it was discovered that the community's adherence to consistently contributing zakah was not significantly influenced by the transparency of zakah administration. Thus, it is essential to ensure that Muslims make their zakah payments through recognized zakah organizations. The role of service quality in influencing the willingness to contribute zakah emerges as a vital concern for promoting the Islamic faith among the Muslim population in Kelantan. As indicated in the study by Prabowo Yudo Jayanto and Siti Munawaroh (2019), improved service quality provided by ZI to its stakeholders correlates with increased advantages of zakah contributions. In this context,those who lack faith in Islamic organizations in Malaysia tend to disregard the obligation of paying zakah. Overall, the level of confidence among Muslims regarding MAIK's ability to manage zakah funds effectively and their trust in zakah governance has been subjected to skepticism.

This research adds to the existing knowledge by simultaneously examining fairness, service quality, accountability, and transparency in relation to trust within zakah governance in a unified study. In contrast, earlier studies have looked at the relationship between fairness and trust in zakah governance separately (H. Ter Bogt & Tillema, 2016; Yang & Northcott, 2019), as well as the link between service quality and trust in zakah governance (Awino & Kariuki, 2012; Febianto, 2011; Hyndman & McConville, 2018; Kingston & Luke, 2021; Milner et al., 2015; Nowland, 2015; O'Leary, 2017; Foreman, 2015; 2018), in addition to accountability and trust in zakah governance and transparency and trust in zakah governance (Nason & Wiklund, 2018; Tracey et al., 2011). This research brings together the impact of justice, accountability, openness, and service quality on trust in zakah governance due to a lack of ample research in this area. Interestingly, quantitative methods were employed to carry out the study. It reveals that quantitative research methods concerning justice, service quality, accountability, and transparency in the scope of trust in zakah governance have not been given significant attention. Consequently, this study applies a quantitative research approach to analyze the relationship among the trust components in zakah governance. There is a pressing need for more empirical investigations into the factors that affect trust in zakah governance in Kelantan to ensure a

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thorough evaluation of the crucial elements that motivate muzakki to contribute zakah to MAIK. The current research aims to produce evidence-based recommendations to MAIK and *ZI*.

The objective of this study is to look at the correlations between the mentioned variables (fairness, quality of services, accountability, and transparency) and zakah payers' trust in ZI, determining how each element contributes to total trust levels. The sub-objectives of the study include:

1) To examine the relationship between of fairness and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK.
2) To examine the relationship between of quality of services and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK.
3) To examine the relationship between of accountability and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK.
4) To examine the relationship between of transparency and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK.

This study examines the elements that determine trust in zakah governance. The research question are as following:

1) Does any relationship between fairness and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK?
2) Does any relationship between of quality of services and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK?
3) Does any relationship between of accountability and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK?
4) Does any relationship between of transparency and trust in Zakah Governance among Lecturer UiTM Cawangan Kelantan to MAIK?

The first independent variable is fairness, which influences the Trust in Zakah Governance. The second independent variable is quality of services, which influences the Trust in Zakah Governance. Next, the third and fourth independent variable is accountability and transparency, which influences the level of understanding of the underlying Trust in Zakah Governance.

Literatures Review

Trust in Zakah Governance

Zakah is a responsibility mandated for all Muslims who qualify. It is essential for every Muslim to observe of 3rd pillar in Islam and refrain from opposing zakah requirements, as doing so could result in apostasy. Under Islamic law, violating this responsibility is a serious offence. The government oversees the collecting and distribution of zakah. Zakah implies holy and fertile, pure, blessing, and beneficial to zakah money, payers, and receivers. Furthermore, in norms of Syariah, zakah might issue certain property at a specified rate based on the parameters established for distribution to specific groups. In this research, Zakah trust means as a person's readiness rely on individuals they trust. believe begins as a lengthy process and evolves into a type of believe since it is ours (Aab Abdullah, 2018; Oladimeji Abioye Mustafa et al., 2013).Trust is the optimistic belief that others will not use their words, actions, or policies to benefit themselves. Trust is an important aspect in reducing risk perception and building public-organization relations (Caldarulo & Welch, 2024).

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Fairness

Fairness refers to the equitable treatment of all stakeholders participating in the zakah process, including the collection and distribution stages (Tajuddin, 2023; Wahyuni, 2017). In this research, it entails ensuring zakah payments are collected publicly and disbursed fairly among eligible recipients (asnaf), with no prejudice or bias. This idea is critical for building trust between zakah authorities and the community because it guarantees zakah payers that their donations will be administered properly and ethically.

Quality of Services

Quality of Services refers to how well a service meets or surpasses customers' expectations and needs (Amerta & Madhavi, 2023). It includes several factors that together define how well an organization delivers its services in comparison to what customers expect (Tajuddin, 2023; Wahyuni, 2017). In the context of zakah governance, particularly within institutions such as Majlis Agama Islam Kelantan (MAIK), quality of services is defined as the extent to which ZI' services meet the expectations and needs of stakeholders, including zakah payers and beneficiaries. The quality of services in zakah governance is critical for creating confidence, increasing compliance among zakah payers, and guaranteeing the effective use of zakah monies for community welfare.

Accountability

Accountability is described as an individual or organization's obligation and willingness to accept responsibility for its actions, choices, and policies (Frink & Klimoski, 2004; Wahlin & Winston, 2023). It entails being accountable to stakeholders and presenting arguments for one's decisions. In the context of zakah governance, particularly within institutions such as Majlis Agama Islam Kelantan (MAIK), accountability can be characterized as ZI' obligation and responsibility to justify its actions, decisions, and zakah fund management to stakeholders. This comprises zakahpayers, beneficiaries (asnaf), the larger Muslim society, and, finally, Allah, the ultimate owner of wealth.

Transparency

Transparency is the practice of making laws and regulations available to all interested parties (Fenster, 2010). The transparency of sensitive financial data and information by a zakah-handling organization is known as transparency. Does the organization distribute zakah funds in accordance with a 100% donation policy? It should be possible for a respectable zakah management organization to disclose financial distributions. Any competitive business, whether for profit or non-profit, must have accurate reporting in the current economic environment. The open sharing of documentation, known as written reporting, is necessary to guarantee that all improvement principles are upheld and that the general public is aware that the individuals providing these services are making every effort to provide the finest care in a safe way. Finally, the transparency of the zakah institution is critical for enterprises to prevent uncertainty and safeguard their interests and faith in paying zakah. The term "transparency" describes how openly and clearly ZI carries out its business, including the gathering, distribution, and allocation of zakah funds. It entails giving timely, accurate, and easily accessible information about the institution's operations and financial situation to all relevant parties, including beneficiaries (mustahiq), zakah payers (muzakki), and the general public.

Methodology

This chapter utilizes a quantitative approach to assess the factors that affect the beliefs regarding zakah governance among professors at the UiTM Kelantan Branch who contribute zakah to MAIK. The researcher employs Google Forms to collect responses for this study. The data

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obtained from the survey questions will allow the researcher to analyze the relationship between the independent and dependent variables. The questionnaire comprises demographic details and the factors that motivate Muslims to donate zakah to the Kelantan Islamic Religious Council (MAIK).
As a result, a specific questionnaire for this study was constructed and developed. Therefore, the overall evaluation of the study can be aided by the information obtained from the questionnaire responses. The study "Determination of Trust in Zakah Governance: A Case Study on MAIK" will focus on lecturers at Universiti Teknologi MARA (UiTM), Kelantan, with a focus on zakah payers. When conducting the research, the methods that need to be used are explained in this section.

The purpose of these two surveys is to determine the important components that influence the willingness of UiTM Kelantan Branch lecturers to contribute zakah to MAIK. Surveys can save time and money. In addition, this technique allows for the collection of all data from respondents quickly and effectively. Therefore, an online internal survey method was used to conduct this questionnaire. Malaysian residents living in the State of Kelantan will be selected to participate in this study, and they will be asked to fill out a questionnaire.

After presenting the information on an ordinal scale, the researchers gathered primary data through online survey responses via Google Forms for this study. Consequently, the Google Forms comprised Sections A, B, and C. Each of these sections contained the same information, with Section A capturing the respondents' age, gender, and location in Kelantan. Section B utilized a Likert scale to assess the confidence level in Zakah Governance: A Case Study of MAIK.Section C was divided into four subsections, each detailing the survey results. This part concentrated on justice, performance, responsibility, and transparency. Section C was again divided into four subsections, and each encompassed the survey results. The primary themes addressed in this section included justice, performance, responsibility, and transparency. Additionally, Section C featured a scale ranging from 1 (strongly disagree) to 5 (strongly agree). With the exception of the demographic section, each item in the other categories was measured using a five-point Likert scale, with responses ranging from strong agreement to strong disagreement.

Nonetheless, quantitative research necessitates exact and reproducible measurements. The study's results indicate that the researcher can assign varying values to elements, attributes, perceptions, or opinions. This study exclusively employs nominal and interval scales. The demographic section uses a nominal scale, while the other sections utilize an interval scale. Respondents are instructed to assign a number between one and five to each item in Sections B and C. To achieve this, the researcher will conduct an online survey or questionnaire to collect data. Overall, the researcher aims to identify the factors influencing muzakki's willingness to pay zakah to MAIK after completing all essential procedures.

A sample is a portion of a population selected to assess specific traits. Researchers might face challenges due to a large sample size, as they may not have sufficient time to interview a considerable number of participants. Smaller sample sizes facilitate data collection by removing the need to wait for all relevant groups to complete the questionnaire. To draw significant conclusions from the research findings, it is crucial to establish an appropriate sample size (Memon, M. A., Ting, H., Cheah, J. H., Thurasamy, R., Chuah, F., & Cham, T. H., 2020). This study focuses its sample size on muzakki, specifically the lecturers at UiTM Cawangan Kelantan who are qualified to pay zakah to the Islamic Religious Council of Kelantan (MAIK).

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As per MAIK's zakah collection data, 246 lecturers at UiTM Kelantan have made zakah payments based on their income. To determine the sample size for this research, the researchers based their estimations on the 246 lecturers regarding their beliefs about zakah. These estimations represent the entire population of this study. According to the table provided by Krejcie and Morgan (1970), to adequately reflect the whole population, it is necessary for 240 respondents to complete the questionnaire.

Findings

This research aims to enhance the Kelantan Islamic Religious Council's comprehension of the factors that affect trust in Zakah governance. The purpose of the current study is to deepen our understanding of fairness, quality of service, accountability, and transparency. Consequently, four independent variables—fairness, service quality, accountability, and transparency—were utilized to evaluate trust in zakah organizations. The Pearson correlation scale was employed to examine the relationship between the independent and dependent variables. This indicates that the independent variables significantly influence the dependent variables. The study's findings reveal a strong connection between fairness, service quality, accountability, transparency, and trust in zakah organizations. Ultimately, the results indicate a link between fairness, service quality, accountability, and transparency, and the willingness of Muslims to contribute zakah to the Kelantan Islamic Religious Council. This research highlights the importance of faith in Zakah Governance among academicians from UiTM Kelantan Branch who donate zakah to the Kelantan Islamic Religious Council (MAIK). It is essential to acknowledge that zakah provides numerous advantages to individuals, communities, and the nation. Contributing zakah may inspire zakah payers to be more charitable. In conclusion, ZI plays a crucial role in encouraging individuals to pay zakah, which is utilized to offer financial support to those in need.

Conclusions

Ultimately, we examined the data collected from the responses provided by the participants. All research activities were performed utilizing the SPSS software. The data analysis outcomes, which are presented in this chapter, were generated. Of the 240 lecturers from UiTM in Kelantan, representing the complete group of zakah contributors, referred to as "muzakki" by MAIK, only 148 were chosen to participate in this study. Subsequently, descriptive tests were employed to gain a clearer understanding of each data point within the SPSS program. Each of the 148 assessments and analyses was crafted to evaluate the reliability of the data from the participants. Chapter 5 will delve into and elaborate on the findings related to the relationship between the independent and dependent variables, as well as the factors that impact trust in zakah governance concerning the payment of zakah to MAIK. Following his findings, the researcher made suggestions for future investigation. First, future researchers might conduct interviews with respondents about "Determination of Trust in Zakah Administration of the Kelantan Islamic Religious Council." This enables researchers to gather more detailed, accurate, and honest data. The researcher can also monitor how respondents react during data collecting and clarify the questionnaire questions.

Second, the researcher generates numerous suggestions for improving the study's outcomes. Future researchers should prioritise time management during data collecting. This technique is primarily focused on task assignment and the collection of responses from all respondents within a specific time frame. The researcher then advises that eligible individuals complete the questionnaire. The researcher then proposes picking eligible individuals to complete the

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questionnaire. This will offer respondents adequate time to appropriately answer in their spare time.

Finally, test various factors. These components, including service quality, are classified as Determinants of Trust in Zakah Governance and Zakah Payment to Majlis Agama Islam Kelantan (MAIK). To summarise, the quality of services offered by zakah organisations is critical to restoring trust in muzakki and increasing the effectiveness of zakah governance. High-quality service delivery, as measured by punctuality, dependability, certainty, empathy, and tangible features, has a major impact on stakeholder satisfaction and trust in these companies. Zakah authorities may build trust in muzakki by promoting good governance practices that prioritise accountability and transparency, as well as continuously improving service quality through training, feedback systems, monitoring, and community participation. Finally, creating trust is critical for encouraging compliance with zakah requirements and ensuring that zakah plays an important role in social welfare within Muslim communities. Future scholars can also contribute to a better understanding of the Muslim community's willingness to pay zakah in ZI in Malaysia by holding lectures and campaigns.

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