

**UNIVERSITI TEKNOLOGI MARA**

**FACTORS AFFECTING AWARENESS AND  
WILLINGNESS TO PAY ZAKAT INCOME  
AMONG THE MUSLIM COMMUNITY: A  
CASE STUDY AMONG STAFF AND  
CUSTOMERS AT PEJABAT AGAMA ISLAM  
DAERAH ROMPIN**

**SH MOHD ASHAARI BIN SH ABDUL HALIM**

Academic writing submitted in partial fulfilment of the  
requirements for the degree of  
**Bachelor Of Muamalat (Hons.)**

**Academy of Contemporary Islamic Studies**

**January 2024**

## ABSTRACT

This study looks at how well-informed and compliant Pejabat Agama Islam Daerah Rompin staff and customers are about income zakat payments. The study uses qualitative techniques, such as interviews, to pinpoint the main elements affecting people's comprehension and readiness to pay zakat. The results show that zakat income is well understood, but there are still large gaps in understanding regarding its significance and computation techniques. In order to increase compliance rates, the study highlights the necessity of improved communication tactics and community involvement. To establish a welcoming atmosphere for zakat practices, suggestions include planning educational seminars, putting focused informational campaigns into action, and encouraging cooperation with regional religious leaders. The study comes to the conclusion that in order to increase zakat compliance and advance social welfare, a holistic strategy encompassing society, institutions, and future research is essential. Stakeholders can develop a more knowledgeable and involved public that understands and satisfies its zakat commitments by tackling the issues that have been identified and making use of community resources. As a result, poverty is reduced and community cohesion is strengthened, underscoring the crucial role that zakat plays in Islamic finance and social responsibility.

*Keywords: Zakat, Awareness, Compliance, Islamic Finance, Community Engagement, Educational Workshops, Social Welfare, Qualitative Research, Poverty Alleviation.*

## **ACKNOWLEDGEMENT**

I thank Allah SWT, the Most Gracious and the Most Merciful, for providing me the resilience to finish this scholarly work.

I want to thank En. Muhammad Fadhli Bin Musa, my supervisor, for his patience, understanding, help, and advice, all of which were invaluable in helping me finish this academic paper. Having a supervisor who is so sympathetic makes me feel really fortunate and appreciative. I couldn't have finished my research paper without his invaluable help

I am incredibly grateful to my parents and siblings for their unwavering love and support. Thank you for constantly aiding me morally, psychologically, and physically, not only in academic writing but also throughout my full education. Additionally, I would like to express my gratitude to all of my friends who have always been there for me, especially when I was struggling to finish my academic assignment.

I want to express my gratitude to everyone who helps me with my academic writing, whether directly or indirectly.

## TABLE OF CONTENTS

<b>AUTHOR’S DECLARATION</b> .....	1
<b>ABSTRACT</b> .....	2
<b>ABSTRAK</b> .....	3
<b>ACKNOWLEDGEMENT</b> .....	4
<b>LIST OF TABLES</b> .....	8
<b>LIST OF FIGURES</b> .....	9
<b>CHAPTER 1 (INRODUCTION)</b> .....	10
1.1 RESEARCH BACKGROUND .....	10
1.2 PROBLEM STATEMENTS .....	12
1.3 RESEARCH QUESTION .....	13
1.4 RESEARCH OBJECTIVE .....	14
1.5 RESEARCH SIGNIFICANT .....	14
<b>CHAPTER 2 (LITERARURE REVIEW)</b> .....	16
2.1 INTRODUCTION .....	16
2.2 DEFINITION OF ZAKAT .....	16
2.3 TYPES AND CONCEPT OF ZAKAT .....	17
2.4 ZAKAT ON INCOME .....	18
2.5 FATWA OF ZAKAT INCOME IN MALAYSIA .....	19
2.6 STRUCTURE AND BASIS OF NISAB AND HAUL DETERMINATION IN CALCULATION IF ZAKAT IN INCOME .....	20
2.6.1 NISAB .....	20
2.6.2 SUFFICIENT OF ONE YEAR .....	21
2.6.3 HAUL COMBINATION .....	21
2.6.4 NISAB CALCULATION ON ZAKAT INCOME .....	22
2.6.5 EXCEEDING LIFE’S NECESSITIES .....	22
<b>CHAPTER 3 (RESEARCH METHODOLOGY)</b> .....	23
3.1 INTRODUCTION .....	23
3.2 RESEARCH INSTRUMENT .....	23
3.2 RESEARCH PARTICIPANT .....	24
3.3 DATA COLLECTION .....	25
3.4 SAMPLING TECHNIQUE .....	26
3.5 DATA ANALYSIS .....	26

# CHAPTER 1

## INTRODUCTION

### 1.1 RESEARCH BACKGROUND

Zakat is the most cardinal and vital system in an Islamic order. Its nature, structure and function can be better envisaged in the total perspective of Islamic system of life. Hence it becomes imperative to elucidate the basic tenets of Islam and to highlight Zakat as basic institution of social order. The teachings of Quran wisdom and Sunnah evolves and develops a social order on such grounds which are the strongest and stable including the system of Zakat and other Sadaqaat. As Zakat is an important system of Islamic ideology therefore it plays active role in spiritual and social life of Muslim society. The payment of Zakat is not only mandatory and obligatory but as an institution and system Zakat is an important source of the stability of the society. The system of Zakat ensures proper distribution of wealth and has wide impact on the entire set up of the society. If Zakat is established as an institution, it will create a collective social security scheme for mutual help/sympathy and the resources can be further utilized for social development. In addition to being required and necessary, zakat as a system and institution contributes significantly to the stability of society. The Zakat system affects many aspects of society's structure and guarantees equitable distribution of income.

The Arabic term "zakat" literally means "purification," "growth," or "increase." As stated by Allah when He gave the Prophet (PBUH) the command to *"Take Sadaqah (alms) from their wealth to purify them and sanctify them with it [...]"* it signifies "growth in purity of the soul." (Quran 9:103). Technically speaking, zakat refers to the yearly distribution of excess wealth, food, and/or property, as specified in the Quran (9:60), from a Muslim with sufficient resources to another Muslim beneficiary who is less fortunate. The foundation of zakat is the idea that in order to benefit and advance the Islamic nation that is, to grow it is necessary to "further social assistance and subsidies establishments and works of public welfare." The Prophet (PBUH) was mentioned as establishing the position of zakat and its significance when he stated that it is the third pillar of Islam and that all Muslims who have the means to do so must perform it as a part of their worship: Islam was founded on five pillars: the belief that Muhammad is Allah's Messenger and that no one