



**UNIVERSITI TEKNOLOGI MARA**

**FACTORS INFLUENCING  
FULFILLMENT OF ZAKAT ON  
INCOME THROUGH ONLINE  
PAYMENT AMONG PUBLIC AND  
PRIVATE WORKERS**

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Thesis submitted in fulfillment  
of the requirements for the degree of  
**Bachelor of Business Administration (Hons)**  
**Islamic Banking**

**Faculty of Business Management**

July 2017

## ABSTRACT

Zakat is one of the five pillars of Islam. Al Quran and Al Hadith said that zakat is one of the pillars of Islam and Muslims are obliged to pay zakat.. Zakat payment through online has become one of the method where payer can contribute their zakat. In 2015, total payment of zakat through online has increase from RM 31,917,772 to RM 39,162,283. Due to constraints facing by Muslims that works in public and private areas, such as busy with works and do not have the opportunity to visit zakat's counter or the 'amil' (Zakat's Collector), the online payment zakat had been introduced. The zakat payment through online is much easier than dealing with traffic congestion, parking search and busy demand of works. The general objective of this study is to determine the factors that influencing fulfilment of zakat on income through online payment among public and private workers. The dependent variable the factors influencing fulfilment of zakat on income through online payment among public and private workers. The independent variables are usefulness, ease to use, quality of Internet connection and trust. The data had been collected using a questionnaire and a secondary data such as journal, internet and magazines. In order to assess and evaluate the data, public and private workers will be choose. This study used quantitative survey that based on primary data in survey with quantitative analysis procedure that are numerical data, graphs and statistics using Statistical Package for Social Science (SPSS) program. From the finding and analysis, it can be concluded that two independent variables which is usefulness has significant relationship and supported by past researcher Baker-Eveleth & Stone, 2016) and quality of Internet connection shown a significant relationship and supported by past researcher (Hasanuddin, 2012). The findings was significant as people nowadays had attached with the internet technology knowledge and it would not be a problem to Muslims to use online payment.

## ACKNOWLEDGEMENT

All praises to almighty Allah, the most merciful and the most benevolent for giving me the opportunities in completing this research paper. It would be impossible for me to spent time to complete this study without the grace and help of ALLAH S.W.T.

I would like to dedicate this research to Madam Zuraidah binti Sipon for advise me and coordinate me in details on how to complete my research proposal starting from the first until the end of the research.

I am greatly indebted to Madam Yuslizawati binti Mohd Yusoff whose excellence in supervision and plays a big role in inspired my work. Without her untiring encouragement, suggestions, ideas and comments throughout this study, this research could not be completed.

I also would like to convey my deepest gratitude and indebted to Madam Zahirah binti Hamid Gul whose excellence in supervision and plays a big role in inspired my work for her co-operation and help throughout the duration of this research.

I dedicate this research to my beloved parents and for their endless support and understanding and also to the rest of my families for their help and encouragement. Beyond a simple thank you, I want them to know that I really appreciate what they had done to me.

I wish to express my deepest gratitude to all my friends, who shared their valuable experience, time and commitment. Without their patience, this study cannot be complete.

Last but not least, I would like to thank to everyone that involved directly or indirectly for their contribution, invaluable support and encouragement that they have place on me. Without everyone continued support, this study would not been the same as presented here.

Thank you.

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# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

Zakat is one of the five pillars of Islam. Al Quran and Al Hadith said that zakat is one of the pillars of Islam and Muslims are obliged to pay zakat. As zakat is compulsory to pay, Islam also encourage Muslims to participate in charity activities including zakat, sadaqah, waqf or hibah. In Islamic view, every Muslim was obliged to pay zakat and in contrast, conventional required individual to pay tax. Zakat on income was also one of the contributor to the zakat collecting in Malaysia especially among public and private workers.

Zakat payment is done traditionally by using zakat counters in the zakat collection offices. Total zakat collected in 2015 by all Pusat Pungutan Zakat (PPZ) in Malaysia was RM 557,643,738.18 which includes zakat on saving, zakat on business, zakat on income, zakat on shares, zakat on wealth and others (<http://www.zakat.com.my/info-ppz/laporan/buku-laporan/>).

According to Pusat Zakat Melaka, zakat of income defines as an additional payment that individual received from employer in form of physical energy or professional employment for specific day, month or yearly where all of them required to pay zakat. Employment income include a salary, remuneration, allowance or unpaid wages. Zakat on income is done based on the total gross income per year of an individual which the rate is 2.5%.

The increasing on Internet user has led to the Internet payment or known as e-payment. According to Harian Metro (2015), Malaysia is the third country that have a 252.4 million of Internet user after Brunei and Singapore. This is a good result in responding the initiatives of Malaysia in introducing online zakat payment to community. It is aimed to provide a payment of zakat that easy, simple and fast without using the manual process.