Determinants of Zakat Payment: The Viewpoint of Stakeholders in Seremban

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Abstract: Islamic countries widely recognize zakat as a significant means to promote equity in sharing wealth among Muslims. Despite the obligation of Muslims to pay zakat, the total amount collected is considerably lower than the amount acquired through taxes. Thus, this study aims to identify the determinants influencing zakat payment among Muslims in Seremban, Negeri Sembilan. It will provide a better understanding of the factors that shape zakat payment behavior in this district. The data collection method involved a quantitative survey using structured questionnaires administered to a sample of 400 Muslim residents in Seremban. The study utilized a range of statistical analysis techniques, including correlation and regression to examine the relationships between the determinants and zakat payment practice. The study found that convenience is the most significant determinant motivating individuals to pay zakat through zakat agencies. This finding provides valuable insights for zakat agencies, policymakers, and religious authorities in Malaysia to develop targeted strategies to increase zakat compliance behavior among Muslims. These may include improving religious education programs, implementing transparent reporting mechanisms, developing tailored outreach programs, leveraging technology to simplify and streamline the zakat payment process, and collaborating with community leaders to reinforce positive social norms in paying zakat.

Keywords: *Zakat, zakat agencies, determinants, convenience*

1. Introduction

Zakat plays a crucial role in Islamic economics and social welfare. It is a mechanism for wealth redistribution, aiming to close the gap between the rich and the poor in Muslim communities. By transferring resources from the wealthy to the underprivileged people, zakat will contribute to poverty alleviation, promote social cohesion, and foster a sense of solidarity among Muslims. Moreover, zakat is believed to purify the payer's wealth and cultivate generosity and compassion.

However, the analysis indicated that the collected amount of zakat remains suboptimal in many states. For example, Selangor had a population of around 2.814 million Muslims in 2022 but only 16.28%, or 458,348 individuals, paid zakat on their wealth to the zakat agency during that year. Therefore, this study tries to give an extensive understanding of the elements influencing the decision-making on zakat payment to the zakat agency. Are Muslims driven mostly by religious consciousness or any other factors enabling their zakat payment to the zakat agency? Understanding these determinants is paramount for zakat agencies and policymakers to develop effective strategies to encourage compliance, optimize the use of zakat funds and implement policies that can promote zakat payment through zakat agency.

While zakat has been extensively studied in various contexts, there is a notable lack of research specifically focused on the Seremban district, in Negeri Sembilan. This gap in the literature presents an opportunity to contribute valuable insights into the unique factors influencing zakat payment in this area. By addressing this research gap, the study can provide locally relevant information that may not be captured in broader, national-level studies or research conducted in other geographical areas.

Moreover, a significant inconsistency exists between the potential and actual zakat collection which indicates that several factors influence individuals' decisions to fulfill their religious obligations through zakat agency. The disparity between potential and actual zakat collection has far-reaching implications for social welfare programs, poverty alleviation initiatives, and the overall economic stability of the Muslim community in the region. Comprehending these determinants is essential for enhancing collection amounts, optimizing fund distribution, and ultimately improving the socio-economic conditions of the Muslim community.

There are two objectives to be fulfilled in this research:
- To obtain the perception of the stakeholders in Seremban, Negeri Sembilan on paying zakat to zakat agency.
- To ascertain the most significant determinant that influences an individual's decision to pay zakat to a zakat agency.

This study has significant implications for improving the zakat agency's collection, particularly in Seremban, Negeri Sembilan. By investigating the determinants of zakat payment, this paper addressed a critical need to have a zakat agency that can apply innovative approaches to cater to the diverse needs of the payers. Furthermore, zakat agencies can develop more effective strategies to promote zakat compliance and maximize its impact on community welfare.

2. Literature Review

Several studies have identified key determinants affecting zakat payment. Factors such as age, marital status, income, education, accessibility, and digital literacy have been recognized as significant factors of zakat payment behavior (Wijayanti et al., 2022; Beik et al., 2023; Durohman, 2023; Haryanto, 2023). Additionally, religiosity, intention, trust, and societal norms play pivotal roles in motivating individuals to fulfill their zakat obligations (Kateb, 2023; Ilmi, 2024; Sadallah et al., 2022; Syauqi et al., 2022). The governance structure of zakat agencies, including board composition, disclosure practices, and stakeholder management, also impacts stakeholders' trust and compliance with zakat payments (Aziz and Anim, 2020). The ease of access to digital zakat payment platforms has also been highlighted as a critical factor influencing stakeholders' intention to pay zakat online (Haryanto, 2023; Ramlee, 2023). The integration of financial technology and the modification of existing models have been proposed to enhance individuals' willingness to use online platforms for zakat payments (Mutmainah, 2024).

Good governance practices within zakat agencies are another contributing factor that encourages stakeholders to fulfill their zakat obligations (Sawmar & Mohammed, 2021). Some other studies have also explored the impact of demographic factors, religiosity, and individual beliefs on the intention to pay zakat, providing inputs into the diverse motivations behind zakat compliance (Aligarh et al., 2020).

Efficiency in collecting zakat funds is crucial for optimizing resources (Bahri, 2023). However, Maliha (2024) believed that efficiency in zakat agencies is not only about resource optimization but also about enhancing operational performance. Zakat agencies need to focus on reducing operational costs while increasing the collection. On the other hand, accountability and transparency play a crucial role in enhancing efficiency. Hadi (2024) highlighted that accountability in managing zakat leads to efficient resource utilization and will maximize the impact of zakat funds on poverty alleviation.

The service quality of Zakat agency is also a crucial factor that significantly impacts stakeholders' trust, satisfaction, and willingness to engage with the agency. Jannah and Al-Banna, (2020) found that service quality of zakat agencies significantly influences payers' intention to pay zakat through them. Moreover, Azzahra and Majid (2020) highlighted the importance of improving the service quality provided by the Zakat agency to attract *muzakki* (payers) to pay zakat. Additionally, Meerangani et al. (2022), suggested that digital platforms can enhance the quality of services provided by zakat agencies. The utilization of technology such as optimizing the use of management information systems (MIS) will streamline the zakat collection, distribution and reporting.

The study by Rejab et al. (2023) highlights the significance of customer satisfaction in the success of service-oriented organizations like Zakat agencies. Achieving high levels of customer satisfaction is crucial for improving organizational performance, internal rejuvenation, and stakeholder trust. Additionally, Isa et al. (2022) found a positive relationship between satisfaction with zakat agencies and stakeholders' willingness to pay zakat. Furthermore, Yusuf et al. (2022) and Fatoni and Fakhrudin (2021) emphasize the impact of service quality, transparency, and reputation on customer satisfaction and trust in zakat agencies. Building a strong reputation, ensuring transparency in operations, and delivering high-quality services are essential for fostering satisfaction and trust among payers.

The provision of accurate and comprehensive information also plays a crucial role in encouraging zakat payers to fulfill their obligations effectively. Information serves as a key determinant influencing individuals' decisions regarding online zakat payments (Hanafi, 2020). Studies have shown that the role of information is significant in reducing resistance to online zakat payments (Hanafi, 2020, 1). Moreover, providing information has been highlighted as a factor influencing the behavioral intention to adopt e-wallets for zakat payments (Bakar, 2022). According to Doktoralina et. al. (2019), providing information about zakat to payers is very significant and will enhance individuals' willingness to pay through zakat agency. Furthermore, information about the trustworthiness and efficiency of zakat agencies can influence zakat payers' confidence in making payments through official channels (Ramlee, 2023; Nurfadhilah and Sasongko, 2019). The dissemination of information regarding the distribution of zakat funds is essential in building trust among zakat payers (Nurfadhilah & Sasongko, 2019).

Theoretical Framework

Perception plays a critical role that can influence the decision-making process of an individual. The accuracy of perception is often contingent upon the individual's knowledge and the relevance of the information available to them. Knowledge significantly enhances the accuracy of perception. For instance, Sutriningsih et al. (2020) found that factual knowledge is more crucial than experience in triage decision-making among emergency nurses, indicating that a well-informed individual is more likely to make accurate judgments in high-stakes situations.

This aligns with findings from (Wu et al., 2017), which suggest that individuals with a deeper understanding of emotional expressions can make more rational inferences about others' beliefs and desires, thereby improving their social perception and decision-making. This indicates that when individuals are knowledgeable about a situation, their perceptions are more likely to align with reality, leading to better performance in supporting relevant actions.

The relevance of information is another critical factor influencing perception accuracy. Xu et al. (2022) demonstrated that drivers' speed perception accuracy is significantly affected by the characteristics of freeway curves, with experienced drivers showing better accuracy due to their familiarity with relevant contextual cues. This suggests that when individuals are presented with information that is pertinent to their situation, their ability to perceive accurately improves, which can enhance performance in tasks such as driving. In the context of decision-making, Melo et al. (2014) found that perceptions of emotional displays significantly influence expectations of cooperation in interdependent scenarios. The study emphasizes that accurate perception of emotional cues is essential for effective decision-making in social contexts, illustrating how relevant information can shape performance outcomes.

The concept of active inference provides a theoretical framework for understanding how perception and performance are interconnected. According to (Friston et al., 2010), perception is an active process that involves minimizing prediction errors by integrating sensory information with prior knowledge. This framework suggests that individuals who actively engage with relevant information and apply their knowledge are likely to achieve higher accuracy in their perceptions, which subsequently enhances their performance. Furthermore, Zhang (2023) explored how the brain represents values and uncertainty under the active inference framework, highlighting the importance of accurate perception in decision-making processes. The study indicates that when individuals can accurately perceive their environment, they are better equipped to make informed decisions, leading to improved performance outcomes.

Bennet and Savani (2002) investigated the accuracy of public perception of charity performance in the UK using a model that demonstrated the correlation between charity donors' conceptions of charity organizations and their willingness to donate to those organizations. The study's objective was to investigate the determinants of donor evaluations of charity performance accuracy, as well as the relationship between inaccurate ratings and an individual's favourability towards charities. Bennet and Savani (2002) argue that the reputation of a charity as 'inefficient' has a detrimental impact on its capacity to successfully gather funds. Similar factors subject a charity's administrators or trustees to perceptions of unlawful administration.

There is a contention that Muslims paying zakat is analogous to non-Muslims making donations. Though zakat payment is obligatory, and charity is voluntary, they share a common characteristic. Undoubtedly, zakat payment is mandatory; nevertheless, zakat payers have the freedom to select the suitable payment method to meet their responsibility. Should individuals consider the zakat administrator as inefficient, they may choose to deviate from making payments through the zakat agency. This is a shared characteristic with charity, where the donors have the freedom to select a trustworthy charitable organization. Such entities' unfavorable views will discourage them from making charitable donations to that organization.

Ahmad et al. (2005) contended that various instances of ineffective zakat management, unsatisfactory zakat distribution, misallocation of zakat funds, and corruption may negatively impact the image of zakat administrators. As a result, zakat administrators may be perceived negatively. This unfavorable perception may result in their refusal to pay zakat through the zakat agency. In that regard, Ahmad and Wahid (2005) believed zakat payers would remit zakat through the zakat agency if they were satisfied with the zakat administrator's performance. The findings of their investigation demonstrated that the recipients' satisfaction with the zakat administrator will dictate the location of their zakat payments. Ghazali (1989) also discovered that zakat payers were hesitant to pay zakat to the zakat agency due to their lack of confidence in the administration of zakat. They are uncertain about the distribution of the fund to the appropriate recipients. Naser et al. (2001), who found that zakat payers did not have a high level of confidence in zakat administrators, also corroborated this. According to the literature, payer satisfaction with the zakat administrator is critical in encouraging them to pay zakat through the official channel (Ahmad and Wahid, 2005; Ahmad et al., 2005). Nevertheless, the zakat administrator will face challenges in maintaining their reputation among zakat payers, including the misallocation of funds, unjust distribution of zakat, and bureaucracy. Based on the previous literature and the above argument, the hypotheses were framed as follows:

H1: Favorable perception of the convenience element in paying zakat is positively associated with the attitude of paying zakat to the zakat agency.

H2: Favorable perception of the self-satisfaction element in paying zakat is positively associated with the attitude of paying zakat to the zakat agency.

H3: Favorable perception of the sufficiency of information provided to the public is positively associated with the attitude of paying zakat to the zakat agency.

4. Research Method

To test the hypotheses, the researchers employed questionnaires to collect all relevant data. The first section of the questionnaire is on the demographic information. There are inquiries regarding gender, age, employment sector, and monthly income. It is crucial to examine the backgrounds of the respondents to verify that they all meet specified requirements, thereby ensuring the validity of their responses. The second section of the questionnaire assesses stakeholders' perceptions of the payment of zakat through the zakat agency, convenience, self-satisfaction, and sufficiency of information provided by the zakat agency. The respondents express their opinions by indicating the degree to which they agree or disagree using a scale of 1 to 5. The researchers distributed 400 sets of questionnaires to the respondents in Seremban who were available at the time of distribution resulting in a convenience sampling. Self-administered method of distributing questionnaires was adopted in the hope of enhancing response rate. The data was then analyzed using correlation and regression tests.

5. Results and Discussion

Demographic Data

Table 1 shows that 45.5 percent of respondents are male and 54.5% are female. The age of the respondents is between 25 to 60 years old. The analysis on the age showed that the majority of the respondents lie between the ages of 35 and 60 years old, thus are deemed to have a steady income since they are at the age range of steady employment and therefore are expected to pay zakat. As a result, it can be expected that their response can be taken with a high degree of credibility based on the experience and maturity of the respondents.

Table 1: Frequency Counts for Respondents by Gender, Age, Employment Sector, and Monthly Income

Grouping Variables	Frequency	Percent (%)
Gender		
Male	182	45.5
Female	218	54.5
Age		
25 – 34	158	39.5
35 – 49	115	28.7
50 – 60	127	31.8
Employment Sector		
Government	127	31.7
Private	122	30.5
Self-employed	151	37.8
Monthly Income		
< RM 2,500	127	31.7
RM 2,501 – RM 4,999	154	38.5
> RM 5,000	119	29.8

Analysis
As shown in Table 2, there is a positive relationship between the perception of paying zakat directly to the zakat agency and the perception of convenience, self-satisfaction, and sufficiency of information provided by the zakat agency in Seremban Negeri Sembilan. This result suggests that the convenience factor, with a correlation coefficient of 0.847 is the most significant determinant that contributes to the payment of zakat to the zakat agency. The result was followed by the information factor provided by the Zakat agency to the public with a correlation of .654. This result indicates that a more favorable perception towards the zakat agency will increase the perception of payment of zakat to the zakat agency.

Table 2: Spearman's Rho

	Payment to Zakat agency	Convenient Factor	Self-satisfaction Factor	Information Factor
Payment to Zakat agency	1	.847**	.523**	.654**
Convenient Factor	.847**	1	.658**	.708**
Self-satisfaction Factor	.523**	.658**	1	.569**
Information Factor	.654**	.708**	.569**	1

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

The results for the univariate regressions show a significant relationship between the independent variables and the dependent variable. The F and associated p-values reflect the strength of the overall relationship between the independent variables and dependent variables (see Table 3). The results of the univariate regressions indicate that the more favorable the perception of the respondents on the convenience, self-satisfaction, and sufficiency of information, the zakat payment is more likely to be made through the zakat agency. These results are highly significant for all the variables.

Table 3: Coefficients (Univariate Regression)

PAYMENT $= \alpha + \beta_1$CONVENIENCE PAYMENT $= \alpha + \beta_2$SELF_SATISFACTION PAYMENT $= \alpha + \beta_3$INFOMATION						
	Standardized Coefficients Beta	T	Sig	Adj R^2	F Value	Sig
CONVENIENCE	.846	31.67	.000	0.715	1003.53	**.000**
SELF_SATISFACTION	.576	14.07	.000	.331	198.01	**.000**
INFORMATION	.648	16.97	.000	.418	287.98	**.000**

Where:
PAYMENT	= payment of *zakat* through the zakat agency
CONVENIENCE	= perception of the convenient factors
SELF-SATISFACTION	= perception of the self-satisfaction factor
INFORMATION	= perception of the sufficiency of information provided to the public

The multivariate regression analysis in Table 4 shows that the adjusted R^2 is relatively high at 71.5%. This indicates that there is a strong relationship between variables or a strong correlation between them. Nevertheless, the F Test is significant at a 5% significance level, which indicates that the regression model is a good fit.

Table 4: Coefficients (Multivariate Regression)

PAYMENT = α + β_1CONVENIENCE + β_2SELF_SATISFACTION + β_3INFORMATION						
	Standardized Coefficients Beta	**T**	**Sig**	**Adj R^2**	**F Value**	**Sig**
Constant		2.957	.003			
CONVENIENCE	.738	.19.01	**.000**	.724	349.8	.000
SELF_SATISFACTION	.054	1.54	**.124**			
INFORMATION	.109	2.867	**.004**			

Where:
PAYMENT	= payment of *zakat* through the zakat agency
CONVENIENCE	= perception of the convenient factors
SELF-SATISFACTION	= perception of the self-satisfaction factor
INFORMATION	= perception of the sufficiency of information provided to the public

Therefore, the summary of the hypotheses analysis is as below:

Table 5: Research Hypothesis Summary (H1-H3)

No.	Hypothesis	Findings
H1	A favorable perception of the convenient element of paying zakat is positively associated with the attitude of paying zakat to the zakat agency.	Accepted
H2	A favorable perception of the self-satisfaction element in paying zakat is positively associated with the attitude of paying zakat to the zakat agency.	Accepted
H3	A favorable perception of the sufficiency of information provided to the public is positively associated with the attitude of paying zakat to the zakat agency.	Accepted

5. Conclusion

This study exhibits two credible constraints. The first involves generalizing the results. The generalisability of this study's findings to other districts or states may yield different results. Therefore, future studies should perform experiments in different states to discover methods for enhancing zakat payments using SIRCs across Malaysia. Furthermore, the questionnaires were distributed to the stakeholders using a convenience sampling technique. An improved approach to distributing questionnaires would involve either implementing random sampling or, ideally, distributing them to the stakeholders in the respective district, if time and financial restrictions allow for it.

In a nutshell, the result of this study indicated that the convenience, self-satisfaction, and sufficiency of the information provided by a zakat agency have a significant influence on the individuals' willingness to pay zakat through a zakat agency. Nevertheless, the findings from the demographic test indicated that there were no notable disparities in terms of gender, age, employment sector, or income.

In taking the comprehensive perspective, the results do indicate that many of the respondents do feel that the convenience factor in paying zakat plays an important role in them paying zakat to the zakat agency. As such, it is recommended that the Zakat agency be accommodative to the needs of Zakat payers. For example, to have

more mobile counters, efficient and safe online transactions, QR transactions, and competent customer service officers.

The Zakat agency should also disseminate more information regarding Zakat as well as enhance their disclosure practices to the public. This is because the findings evidenced that a favorable perception of the sufficiency of zakat information is an important factor in improving the payment of zakat through the zakat agency. Moreover, promoting the activities of the zakat agency, through disseminating more information, could enhance the general perception of the payers regarding the zakat agencies, hence increasing the payment of zakat through them.

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