The Influence of Zakat Assistance on Academic Achievement Among University Students in Malaysia and Indonesia: A Pilot Study

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Abstract: It is well known that knowledge and education are the best solutions to abolish the *Asnaf* people from poverty. As a result, zakat institutions actively play an essential role in distributing zakat funds through educational assistance to the *asnaf* groups in Malaysia and Indonesia. This measure ensures that the *asnaf* groups receive educational opportunities and succeed like others. Dropping out of studies due to failure to pay tuition fees is among the issues that are often reported in most past studies. Therefore, this study was conducted to identify and analyze the influence of zakat assistance on the academic achievement of students at Universiti Teknologi MARA Terengganu Branch, Malaysia (UiTMCT) and Universitas Sains Al-Qur'an, Indonesia (UNSIQ). This study also provides recommendations to empower zakat assistance at UiTMCT and UNSIQ. This study used a quantitative research method involving data collection by distributing questionnaires to 54 students at UiTMCT and UNSIQ. The findings were analyzed using the Statistical Package for Social Science (SPSS) software (version 24). The t-test results showed a significant difference in academic performance and governance between UiTMCT and UNSIQ, with a p-value of less than 0.05. This study is anticipated to provide insight to the community on the efforts to empower zakat institutions to assist *asnaf fisabilillah* in higher education institutions (IPTs) in Malaysia and Indonesia.

Keywords: *Zakat, Asnaf Fisabilillah, Academic Performance, University Students, Influence of Zakat*

1. Introduction

Assistance from zakat institutions is necessary for students in the *asnaf* category to continue their studies more comfortably. In addition to supporting tools such as devices and the internet, zakat institutions at higher education institutions (IPTs) also hold various programs that can improve the self-esteem and motivation of students to achieve academic excellence. This can indirectly increase the effectiveness of zakat distribution in the IPT concerned (Jalil, Wahid & Ahmad, 2017). The proceeds of the zakat collection at UiTM are distributed through the Zakat Trust Fund, which considers students' living and academic needs. UiTM students apply through a manual application form or online and attend an interview screening. In Indonesia, according to Bashori (2021), this educational assistance program aims to provide students with access to education in both urban and rural areas. This academic program is an effort to improve human development through high-performing students.

In Indonesia, various programs have also been developed by the Zakat Collection Unit at UNSIQ in collaboration with the National Amil Zakat Agency (BAZNAS). UNSIQ has given its total commitment by working together to improve the quality of students. UNSIQ allows students to apply for zakat assistance on the condition that 1) they are in semester 5, 2) they are active in campus activities, and 3) they have an Academic Performance Index minimum of 3.30. After that, the students followed the interview process held by the UNSIQ Student Affairs Division. Programs offered for students who receive zakat assistance include strengthening academic foundations and constitutional management skills and holding zakat webinars monitored by senior lecturers and BAZNAS.

The zakat institution is essential in helping the *snaf*, categorized as *fisabilillah*. *Asnaf fisabilillah* involves university students who are struggling to complete their studies. Among the issues that arise from these students is dropping out of studies due to failure to pay tuition fees (Haznan, 2017). Zakat institutions have implemented various initiatives to offer educational zakat assistance. According to Jalil, Wahid, and Ahmad (2017), students' perception level of the role played by the zakat unit in IPT is still low, especially in the role of

amil zakat in IPT who distributes zakat. In addition, it is difficult to identify how students use the zakat money, as stated in the study by Hamzah et al. (2021).

Therefore, the effect of zakat assistance on improving students' academic performance should be studied. The best method to empower educational zakat assistance and collaboration between UiTMCT and UNSIQ was formulated. Malaysia and Indonesia are countries dominated by Muslims. As a result, these two countries must fully utilize and improve their zakat institutions' operations. Therefore, this study focuses on distributing zakat assistance to *snap* students in two universities: UiTM Terengganu branch (UiTMCT), Malaysia, and UNSIQ, Central Java, Wonosobo, Indonesia.

2. Literature Review

Comparison of Zakat Assistance in Indonesia and Malaysia
Ironically, previous studies have reported a comparative analysis of zakat development in Malaysia and Indonesia. According to Suprayitno (2017), zakat in Malaysia is more developed than in Indonesia, as Malaysia has a more explicit and structured zakat administration method. In Indonesia, tax credits have not yet been implemented, and there is no national standard for calculating zakat as implemented in Malaysia (Nugraha, Refmansari & Akhbar, 2021). In terms of implementation, there are some notable differences. According to Aminuddin et al. (2020), in Malaysia, a tax deduction is given if the *muzakki* pays zakat, but it is different in Indonesia when the zakat deduction is only given if the zakat is deposited by the *muzakki* through BAZNAS and Lembaga Amil Zakat (LAZ) only. A study by Suprayitno (2017) also examined the influence of zakat on economic growth and its effect on the receipt of tax revenue in Malaysia and Indonesia. This study examined zakat's influence on students' academic performance in these two Muslim-majority countries.

University students as Asnaf Fisabilillah
University students are included in the *asnaf fisabilillah* group, and some studies have discussed it. For example, a study by Hamzah et al. (2021) found that the *asnaf* students use their zakat money on food and drink expenses, daily needs, and helping the family. Shaharin et al. (2021) stated that the number of students eligible for zakat is increasing due to the COVID-19 pandemic. As a result, zakat assistance to underprivileged students can help ease their burden when studying at university and increase focus on their studies (Aziz et al., 2020).

Zakat has been proven to help *asnaf fisabilillah* in public universities, especially in the Universiti Teknologi MARA Kedah Branch (Ayub et al., 2022). Zakat assistance has successfully met the needs of students, such as internet, smartphones, books, stationery, and food and drink needs. However, several studies have suggested that zakat assistance to *asnaf fisabilillah* students should be diversified to suit current needs. Mohd Aris, Mohamed @ Daud, and Abas (2021) suggested the distribution of zakat assistance to *asnaf* as food aid to ensure that they get healthy food with sufficient nutrition, which is very important for life needs. This is because many university students still consume food that lacks nutrition due to financial problems.

Students' Perceptions of Zakat Assistance Received
Several studies have discussed students' perceptions of the zakat assistance received. Saud and Abd. Khafidz (2018) examined the perception of *Baitulmal* professional students towards applications for educational zakat assistance from the Federal Territory Islamic Religious Council (MAIWP). They also found that the effectiveness of the application procedure affects the level of *asnaf* satisfaction with zakat distribution and indirectly affects the *asnaf*'s quality of life significantly. The Zakat management also plays a role in managing zakat well to increase students' awareness and zakat collection further so that more students can continue their studies to a higher level (Abd Rahim et al., 2023). Abd Rahim et al. (2023) stated that 90.1% of students agreed that Selangor's Zakat and Sadaqah Unit had performed well in helping needy students.

Issues and Challenges of Zakat Assistance Management for Students
Several studies have debated the issues and challenges in managing zakat distribution to students. Among the challenges students face is going through the application process through an interview and an investigation process that is too thorough with complicated procedures (Saud & Abd. Khafidz, 2018). Many students are also unaware of zakat units and do not understand the unit's function established in their respective institutions

(Abd Rahim et al., 2023). This challenge shows that there are still weaknesses in the promotion or distribution of information by the zakat management.

According to Mohamad Zaki and Abdul Rahman (2019), many poor and needy students still do not receive zakat assistance due to an inefficient recording system. Ayub et al. (2023) perceived that zakat institutions should reduce bureaucracy so that zakat applications can be processed quickly and approved. The management of zakat distribution at UiTM also faces the issue of management weaknesses such as missing application forms, taking a long time, lack of information dissemination, and difficulty in screening the qualifications of students who need zakat assistance (Tuan Mohd Zamli, 2019).

Influence of Zakat Assistance on Student Academic Performance
A study on the influence of zakat assistance on students' academic performance has been conducted by Ahmad Ahmad Mustaffa, Wahid, and Ahmed (2015). They claimed that localization is influential in managing zakat distribution to students. It includes the mosque's strategic position to launch the zakat distribution process to *Asnaf* students. Md Rosdi (2014) agreed that zakat assistance by the MAIWP's Baitulmal has increased students' academic excellence at IPTs around Kuala Lumpur, Selangor, and Negeri Sembilan.

In Indonesia, a study by Rohmawaty and Ima Mutammima (2018) showed that zakat's influence on university students' academic performance was only 45.6%. On the other hand, Nur Eviyati (2015) found that the success of students in academics is not entirely driven by zakat distribution; family motivation and the environment also affect academic achievement. Nevertheless, the study showed that the role of zakat also contributes to students' academic achievement. Similarly, a study by Wulandari (2017) shows that zakat also significantly influences students' academic performance. The study shows that the influence of zakat distribution to students in educational institutions in Indonesia also has significant implications on students' academic performance.

Based on previous studies, several issues and problems in managing zakat distribution require in-depth research. Similarly, there are still not many studies on the influence of zakat assistance on students. No study has focused on comparing zakat distribution practices between the two universities, UiTMCT and UNSIQ.

3. Methodology

Study Design
This study used quantitative research, with questionnaires distributed to UiTMCT and UNSIQ students who received Zakat assistance. Empirical research was conducted to answer all research objectives. The results were analyzed using the Statistical Package for Social Science (SPSS) software (version 24.0), with descriptive and inferential statistics (t-test) used to analyze the primary data.

Population and Sample
This study's selected population consisted of UiTMCT and UNSIQ students who received zakat assistance. As a preliminary study, only 54 students were respondents. The 54 sets of questionnaires distributed were sufficient for the pilot study. According to Tiun (1995), a sample size of 30 is generally accepted as the minimum number of cases if specific statistical methods are used to analyze the data.

The selection of study locations at UiTMCT and UNSIQ considered the memorandum of understanding that these two universities have signed. This agreement included collaboration agreements for research involving zakat. Therefore, these two universities are suitable for studying the implementation of zakat, which can further strengthen the zakat operations at UiTMCT and UNSIQ.

Sampling Techniques
This study selected UiTMCT and UNSIQ students who received zakat as respondents. Purposive sampling was employed as it is the easiest method to obtain information from a certain group (Sekaran, 2006).

Several factors also influenced the selection of this respondent. Apart from the memorandum of understanding between UiTMCT and UNSIQ, this selection was also due to the performance of the two universities, which are

among the top universities in the two countries. In addition, UiTMCT and UNSIQ are universities that conduct zakat operations by distributing educational funds to needy students. This selection was also influenced by the majority of students at these two universities are Muslim students, and zakat is an Islamic financial instrument that must be paid and distributed to Muslims. This study was suitable for UiTMCT and UNSIQ to study the influence of zakat aid on students' academic performance.

Questionnaire Design
Several dependent and independent variables were studied to achieve the research objectives and questions. The independent variable was gender, while the dependent variables were academic performance (Performance), student need for zakat (Factor), influence of zakat assistance to students (Influence), and governance of zakat institutions (Governance). The questions addressed to the respondents are summarized in Table 4.

Study Procedures
Figure 1 illustrates the flowchart of the procedures involved in this study, which began with the review of reference materials and documents. Document review assisted in developing the conceptual framework for this study. After establishing the conceptual framework, the study's sampling was designed. This led to the design of a questionnaire distributed to respondents (UiTMCT and UNSIQ students who received Zakat assistance) through a pilot study. Any unsuitable questionnaire questions after implementing the pilot study were updated before the actual field study was conducted.

Figure 1: Study Procedures
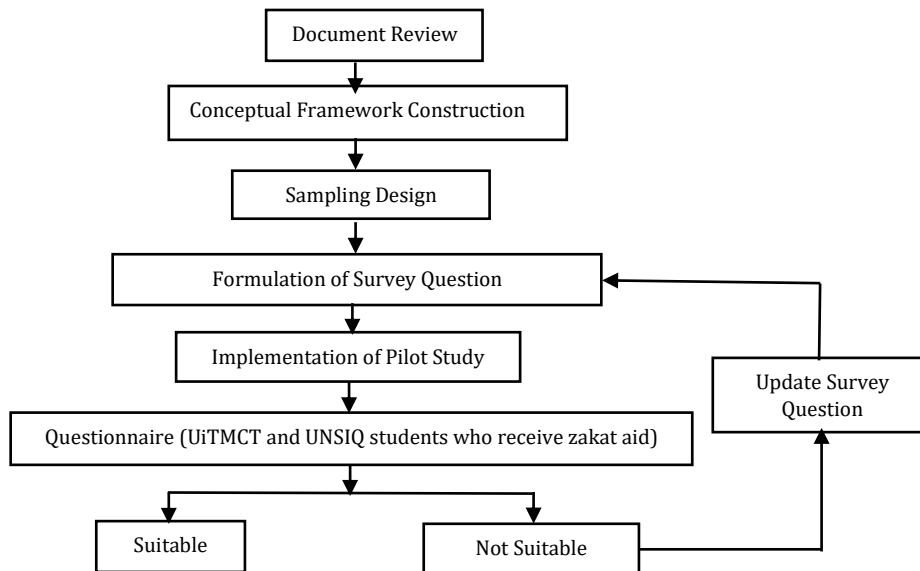
4. Findings and Discussion

Descriptive statistics were used to determine the characteristics of the respondents' profiles. The demographic profile of students is tabulated in Table 1. It was divided into gender, age, educational institution, study program level, zakat contributing agency, and level of current examination results.

Respondents Background Information

Table 1: Respondent Background Information (N=54)

Num	Respondent Profile	Number (N)	Percent (%)
1	**Gender**		
	Male	13	24.1
	Female	41	75.9
	Total	54	100
2	**Age**		
	18 – 19 years	7	13
	20 – 21 years	28	51.9
	22 – 23 years	14	25.9
	24 years and above	5	9.3
	Total	54	100
3	**Institution of Study**		
	UiTMCT	29	53.7
	UNSIQ	25	46.3
	Total	54	100
4	**Study Program Level**		
	Diploma	21	38.9
	Bachelor Degree	33	61.1
	Total	54	100
5	**Zakat Contributing Agency**		
	Majlis / Jabatan Agama Islam Negeri / BAZNAZ / LAZ	22	40.7
	University	28	51.9
	Others	4	7.4
	Total	54	100
6	**Current Exam Result Level**		
	CGPA 2.00 - 2.49 / Cumulative Performance Index (GPA) 2.00 - 2.49	1	1.9
	CGPA 2.50 – 2.99 / Cumulative Performance Index (GPA) 2.50 – 2.99	7	13
	CGPA 3.00 – 3.49 / Cumulative Performance Index (GPA) 3.00 – 3.49	22	40.7
	CGPA 3.50 – 4.00 / Cumulative Performance Index (GPA) 3.50 – 4.00	24	44.4
	Total	54	100

Source: Prepared from Primary Data (2024)

Based on Table 1, the number of respondents was 54 people, namely 13 males (24.1%) and 41 females (75.9%). The majority of respondents (51.9%) were 20-21 years old, followed by 22-23 years old (25.9%), 18-19 years old (13.0%), and 24 years old and above (9.3%). A total of 29 students (53.7%) were from UiTMCT, while 25 students (46.3%) were from UNSIQ. Based on Table 1, the majority of students received zakat assistance from the university zakat unit/division (51.9%), followed by state/provincial religious councils (40.7%) and individuals (7.4%). In addition, seven people (13.0%) had a current GCPA of 2.50-2.99, while 23 people (42.6%) were in the 3.00-3.49 CGPA group. Most students were in the 3.50-4.00 CGPA group, with 24 people or 44.4%.

Influence of Zakat Assistance on UiTMCT and UNSIQ Students
The influence of zakat assistance on the academic achievement of *asnaf* students at UiTMCT and UNSIQ is discussed based on each variable. There were four variables studied: 1) academic performance (Performance), 2) student needs for zakat (Factor), 3) influence of zakat assistance on students (Influence), and 4) governance of zakat institutions (Governance). This research can answer the objective of the first study, which is to identify the influence of zakat assistance on the academic achievement of students who received educational zakat assistance at UiTMCT and UNSIQ. The findings are explained using descriptive statistics, such as the percentage for each scale and the mean and mean average of the items for each variable. A 5-point Likert scale was used in this study to evaluate the influence of Zakat assistance on students. The details of the scale are shown in Table 2.

Table 2: Likert Scale

Meaning	Scale
Strongly disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

Based on Table 2, scales 1 and 2 represented the negative interpretation of *Asnaf* students towards zakat. Scale 3 represented an uncertain interpretation, while scales 4 and 5 represented a positive interpretation of zakat. The interpretation level of perception for the mean value is shown in Table 3.

Table 3: Mean Value and Interpretation Perception

Mean Value	Interpretation Perception
1.0 to 2.49	Low
2.5 to 3.49	Medium
3.5 to 5.00	High

Table 3 shows the relationship between the mean value and interpretation of *Asnaf* students' perception of zakat. The interpretation of this perception is adopted from Oxford (1990). Interpretation of perception is at a low level for the mean value of 1.00 to 2.49, while the mean value is at a moderate level for the mean value of 2.5 to 3.49. A high and good perception interpretation shows a mean value between 3.5 and 5.00.

Subsequently, the consideration of UiTMCT and UNSIQ *asnaf* students on the Performance, Factor, Influence, and Governance variables was identified. Table 4 presents the relevant respondents' answers.

Table 4: The Influence of Zakat Assistance on UiTMCT and UNSIQ Students

No	Question	1	2	3	4	5	Mean
	Student Academic Performance (Performance)						
1	My academic performance improved every semester	1.9	1.9	29.6	38.9	27.8	3.89
2	I know the minimum academic qualification requirements to apply for Zakat	0	1.9	25.9	27.8	44.4	4.15
3	I will make sure to get the minimum academic result to get zakat	0	3.7	20.4	38.9	37	4.09
4	Zakat assistance has enhanced my academic achievement	0	1.9	20.4	33.3	44.4	4.20
5	I am satisfied with my academic achievements	1.9	7.4	14.8	44.4	31.5	3.96
6	I have received an award for my academic excellence (for example, a dean's award)	14.8	9.3	24.1	25.9	25.9	3.39
7	I often receive academic excellence awards	11.1	20.4	33.3	20.4	14.8	3.07
	The Factor of Student Needs for Zakat Assistance (Factor)						
1	I need Zakat assistance because I do not receive any financial help	3.7	16.7	11.1	31.5	37	3.81
2	I need zakat assistance because I do not have parents or guardians.	48.1	29.6	7.4	7.4	7.4	1.96
3	I need zakat assistance because my parents have a small income	1.9	5.6	13	38.9	40.7	4.11

4	I need Zakat's assistance because my parents have many dependents.	7.4	11.1	16.7	25.9	38.9	3.94
5	I need zakat assistance because of my high lifestyle	44.1	25.9	20.4	5.6	3.7	1.98
6	I need Zakat's assistance to cover the cost of buying books, courses, activities, etc.	5.6	5.6	9.3	18.5	61.1	4.24
7	I need Zakat's help to cover my daily expenses	18.5	13	11.1	13	44.4	3.52
8	I need Zakat help because I need to cover family expenses	37	14.8	24.1	13	11.1	2.46
	Influence of Zakat Assistance on Students (Influence)						
1	Zakat assistance can provide initial preparation for studies	1.9	1.9	9.3	29.6	57.4	4.39
2	The zakat assistance received was able to reduce my education expenses while at university	1.9	0	14.8	27.8	55.6	4.35
3	I am no longer depressed because of financial problems during my studies	0	1.9	22.2	27.8	48.1	4.22
4	Zakat assistance increases my motivation to study hard	0	1.9	13	29.6	55.6	4.39
5	Zakat assistance has caused me to manage my time well for learning	0	3.7	16.7	29.6	50	4.26
6	Zakat assistance has made me able to focus more on learning	0	3.7	14.8	29.6	51.9	4.30
	Governance of Zakat Institutions (Governance)						
1	In my view, the Zakat application process is simple	3.7	5.6	33.3	24.1	33.3	3.78
2	I was involved in an interview before getting Zakat assistance	9.3	18.5	31.5	9.3	31.5	3.35
3	Educational zakat assistance to students is essential	0	0	11.1	22.2	66.7	4.55
4	The assistance provided is accurate to the target group	1.9	1.9	11.1	29.6	55.6	4.35
5	I feel the existence of bureaucracy that affects this zakat application	0	1.9	38.9	25.9	33.3	3.91
6	The transparency provided by the Zakat institution is very satisfactory	1.9	1.9	14.8	33.3	48.1	4.24

Source: Prepared from Primary Data (2024)

Based on Table 4, there were four variables studied. For the first variable, student academic performance (Performance), seven items were asked of the respondents. Of the seven items, the choice of "zakat assistance has enhanced my academic achievement" showed the highest mean value of 4.20, which the respondents mostly considered. The choice of "I often receive academic excellence awards" exhibited the lowest mean value of 3.07. Respondents showed a positive influence on zakat based on high mean score values for all items in the student academic performance variable, except for the items "I have received an award for my academic excellence (example, dean's award)" and also "I often receive academic excellence awards", indicating the mean score with a simple interpretation.

For the second variable, the factor of student need for zakat (Factor), eight items were asked of the respondents. Of the eight items, "I need zakat assistance to cover the cost of buying books, courses, activities, etc." showed the highest mean value of 4.24. In addition, the lowest mean value was shown by the item "I need zakat help because I do not have parents or guardians," with a mean value of 1.96.

Furthermore, the third variable studied was the influence of zakat assistance on students (Influence), which involved six items. The results found that the item "zakat assistance can provide initial preparation for studies" exhibited the highest mean value of 4.39. Simultaneously, the item "zakat assistance increases my motivation to study hard" also showed the highest mean with the same value. All six items exhibited a high interpretive value of perception by the respondents. This implied that respondents positively perceived zakat assistance based on the high mean score value for all items in the Influence variable.

Finally, the Governance variable also listed six questions. The item "educational zakat assistance to students is essential" became the primary consideration of respondents, with a mean value of 4.55. The majority of respondents (66.7%) strongly agreed, while 22.2% chose to agree. Meanwhile, the item "I was involved in an interview before receiving zakat assistance" exhibited the lowest mean value of 3.35. This situation demonstrated that some *Asnaf* students received Zakat assistance without going through the interview process.

Differences in the Influence of Zakat Assistance between Two Educational Institutions
Before conducting the pilot study, the demographic profiles of *Asnaf* students and their influence on the variables of Performance, Factors, Influence, and Governance were analyzed. Descriptive analysis was used to determine the mean value and standard deviation difference for UiTMCT and UNSIQ, as presented in Table 5.

Table 5: Analysis Based on Institutional Differences

Group Statistics					
	Institution	N	Mean	Std. Deviation	Std. Error Mean
Performance	UiTMCT	29	3.4729	.69892	.12979
	UNSIQ	25	4.2286	.53293	.10659
Factor	UiTMCT	29	3.2672	.70531	.13097
	UNSIQ	25	3.1950	.69511	.13902
Influence	UiTMCT	29	4.1897	.75557	.14031
	UNSIQ	25	4.4667	.70547	.14109
Governance	UiTMCT	29	3.7471	.61660	.11450
	UNSIQ	25	4.3600	.65737	.13147

Source: Prepared from Primary Data (2024)

Overall, the mean comparison between UNSIQ and UiTMCT showed that UNSIQ has a higher mean in the Performance, Influence, and Governance variables. In contrast, UiTMCT has a higher mean in the Factor variable.

The academic performance of UNSIQ students was better than that of UiTMCT students, with an average mean of 4.22, compared to UiTMCT students, with a mean of 3.47. This difference showed that *Asnaf* students in UNSIQ have outstanding academic performance due to the motivation obtained from the Zakat institution. Students who receive zakat must pass the minimum academic qualification requirements. This encourages *Asnaf* students to maintain their excellence so that they are not exempted from receiving Zakat assistance every semester.

UNSIQ also exhibited a higher average mean than UiTMCT for the Influence variable. The mean average for UNSIQ was 4.46, while UiTMCT was 4.18. This finding showed that zakat greatly influenced the education of *Asnaf* students, especially in terms of expenses throughout their studies and overcoming financial problems.

Through descriptive analysis, this study's findings also showed that zakat governance by UNSIQ was better than UiTMCT based on the high mean shown by UNSIQ, which was 4.36, while UiTMCT was 3.75. Governance by UNSIQ was better when most respondents agreed that the zakat application at UNSIQ was easy, less bureaucratic, and transparent.
However, only the Factor variable of student need for zakat showed a higher mean of 3.26 by UiTMCT compared to UNSIQ of 3.19. Most students agreed that several factors elevated their need for zakat. Among those factors included covering daily expenses, the cost of buying books and tuition fees, and helping to supplement parents' low income.

The t-test analysis compared the mean between the studied sample groups, namely UiTMCT and UNSIQ. The results could answer the objective of the second study, which is to analyze the influence of zakat assistance on UiTMCT and UNSIQ students' academic achievement.

Table 6: T-Test Analysis Based on Institutional Differences

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Performance	Equal variances assumed	3.012	.089	-4.411	52	.000	-.75567	.17133	-1.09947	-.41186
	Equal variances are not assumed.			-4.500	51.288	.000	-.75567	.16794	-1.09278	-.41855
Factor	Equal variances assumed	.001	.971	.378	52	.707	.07224	.19121	-.31145	.45593
	Equal variances are not assumed.			.378	51.043	.707	.07224	.19100	-.31120	.45568
Influence	Equal variances assumed	.012	.915	-1.385	52	.172	-.27701	.20001	-.67836	.12434
	Equal variances are not assumed.			-1.392	51.646	.170	-.27701	.19898	-.67636	.12234
Governance	Equal variances assumed	.888	.350	-3.532	52	.001	-.61287	.17350	-.96103	-.26471
	Equal variances are not assumed.			-3.515	49.704	.001	-.61287	.17434	-.96310	-.26264

Source: Prepared from Primary Data (2024)

Table 6 shows the t-test results based on the difference between the study institutions: UiTMCT and UNSIQ. The t-test found that Performance and Governance showed a statistically significant difference between UNSIQ and UiTMCT. This was proven when the p-value was less than 0.05 for the Performance variable with Sig. (2tailed) 0.000 > 0.05 and Governance variable with Sig. (2-tailed) 0.001 > 0.05. This finding showed that UNSIQ students receiving zakat assistance had better academic performance than UiTMCT students. One of the obvious reasons is that the UNSIQ students who received the zakat are undergraduate students compared to UITMCT students who are still at the diploma level. Therefore, the academic performance of students with bachelor's degrees was better than that of students with diplomas.

The significant difference in the governance of zakat institutions in UiTMCT and UNSIQ showed that the governance of zakat institutions in UNSIQ was better than that of UiTMCT. This clearly showed that UNSIQ students were satisfied with zakat governance at UNSIQ, while UiTMCT students were less satisfied with zakat governance at UiTMCT. This satisfaction aspect includes the ease of applying for zakat, less bureaucracy, and the transparency of zakat institutions.

Meanwhile, the Factor and Influence variables did not show significant differences between UiTMCT and UNSIQ. This was evidenced when the Factor indicated the value of Sig. (2tailed) 0.707 > 0.05, and Influence showed the value of Sig. (2-tailed) 0.172 > 0.05.

5. Recommendations to Empower Zakat Assistance at UiTMCT and UNSIQ

This section discusses the third objective of this study, which is to formulate some recommendations to empower zakat assistance at UiTMCT and UNSIQ. The academic performance of UNSIQ students was more outstanding than that of UiTMCT. This indicated that UNSIQ students who received zakat assistance worked hard to obtain excellent academic results so that their names would not be dropped from receiving zakat assistance in the subsequent academic session. Every student who receives zakat assistance must meet the minimum educational qualification requirements for every semester. This proved that zakat assistance encouraged UNSIQ students to achieve outstanding academic results.

As a recommendation, the zakat institution at UiTMCT should increase motivation for students by assisting financially and in non-financial forms, such as providing motivational talks periodically, nutritious food, and devices such as laptops, tablets, stationery, or books. It may further increase the motivation of students to excel in their respective studies. This suggestion has been agreed upon by Mohd Aris, Mohamed @ Daud, & Abas (2021) and S et al., (2022) that zakat should be distributed through nutritious food, internet facilities, smartphones, books, and stationery.

The governance of zakat institutions at UiTMCT has weaknesses in terms of application procedures, various bureaucracies, and transparency. These weaknesses must be improved by using the experience managed by the Zakat institution at UNSIQ as an example to manage Zakat assistance to university students in a better manner. UiTMCT needs to simplify application procedures, eliminate bureaucracy, and increase transparency in distributing zakat assistance. This will increase applications among needy students who could receive education zakat assistance but dropped out due to bureaucracy. Ayub et al., (2023) also suggested that the bureaucracy in zakat applications must be reduced to expedite approval for applicants.

After identifying weaknesses in zakat management in their respective institutions, UiTMCT and UNSIQ must increase collaboration, improve weaknesses, and find solutions together to ensure that zakat funds in IPTs can develop the education field in their respective countries. This collaboration includes exchanging ideas and experiences in distributing zakat assistance to students at IPTs.

Conclusion
From the results of the t-test analysis, there was a significant difference in academic performance and governance between UiTMCT and UNSIQ, with a p-value of less than 0.05. The encouraging academic performance of UNSIQ students resulted from their high satisfaction with the governance performed by the zakat institution at UNSIQ. Therefore, the experience played by UNSIQ needs to be emulated by UiTMCT to improve the existing weaknesses. In addition, planning to strengthen management and further enhance student achievement through the potential of zakat needs to be well planned.

In addition, UiTMCT and UNSIQ have proactively ensured that needy students receive appropriate educational assistance. This helps to solve the problem of learning dropouts, and students can continue their studies until completion. In the future, they can become figures capable of developing the country. To open more significant opportunities for its citizens to continue their studies to a higher level, UiTMCT and UNSIQ need to enhance cooperation by joining forces to contribute to financial assistance that enables students to complete their studies. In the end, financial constraints will not be an obstacle for *Asnaf* students to get an education and then succeed in the future.

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