



Dependence of Zakat assistance among asnaf students in Universiti Teknologi Mara Terengganu Branch, Malaysia

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ABSTRACT

This study wants to examine whether Zakat funds are used as well as possible by mustahik zakat. The sample of data consists of asnaf students at the UiTM Terengganu Branch, including Dungun Campus, Bukit Besi Campus, and Kuala Terengganu Campus. The method of data collection is using a questionnaire that was created in accordance with the study sample, which is UiTM asnaf students. A sample of 164 students was taken for the three campuses at the UiTM Terengganu Branch. Data analysis using descriptive statistical analysis, i.e., Structure Equation Modelling (SEM), with data to be generated using the Smart PLS version 4.0.9.2. The results of the study found that the level of dependence on zakat aid among students is high, with four variables showing a significant effect, namely the knowledge factor, perception factor, exposure factor, and attitude factor. While the understanding factor is not significant for DZA.

Penelitian ini ingin mengkaji apakah bantuan dana Zakat digunakan sebaik mungkin oleh mustahik zakat. Sampel data terdiri daripada pelajar asnaf di UiTM Cawangan Terengganu yang meliputi Kampus Dungun, Kampus Bukit Besi, dan Kampus Kuala Terengganu. Kaedah pengumpulan data adalah menggunakan soal selidik yang telah dibuat mengikut sampel kajian, iaitu pelajar asnaf UiTM. Seramai 164 pelajar telah diambil dari tiga kampus di Cawangan UiTM Terengganu. Analisis data menggunakan analisis statistik deskriptif, iaitu, Pemodelan Persamaan Struktur (SEM), dengan data yang akan dihasilkan menggunakan Smart PLS versi 4.0.9.2. Keputusan kajian mendapati bahawa tahap kebergantungan terhadap bantuan zakat dalam kalangan pelajar adalah tinggi, dengan empat pemboleh ubah menunjukkan kesan yang signifikan, iaitu faktor pengetahuan, faktor persepsi, faktor pendedahan, dan faktor sikap. Walaupun faktor pemahaman tidak signifikan untuk DZA.

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1. Introduction

The development of student education is important to measure the progress of a country. A good education system can build superior human capital and further make a country with a high civilization system. A good higher education system starts with a curriculum and learning syllabus that takes into account the needs of the environment. Higher Education Institution (HEI) Zakat is one of the financial assistances given to students in the Asnaf category in Malaysia (Haji-Othman et al., 2018). UiTM is one of the Higher Education Institutions (HEIs) that provides zakat assistance to students in the Asnaf category in all 34 branch campuses through the Zakat, Sedekah and Waqf Unit. The Zakat, Sedekah and Waqf Unit is a unit regulated by the Zakat Waqf and Sedekah Department of ZAWAF UiTM which operates at UiTM Shah Alam. Zakat received by UiTM branches will be distributed to Asnaf students including zakat assistance in cash for each semester of study which is twice a year. The question is, is this Zakat cash assistance used by Asnaf students? Therefore, this article will identify the level of Zakat Assistance Dependence (PBZ) among UiTM Terengganu Branch students. The study sample will be taken among Asnaf students, involving Dungun Campus, Bukit Besi Campus and Kuala Terengganu Campus. The data collection method uses a questionnaire that is formed in accordance with the study sample, which is UiTM Asnaf students. A sample taken by 164 students for the three campuses at UiTM Terengganu Branch. Analytical data using descriptive statistical analysis, namely Structural Equation Modelling (SEM) with data will be generated using the Smart PLS system version 4.0.9. 2.

2. Literature Review

Paying zakat is an obligation for every Muslim, it is a pillar of Islam that must be implemented (Azman et al, 2017; Haji-Othman et al., 2018). The distribution of zakat to the Asnaf group includes eight categories, among those categories that refer to student aid especially in IPT are the poor, Ibnu Sabil and Fisabilillah (Wahid, 2010). According to the study, the categories of zakat recipients used for students at IPT include the poor, needy and poor (Muhaimin Mohamad Zaki et al., 2021). While the Ibnu Sabil category is given to the Asnaf groups who are given flight ticket assistance to students who are less able to return to their hometowns (Md Ismail & Ali, 2021). UiTM adopts the four categories as a condition for students to receive zakat assistance. However, other studies place the foundation of Asnaf fakir, poor and Fisabilillah as a general category of IPT students who are eligible to receive zakat.

The study of Zakat distribution focuses on the factors that cause the tendency of zakat applications by applicants. Study by (Wahid et al., 2012; Ngadiman et al., 2015; Azman et al, 2017) shows that the factor of knowledge and understanding of zakat is an important element for applicants to apply for zakat. In-depth knowledge related to zakat such as the status of Asnaf that is deemed worthy of consideration is the main reason applicants apply for zakat. In addition, a study by (Muhammad Syukri, 2006); Muhaimin Mohamad Zaki et al., 2021; Md Ismail & Ali, 2021) prove that the understanding of zakat is also measured through the types of zakat, zakat categories, time and amount that will be subject to zakat. Other studies also look at internal factors and external factors also influence the attitude of an applicant to apply for zakat. Study by (Abdul-Rahman & ulkifyly, 2016); (Rahman & Din, 2015); (Haji-Othman et al., 2018). found that the strongest internal factors are exposure factors and attitudes that are felt to be significant towards zakat applications. While external factors refer to the opportunity for assistance that can be received by applications from zakat

institutions such as the Islamic Religious Council which is responsible for distributing zakat ([Sarah et al., 2015](#); [Norfariza et al., 2015](#); [Muhammad et al., 2017](#); [Ismail et al., 2017](#)).

Based on the factors stated in previous studies, the tendency of applicants to apply for Zakat. Researchers decided to use five independent variables (IV) namely knowledge, exposure, perception, attitude and understanding, while independent variable (DV) is the dependence of zakat assistance.

3. Research Method

This study is quantitative in nature with data taken through the distribution of questionnaires to students who have been categorised as Asnaf students. The sample taken was 164 students from a total population of 512 Asnaf UiTM Terengganu branch. Statistical descriptive data analysis was used to analyse the items from the questionnaire. Smart PLS software version 4.0.9.2 is used to test and analyse data. The data was analysed using a direct test method involving five independent variables (Knowledge, Exposure, Perception, Attitude, Understanding) and dependent variables Zakat Assistance Dependence (PBZ).

4. Result and Discussion

After the questionnaires were collected, there were 40 questionnaires. Data validity and reliability tests are performed using Cronbach's alpha values. According to ([Sekaran, 1992:138](#)); ([McMillan & Schumacher, 2006](#)) cronbach's alpha value must exceed 0.60 for each variable, while the factor load value (loading factor) which is less than 0.5 will be dropped ([Hair, 2014](#)) . Table 1.1 shows the data validity and reliability test.

Table 1.1: Validity and Reliability Test

Variables	Item	Validity (Coef. Correlation)	Reliability Cronbach Alpha
Knowledge	PTHN1	0.899	0.868
	PTHN2	0.897	
	PTHN3	0.896	
	PTHN4	0.682	
	PTHN5	0.746	
	PTHN6	0.510	
Exposure	PDHN1	0.670	0.775
	PDHN2	0.676	
	PDHN3	0.756	
	PDHN4	0.660	
	PDHN5	0.726	
	PDHN6	0.601	
Perception	PSP1	0.558	0.770
	PSP3	0.796	
	PSP5	0.837	
	PSP7	0.879	
Attitude	SKP1	0.632	0.714
	SKP4	0.807	
	SKP5	0.851	
	SKP7	0.611	

Understanding	KFM3	0.821	0.622
	KFM4	0.880	
PBZ ((Dependence on Zakat Assistance)	PBZ1	0.731	0.633
	PBZ2	0.643	
	PBZ3	0.694	
	PBZ4	0.684	

Then, multicollinearity and factor loading tests were performed on the questionnaire items using VIF values and factor loading tests as measurements. The VIF value must not exceed 10 because a value less than 10 does not suffer from serious multicollinearity problems, on the other hand if the VIF value exceeds 10 the item will be dropped, while the factor loading test must exceed 0.50 and above (Hair et al., 2012). Table 1.2 shows the results of the multicollinearity test using the VIF value.

Table 1.2: Multicollinearity Test

Bil	Dependent Variables	VIF Before Adjustment	Factor Loading Test (Dropped Items)	Status
1	<i>Pergantungan Bantuan Zakat (PBZ)</i> (Dependence on Zakat Assistance)			There is no multicollinearity in the inner and outer models. (Residual Items)
	PBZ1	3.318	PBZ5	Residual Items
	PBZ2	1.759	(0.168)	PBZ1, PBZ2, PBZ3,
	PBZ3	1.815	PBZ6	PBZ4,
	PBZ4	1.346	(0.484)	

Bil	Unbased Variables	VIF Before Adjustment	Status
2	Knowledge (PTHN)		There is no multicollinearity in the inner and outer models.
	PTHN1	5.408	
	PTHN2	5.653	
	PTHN3	1.534	
	PTHN4 PTHN5	2.277	
	PTHN6	1.623	
		2.061	
3	Pendedahan (PDHN)		There is no multicollinearity
	PDHN1		
	PDHN2		

	PDHN3 PDHN4 PDHN5 PDHN6				in the inner and outer models.
4	Perception (PSP) PSP1 PSP3 PSP5 PSP7	1.089 1.580 1.207 1.687		PSP1 (0.391)	There is no multicollinearity in the inner and outer models. Items leftl PSP3,PSP5,PSP7
5	Sikap (SKP) SKP1 SKP4 SKP5 SKP7	1.164 1.192 1.384 1.186			There is no multicollinearity in the inner and outer models.
6	Kefahaman (F) KFM3 KFM4	1.438 1.438			Major multicollinearity in the inner & outer Model

DIRECT RELATIONSHIP ANALYSIS

This test will look at load factor values (CV), alpha cronbach (α), CR, AVE, R^2 , β , p values, and t values. Table 1.3 shows the test values. Table 1.6 shows the analytical factor test of payment factors and KPS involving CV value, alpha cronbach, CR, AVE, R^2 , β , p value and t value.

Table 1.3: Factor Analysis Testing

No	Factor	Item	(CV)	α	CR	AVE	R^2	B	p value	t value
1	PBZ (Dependence on Zakat Assistance)	PBZ1	0.801	0.693	0.711	0.524	0.868			
		PBZ2	0.793							
		PBZ3	0.656							
		PBZ4	0.628							
2	Knowledge PTHN	PTH	0.899	0.886	0.922	0.640		0.420	0.000	8.179*
		N1	0.888							
		PTH	0.899							
		N2	0.732							
		PTH	0.689							
		N3	0.650							
		PTH								
	N4									

		PTH N5 PTH N6							
3	Exposure PDHN	PDH N1 PDH N2 PDH N3 PDH N4 PDH N5 PDH N6	0.743 0.809 0.849 0.794 0.756 0.521	0.84 2	0.86 7	0.56 7	0.2 14	0.000	4.07 5*
4	Perception PSP	PSP3 PSP5 PSP7	0.795 0.880 0.834	0.78 8	0.81 2	0.70 0	0.2 90	0.000	5.39 7*
5	Attitude SKP	SKP1 SKP4 SKP5 SKP7	0.686 0.795 0.744 0.544	0.65 5	0.68 3	0.48 8	0.2 21	0.000	3.77 1*
6	Understanding KFM	KFM 3 KFM 4	0.848 0.910	0.71 1	0.74 1	0.77 3	- 0.0 19	0.513	0.51 3

Based on the analysis of Table 1.3, the data is abstracted into a direct effect model on Figure 1.1 the direct relationship between zakat application factors and PBZ.

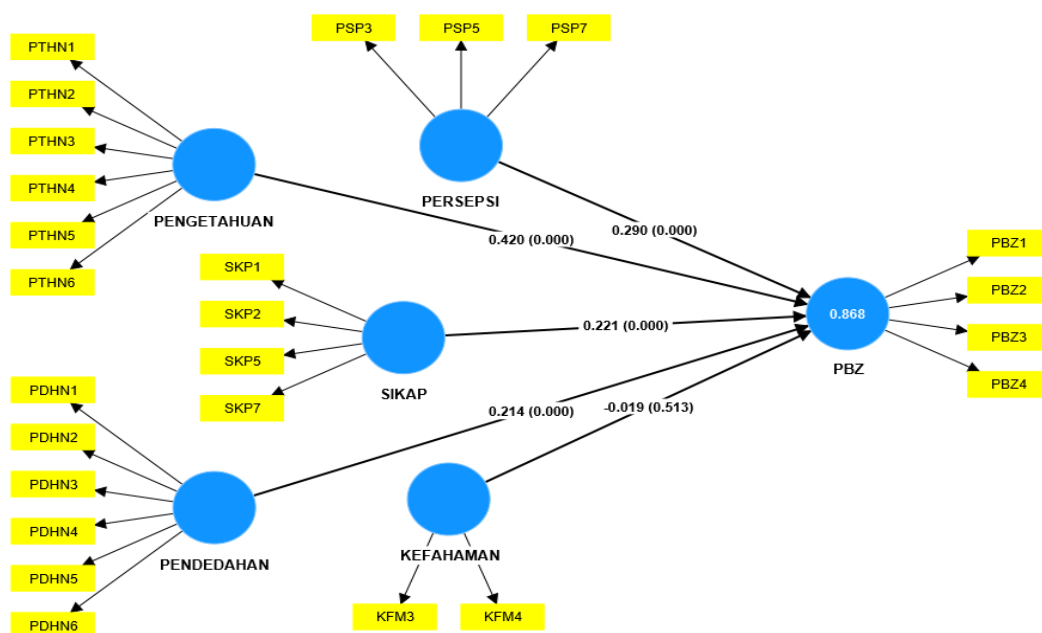


Figure 1.1: The Direct Relationship Between Zakat Application Factors and PBZ (Dependence on Zakat Assistance)

Table 1.7: Direct Correlation Test against PBZ

Latent Variables	Estimated Coefficient (β)	p Value	Value s	Hipotesis	Sig*
PTHN - PBZ	0.420	0.000	8.179	Supported	*
PDHN - PBZ	0.214	0.000	4.075	Supported	*
PSP - PBZ	0.290	0.000	5.397	Supported	*
SKP - PBZ	0.221	0.000	3.771	Supported	*
KFM - ZPT	-0.019	0.000	0.513	Rejected	*

Based on the direct factor relationship test against PBZ, it was found that four variables showed a significant effect on the t value, namely the knowledge factor (8.179), the perception factor (5.397), the exposure factor (4.075) and the attitude factor (3.771). While the understanding factor (0.513) is not significant for PBZ.

5. Conclusions

In conclusion, the dependence of zakat among Asnaf students at IPT is high. This is because there are still many students at IPT who belong to the B40 group. The results of the study prove that causative factors such as knowledge, exposure, perception and attitude are important elements for a student to apply for zakat. Therefore, it is necessary to create a specific strategy for more effective zakat distribution methods so that the affected groups can be fully assisted. The involvement of the State Islamic Religious Council in distributing zakat funds at IPT needs to be further strengthened by channeling zakat fund contributions that are in line with the current situation of students who belong to the Asnaf category.

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