Knowledge, Attitude and Practice (KAP) on Zakat Management in Higher Education

Adibah Bahori¹, Rafidah Mohd Azli²*, Ahmad Faiz Yaakob³, Zulhilmi Mohd Yunos³

¹ Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, Rembau Campus, Negeri Sembilan
² Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, Kuala Pilah Campus, Negeri Sembilan
³ Faculty of Administrative Science and Policies Studies, Universiti Teknologi MARA, Seremban Campus, Negeri Sembilan

* Corresponding Author

adibahbahori@uitm.edu.my, rafidah2262@uitm.edu.my, ahmad405@uitm.edu.my, zulhilmi@uitm.edu.my
Tel: 1st +06136099738

Abstract

Zakat is a type of assistance designed to lessen the burden experienced by people in need. The zakat fund given to Universiti Teknologi MARA (UiTM) students has been managed by the Zakat, Sedekah, and Waqf Unit (ZAWAF). ZAWAF shared crucial information about zakat via a web-based zakat application. However, some students needed to be better informed about zakat distribution. The researchers were asked to look into it more deeply. A framework based on Knowledge, Attitude, and Practice (KAP) will be used to understand students’ awareness of zakat management and further help to improve the existing ZAWAF delivery service at UiTM.

Keywords: Knowledge, attitude, practise, zakat

eISSN: 2398-4287 © 2024. The Authors. Published for AMER and cE-Bs by e-International Publishing House, Ltd., UK. This is an open access article under the CC BY-NC-ND license (http://creativecommons.org/licenses/by-nc-nd/4.0/). Peer-review under responsibility of AMER (Association of Malaysian Environment-Behaviour Researchers), and cE-Bs (Centre for Environment-Behaviour Studies), College of Built Environment, Universiti Teknologi MARA, Malaysia. DOI: https://doi.org/10.21634/e-bpj.v9iSI%2020.5800

1.0 Introduction

1.1 Zakat Management

Zakat, one of the Five Pillars of Islam, is a fundamental component of the religion, requiring Muslims to donate a percentage of their money to the welfare of the community. Zakat helps the Muslim community’s impoverished members and alleviates poverty. It is an example of social responsibility, highlighting the value of kindness those who are less fortunate. In line with Islamic beliefs, Muslims who satisfy their zakat commitment help to build a more just society. Throughout Islamic history, the institution of zakat has been essential to Muslim societies’ socioeconomic, moral, and spiritual advancement. Due to its significant contribution to ensuring respectable living conditions for Muslim communities, zakat has been a crucial component of the Islamic economic system.

eISSN: 2398-4287 © 2024. The Authors. Published for AMER and cE-Bs by e-International Publishing House, Ltd., UK. This is an open access article under the CC BY-NC-ND license (http://creativecommons.org/licenses/by-nc-nd/4.0/). Peer-review under responsibility of AMER (Association of Malaysian Environment-Behaviour Researchers), and cE-Bs (Centre for Environment-Behaviour Studies), College of Built Environment, Universiti Teknologi MARA, Malaysia. DOI: https://doi.org/10.21634/e-bpj.v9iSI%2020.5800
Throughout the early years of Islam, the success of zakat was documented. The Umayyad Caliph Umar ibn Abd al-Aziz presided over it during his tenure. Throughout his administration, zakat revenues were abundant to the point where zakat employees hardly ever managed to locate someone in need of the funds.

Zakat management in UiTM Negeri Sembilan involves various aspects, including management and distribution. Zakat in UiTM is collected from eligible staffs who meet specific criteria, such as possessing wealth above the nisab (minimum threshold). Through FinEportal UiTM, the amount of zakat to be paid is usually calculated based on the value of their salary and income. The funds will go directly to Majlis Agama Islam Negeri as the zakat collector. Meanwhile, zakat distribution: once zakat is collected, the fund will be distributed to deserving recipients according to Islamic guidelines among the UiTM students. Distribution includes identifying those who are eligible to receive zakat, such as the people experiencing poverty (fakir), needy (miskin) and those on the path of seeking education (fisabilillah).

Therefore, zakat management needs to be discussed in terms of public policy and its administration because it involves identifying the eligibility of recipients to ensure funds are directed to the most deserving individuals based on the background of families (Zakki, Falkhatun, & Fauziah, 2023). Identification includes assessing their financial situations and conducting background checks, to prevent misuse of funds which is vital to ensure transparency, accountability, and efficiency (Tahliani, 2018).

The efficiency of UiTM in meeting the asna's basic needs is increasing (Takril & Othman, 2020). UiTM zakat management through the specific policies ensures that zakat funds are collected, distributed, and utilized just and efficiently, maximizing their positive impact on individuals and communities in need.

More research is needed on the behaviors of zakat receivers, especially in higher education settings, despite earlier studies concentrating on zakat management and administration from the payers’ point of view. Azmi, Mubarak, Hasan, Jamil, and Abdullah (2023) and Syahputra, Kaswihata, Siregar, Marliyah, and Waeno (2023) highlighted that well-administered Zakat Centers could potentially influence the knowledge, attitudes, and practices of beneficiaries indirectly through the provision of timely and adequate zakat assistance. The Knowledge, Attitude, and Practice (KAP) framework must be contextualized within zakat management and administration to understand better experiences of zakat receivers, such as B40 students at UiTM Negeri Sembilan, to improve the distribution of zakat. For example, students who did not meet the eligibility requirements were not informed about the distribution of zakat and, hence, could not apply for it.

Therefore, understanding the KAP of zakat recipients can help develop more efficient zakat management plans, advance social justice, and strengthen the role of zakat in facilitating access for underprivileged students. By defining zakat recipients’ attitudes towards zakat management and administration, KAP can help clarify how public policy, religion, and social outcomes intersect in the context of higher education institutions.

1.2 Knowledge, Attitude and Performance (KAP)

The theory of KAP is a framework used in various disciplines to assess individuals' behaviors. It is precious in studying beliefs, behaviors, and practices related to specific topics, such as health, education, or social issues. For example, KAP research offers a starting point for determining the kind of intervention necessary to alter prevailing views on the Covid-19 virus (Azlan, Hamzah, Sern, Ayub, & Mohamad, 2020). The KAP theory suggests a relationship exists between an individual’s knowledge, attitude, and behavior. It assumes that a change in knowledge and attitude will eventually lead to a change in behavior or practice. Here is a breakdown of the three components; (1) knowledge, (2) attitude and (3) practice.

Knowledge refers to information or understanding about a particular subject. The KAP framework assesses what a person knows about a specific topic. This includes factual knowledge, awareness of risks or benefits, and understanding of the consequences associated with certain behaviors or practices. Attitude refers to an individual's feelings, emotions, and opinions toward a specific subject. It involves assessing the person’s beliefs, values, and perceptions related to the topic. Attitudes can influence behavior by shaping individuals' motivations and intentions toward adopting or changing certain practices. Practices or behavior represents the actions, habits, or behaviors individuals' exhibit. It refers to what people do to put knowledge and attitudes into action. The behavior might involve adopting certain practices, avoiding risky behaviors, or changing existing habits based on new information or attitudes (Knowledge Attitudes and Practices (KAP) Survey on Social Protection Programs & Services in Georgia, 2022).

In the context of the International Conference on Public Policy & Social Sciences 2023, our research holds significance as it explores the intersection of zakat management and public policy within the framework of higher education institutions. Within Islamic economic and social institutions, zakat is a cornerstone that has significantly affects social cohesion and poverty alleviation. This study’s aim is to identify any gaps or challenges in zakat distribution systems within higher education institutions and propose recommendations for improving the effectiveness and transparency of zakat management at UiTM Negeri Sembilan. The purpose of this paper is to enhance zakat distribution in zakat management through KAP. The objective of this paper is to conceptualise the KAP in zakat application through the application e-zakat system. The discussion about how the KAP framework in zakat management influences social outcomes and public policy is enhanced by the intersectional viewpoint as follows;

Firstly, through an analysis of B40 students’ knowledge, attitudes, and practices (KAP) around zakat, this research illuminates and clarifies how public policies concerning zakat distribution might affect social welfare and access to education. Secondly, this research adopts a methodological approach grounded in the social sciences by utilising the KAP framework. The analysis of B40 students’ attitudes and actions about zakat management in this study adds to our understanding of social phenomena and human behaviour in Islamic philanthropy and economics.
2.0 Conceptual Literature Review

2.1 Principles of zakat management and distribution

This section will capture the literature on zakat management and distribution in Malaysia specifically in higher education. The scope of discussion is the managerial issues in UiTM and the needs of research on the behavioral studies among students as the zakat applicants. Understanding is the initial stage in zakat management and distribution as what has been claimed by the Malaysian Islamic Quality and Management System (MS1900). Before implementing the system, it must first be understood (Basir, Azmi, Ismail, Ibrahim, & Mohamed, 2017). This is the basis on the importance of zakat applicants' comprehension and knowledge of zakat as a component of Islamic virtue in the zakat management system. When distributing zakat, zakat organizations should use best practices to look into and choose zakat receivers who are eligible. Additionally, zakat applicants should be knowledgeable about the different types of zakat schemes, the requirements for recipients, the procedures, the necessary information, and their other responsibilities.

2.2 Zakat management and distribution in Malaysia

Zakat, which had previously been under the administration of the Islamic Religious Councils, is now being managed more professionally through corporatized bodies. While from the aspect of zakat collection the zakat wealth has been expanded, its mechanism has also been improved by using current technology for the convenience of zakat payers. As for the distribution of the fund, the eight groups of recipients have been redefined to suit the current situation in which the disbursement scheme has now been diversified, including consumption as well as capital allocation.

Malaysia on the other hand, has its approach in this regard. Each state in this country is given authority to produce their own zakat law under the supervision of the Islamic Religious Council of the state. This council is given the mandate to handle all zakat affairs including collection, distribution and management of zakat(Ibrahim & Chek, 2020). However, the council can delegate this duty to the institution that is set up specifically for the purpose of managing zakat. For example, in the Federal Territory of Kuala Lumpur, the Council has given mandate to Zakat Collection Center (Pusat Pungutan Zakat Kuala Lumpur) for collecting zakat and to Bayutul Maal for distributing zakat. Different format is applied in Selangor state, in which Lembaga Zakat Selangor (LZS) is given mandate by the Selangor Islamic Religious Council to collect and distribute zakat.

Zakat management has been argued as the most critical aspect in determining the direction of the zakat institutions, as systematic management would ensure the optimization of the zakat. Azmi et al. (2023) highlighted six critical aspects of zakat governance practices, including advertisement of zakat aids, acceptance of applications, application screening, approval of zakat applications, distribution of zakat assistance, and reporting.

2.3 Zakat management and distribution in Higher education institution

Zakat management at UiTM enhances higher education access for financially disadvantaged students. Zakat funds are available at all UiTM branches which offer scholarships that cover essential expenses, enabling financially challenged students to continue their education. To manage zakat funds at UiTM Negeri Sembilan effectively, clear eligibility criteria based on financial need and Islamic guidelines are in place. A document entitled as "Arahan Amanah Zakat UiTM" become the policy which identifies five categories of eligible zakat recipients: 'fakir', 'miskin', 'fi sabillah', 'muallaf', and 'amil'.

As stated in Arahan Amanah UiTM, 'fakir' refers to Muslim students or staff from families lacking basic needs like food and shelter. Criteria include deceased or unemployed fathers, or those who are old and unable to work. Zakat financing covers tuition, study materials, and living expenses. A transparent application process on the e-zakat website ensures equal access to zakat scholarships (Junoh et al., 2023). Eligibility is determined through financial need, academic performance, and potential, targeting only B40 students.

Efficient zakat fund use at UiTM Negeri Sembilan is ensured through regular audits and student assessments (Azli & Yaakob, 2022). Applicants undergo an interview, with final approval from the zakat committee and the rector. Collaboration between zakat managers and educational institutions, like the Memorandum of Understanding (MoU) between UiTM, Majlis Agama Islam Negeri Sembilan (MAINS), and Lembaga Zakat Selangor, enhances zakat funding opportunities. The ZAWAF distributes funds received from staff to students.

Numerous management concerns have been brought up in previous studies on zakat administration in UiTM branches. Among the concerns expressed are (a) insufficient human resources to manage the interview process for zakat applicants (Tarmuji, Malik, Roseline, & Amin, 2022), (b) insufficient zakat funding for the distribution of zakat recipients (Tarmuji et al., 2022), (c) bureaucracy in the process of application(Aziz et al., 2020) and (d) lack of online system(Aziz et al., 2020).

By the way, ZAWAF UiTM Shah Alam's online system enhancements have resolved the aforementioned management concerns. ZAWAF with the collaboration with the Infrastructure Unit UiTM Shah Alam has just launched the e-Zakat system, which is an application system for student. UiTM branches have started to offer the e-zakat system to students. The system auto-calculates family costs and the eligibility of students. Through the data, ZAWAF in UiTM branches will initially review student applications, which are submitted through the Student Affairs Division on the official UiTM portal.

ZAWAF branch additionally chooses a panel of interviewers from among each faculty member's programme coordinators because they have more direct interaction with the students (Junoh et al., 2023). In terms of communication, via email distribution techniques, Facebook, WhatsApp, Telegram, and other comparable media, students will be able to apply for zakat through the e-zakat system. This strategy confirms the past research findings that modern technologies like e-payments and online platforms to streamline zakat payments and administration processes could overcome the complexity(Syahputra et al., 2023). Furthermore, a study’s findings indicate
that the use of digital zakat applications has increased significantly in the three countries that make up the group: Kedah, Kuala Lumpur and Selangor (Saro, Bhari, & Rani, 2023).

There is still a noticeable research gap regarding the KAP of students using the e-Zakat system, particularly in understanding their perceptions, behaviors, and interactions with the e-Zakat platform, despite the advancements in the system's implementation among Malaysian university students, such as the recent launch of the e-Zakat system by ZAWAF UiTM Shah Alam. Muhamad, Sahid, Kamarudin, and Karim (2018) found the positive perception on Zakat Unit (perception on staf, zakat funds received and zakat consumption) in Universiti Teknologi Malaysia but the perceptions are not maneuvered by a theoretical framework of behavioral studies.

In addition, previous research proofs on the students are less sensitive to the early notices distributed by zakat staff. In fact, students also send forms at the last minute and after the closing date for zakat applications. This will delay the interview screening process and have to be continued on a certain date (Aziz et al., 2020). Furthermore, false information documents submitted by students that are not complete or comply with the requirements, such as application forms with false personal information. When the answers given during the interview do not match the data on the form, this case can be identified. The document was not accepted and has to be returned (Aziz et al., 2020).

Therefore, by concentrating on the KAP of zakat recipients at higher education institutions—a significant but little-examined topic in the body of literature—the study adds to the body of current knowledge. This research closes a big knowledge gap in the dynamics of zakat utilization among this group of students by exploring their perceptions, actions, and interactions with the e-Zakat platform.

Furthermore, by examining the theoretical foundations of behavioral studies in forming perceptions as well as illuminating real-world issues related to the application process, like students' notice-taking responsiveness and the authenticity of application submissions, this study helps close this research gap.

3.0 Conceptual Framework and Research Methodology

The conceptual research framework presented in this study delineates the multifaceted exploration of the KAP framework within the context of zakat management and distribution in higher education institutions, focusing on UiTM Negeri Sembilan. The framework encapsulates the interplay between the three core dimensions of KAP, while also considering demographic factors that may influence the comprehensive understanding of zakat management and distribution. The achievement of the objective of this study, the knowledge, attitudes, and behaviors of students applying for zakat as they relate to e-zakat use and zakat management will be conceptualised and shown in this part. To close the gap left by earlier study on the perspective of students on e-zakat application, this framework is anticipated to be used in the zakat research.

3.1 Dimension 1: Knowledge

This dimension looks for the fundamental information held as an elementary learning capacity (Qiquan, 2022). The effort made by the university, the processes, the recipient's category, the length of the zakat application, the eligibility, the frequency of the zakat application, the use of e-zakat through the student portal, and the required paperwork are all included.

3.2 Dimension 2: Attitude

This dimension delves into the perceptions of students' on responses or basic ways of elementary learning (Qiquan, 2022). This dimension assesses students' motivation, perceiveeness on e-zakat usage as user-friendly, fast — spreading of information, clear instruction, accessibility of student portal, suitability of application time and document preparation.

3.3 Dimension 3: Practices

This dimension encompasses practices such as process and methods as well as information-seeking behaviors (Qiquan, 2022). The utilization of e-zakat platforms, participation in interview processes, and the utilization of received zakat funds. Practices are an outcome of knowledge and attitudes and reflect the practical manifestation of students' engagement with the zakat system.

3.4 Demographic Factors

Intertwined within the framework are demographic factors, including age, gender, and socioeconomic background. These factors are considered as potential influencers that may moderate or mediate the relationships between knowledge, attitudes, and practices. Demographic variables can shed light on variations in how different subgroups of B40 students perceive and interact with the zakat system, contributing to a nuanced understanding of the phenomenon.

3.5 Comprehensive Understanding

In the context of this research framework, "Comprehensive Understanding" serves as the dependent variable representing the holistic grasp that B40 students at UiTM Negeri Sembilan have concerning zakat management. This encompasses not just factual knowledge, but also an in-depth understanding of the systems, processes, and ethical considerations surrounding zakat distribution. It's the result of a complex interplay between individual and KAP concerning zakat. Comprehensive Understanding could manifest in various ways, such as the ability to navigate zakat systems efficiently, make informed decisions about zakat eligibility and usage, and critically evaluate the fairness and effectiveness of zakat management.
By positioning it as the dependent variable, the research aims to dissect how different facets of KAP contribute to forming this overarching understanding, all while accounting for the moderating effects of demographic factors. The potential for sample bias is one of our study's limitations because we only looked at B40 students at UiTM Negeri Sembilan. This could limit how far our findings can be applied to other populations.

Figure 1 Conceptual Framework Exploring the Influence of Knowledge, Attitude, and Practices (KAP) on the Comprehensive Understanding of Zakat Management among B40 Students, Controlled for Demographic Factors

4.0 Finding
As we previously noted, among of the IT resources that have assisted UiTM branches with their zakat management issues are e-zakat, the HEP student portal, and the automatic calculation built into e-zakat. Less study has, however, been done on behavioural studies that examine how users perceive and are aware of these IT characteristics. The behavioural theory is not frequently employed in zakat management research, and there are not enough behavioural studies utilising it. A behavioural theory known as KAP can be applied to examine how a certain group of individuals learns new abilities in an unfamiliar environment. The study's findings will provide a clear picture of a suitable theory that zakat management researchers may utilise to assess how well their students understand how to apply zakat through e-zakat. The three observable and quantitative behavioural patterns in this KAP theory of zakat management were identified. When the KAP theory is applied to zakat applicants, the ZAWAF can ascertain student B40's level of understanding regarding the zakat fund at UiTM, their learning styles and answers to e-zakat, and their practices—that is, how they behave after obtaining the zakat funds. The comprehensive approach, adaptability, diagnostic tool, predictive capability, and multidisciplinary integration of KAP are its strong points in zakat management.

5.0 Discussion
These concepts—data analytics, behavioural economics, impact investing, and digital transformation—were developed from the KAP study in zakat management. These ideas are now considered cutting edge. The study has consequences for policy makers, the marginalised population, UiTM as a higher education institution, and the Zakat organisation (ZAWAF). Policymakers can use research findings to inform decisions on social welfare, economic development, and poverty alleviation. By doing this, they can provide the environment required for zakat organisations to flourish and meet their socioeconomic objectives. Modern technologies, industry best practices, and research-backed interventions can be implemented by zakat organisations, or ZAWAF, to expedite the zakat collection, distribution, and utilisation processes and enhance beneficiary outcomes. Expertise in zakat management can be incorporated by UiTM into research projects, curricula, and community engagement initiatives.

6.0 Conclusion and recommendation
The conceptual research framework provides a structured lens through which the complex dynamics of the KAP framework within zakat management and distribution can be comprehensively explored. It captures the interplay between knowledge, attitudes, practices, and demographic factors, contributing to a holistic understanding of B40 students’ engagement with the zakat system at UiTM Negeri Sembilan. For running this research model, a mixed-methods approach combining both quantitative and qualitative research could be highly effective. Initially, a cross-sectional survey can be administered to a statistically significant sample of B40 students at UiTM Negeri Sembilan. This survey would aim to measure the dimensions of Knowledge, Attitude, and Practices (KAP) regarding zakat management, as well as gather demographic data. Likert scale questions can be used for the KAP dimensions, while multiple-choice questions can capture demographic information. In parallel, focus group discussions or one-on-one interviews could provide a qualitative understanding of the ‘Comprehensive Understanding’ dimension. This would involve a smaller, but more focused, sample of students discussing their
holistic experience and understanding of zakat management. For data analysis, Structural Equation Modeling (SEM) can be employed to evaluate the causal relationships among Comprehensive Understanding, KAP, and Demographic Factors.

Acknowledgements

We are grateful for the grant’s funding, which was provided by Unit Zakat, Sedekah dan Wakaf (ZAWAF) 600-TNCPI 5/3/DDN (05) (061/2023), UiTM Negeri Sembilan.

Paper Contribution to Related Field of Study

This study contributes the implementation of KAP framework on zakat management and distribution to others zakat unit in UiTM campuses.

References


