

# Perceptions on E-Zakat Advancement Distribution Concept Among UiTM Melaka Staff: A Qualitative Study

Dziauddin Sharif

Akademi Pengajian Islam Kontemporari (ACIS), UiTM Caw. Melaka  
Email: dziau646@uitm.edu.my

Mohd Faizal P. Rameli

Akademi Pengajian Islam Kontemporari (ACIS), UiTM Caw. Melaka  
Corresponding Email: faizal061@uitm.edu.my

Noorfazreen Mohd Aris, Sarah Dina Mohd Adnan, Mariam  
Farhana Md Nasir, Sharipah Amirah Abas

Akademi Pengajian Islam Kontemporari (ACIS), UiTM Caw. Melaka  
Email: noor\_areen@uitm.edu.my, sarahdina@uitm.edu.my, mariamfarhana@uitm.edu.my,  
sharipahamirah@uitm.edu.my

To Link this Article: <http://dx.doi.org/10.6007/IJAREMS/v11-i3/15253>

DOI:10.6007/IJAREMS/v11-i3/15253

*Published Online:* 17 September 2022

## Abstract

Zakat distribution is often being a polemic in society. The ineffectiveness of assistance to asnaf is seen as the dominant factor that justifies the notion of the inefficiency of zakat distribution. This perception makes muzakki reluctant to pay zakat to the authorities even though there is a view that zakat is obliged to be paid to the institution rather than directly to the asnaf. Hence, this paper will discuss the trend of perception in general on the concept of online distribution mechanisms, as an alternative to conventional distribution as practiced today. Through this mechanism, muzakki have certain liberty in choosing asnaf to help them out, but it still recognizes the role of the authority in profiling asnaf qualification. In addition, this study will also illustrate the views of the scholars in elaborating some of the laws relating to the distribution of zakat. To that end, the highlights of fiqh (Islamic Jurisdiction) study and interviews with several respondents of UiTM staff from various fields were conducted. Preliminary studies have found that most respondents agree with the recommendations regarding the distribution concepts offered as there is flexibility and freedom in the aspect of distribution to be given to the muzakki, but some other aspects such as the consistency in acceptance of the entire asnaf category should be further considered to ensure the primary goal of zakat is reached.

**Keywords:** Perceptions, E-Zakat, Innovation, IDC, Zakat Payer

## Introduction

Zakat is an important instrument in the development of the Muslim economy. The obligation of its implementation has repeatedly mentioned in the Quran and al-Hadith until it become made part of the pillars in Islam. However, the awareness of the payment of zakat among Muslims to authorities such as Baitulmal and the State Zakat Collection Center is average because of some of the current polemics such as the distribution of zakat to the *asnaf*. Public perceptions still feel that authorities need to be innovative in enhancing their capabilities in distribution and not only depend on third parties such as village development committee (JKKK) or State Development & Coordination Committee (JAPERUN) in delivering assistance, not to mention about receiving applications from *asnaf* themselves. Hence, practical approaches such as direct payment methods by *muzakki* to *asnaf* will be introduced by considering the role of the Baitulmal and the State Zakat Collection Center as system administrators. With the system going forward, *muzakki* will gain some freedom in choosing *asnaf* list name as provided by the authority database. This is because the *asnaf* will be filed, filtered, and categorized by Baitulmal and the State Zakat Collection Center according to state, district, and area where the *asnaf* resides.

## Legal Distribution of Zakat

The evidence of *asnaf* category has been clearly stated in surah al-Taubah verse 60. In this verse, Allah explains eight groups of people entitled to receive zakat namely *al-fuqara'*, *al-masakin*, *al-'amil*, *al-muallaf*, *al-gharimin*, *al-riqab*, *fi sabilillah* and *ibn sabil*. Each zakat fund must be distributed to these eight groups, called *asnaf*. However, the question arises from this *asnaf* categorization is whether the zakat should be distributed equally to all *asnaf*? The debate on this issue can be seen in two opinions delivered by muslim scholars. The Shafie School obliges the distribution of zakat to all *asnaf* category as stated in the surah al-Taubah. However, if there is a difficulty in representative (*amil*) to identify the eight categories of *asnaf*, the distribution of zakat can be conducted by at least three categories of them and this includes *amil* itself. Contrary to the views of the Hanafi, Maliki and Hanbali schools who say that zakat can be distributed only one category at one time. Based on this debate, the implementation of payment according to Shafie school of view is more appropriate. Therefore, the distribution of zakat should be made either to all categories or at least three of them. If looking at the current context, the problem of identifying *asnaf* is no longer a big challenge (Azizuddin et al., 2021).

## The Role of Authority

The scholars from Syafie, Hanafi and some of Maliki agree that the rulers have the power to collect and distribute zakat of livestock, crops and fruits (Al-Nawawi, 1996; Mughniyya, n.d.). If the government asks the zakat to be fulfilled, it is obligatory for the people to pay to them (Al-Syarbini, 1933). Nevertheless, some of the Maliki scholars opined that if the government's implementation is not fair and if *muzakki* concern about the property that does not reach to the *asnaf*, the property owners can distribute their zakat directly.

The scholar of Hanbali said that property owners can distribute by themselves, so that they feel more self-assured that their zakat will reach the right person. It is understandable that the scholar from Hanbali and Imam Ahmad give freedom to *muzakki* whether to distribute zakat directly or to hand it over to the government. If given to the government, then zakat and job opportunities to *amil* have been established (Al-Zuhaili, 1989).

Other zakat property such as currency and business properties can distribute by muzakki themselves according to the scholars from Shafie. This rules as same as distribution of zkat fitrah (Al-Syarbini, 1933). The ruling is based on what Allah says

*“Take some of their wealth into charity, so that you may purify them and purify them (from bad habits) ...”* (al-Taubah, 9: 103)

To ensure zakat property that is taken from the public can be channeled to the eligible *asnaf*, then the government is obliged to send an independent, fair, trust and siqah representative (*amil*) as the matter of zakat is the right of the people (Al-Zuhaili, 1989). Allah says : *“And they (belong to) the property, are the rightful owners. For the poor who ask and the poor who refrain from (ask)”*. (al-Ma’arij, 25-26)

Based on the above explanation, there is a ruling or opinion of *fiqh* scholar that does allow *muzakki* to distribute zakat by themselves to *asnaf*. *Muzakki* are given the freedom to distribute their property to eligible *asnaf* or through authority.

### Literature Review

The effectiveness of Zakat administration is linked to a number of factors, including the distribution system, the administrator's quality and professionalism, and the transparency of the charity's governance (Mulyadi et al., 2018) Although there is a ruling about to pay zakat to the authorities, however, the perception of the public on the average performance of the authority's capability in making effective distribution, makes some individuals paying zakat directly to *asnaf*. Constant polemics between zakat distributions by authorities and direct payments to *asnaf* by *muzakki* cause this study relevant to review about the ruling of zakat distribution and the community perception survey.

### Zakat Management Online

Zakat must be well-managed, progressive, and innovative to support people in need while adhering to Sharia's rules. Zakat payments are traditionally made at a Zakat counter in a Zakat office or through a Zakat representative in a mosque. In this age of globalization, the process in Zakat systems has evolved because of the rapid advancement of technology and innovation. It is bringing significant benefits to both Zakat systems and Zakat payers. The online payment mechanism is easier and is expected to encourage rich people for more enthusiastically paying zakat (Mulyadi et al., 2018). Zakat management must be done using modern technology such as the internet, and if there is environmental damage, payment agreements and distribution must be done face to face (Gunardi, 2021). In addition, the use of advanced technology in the collecting and distribution of zakat funds can help to improve zakat management, hence reducing poverty (Nor et al., 2021). For example, Covid-19 pandemic that happened in 2020 shows online things is very important. When faced that pandemic, zakat management necessitates a progressive and innovative approach (Gunardi, 2021).

Malaysia has succeeded in institutionalizing zakat and utilizing technology to make zakat calculation and payment easier. In order to foster confidence, several governments, particularly Selangor and Kuala Lumpur, have made zakat money collected and distributed available online (Migdad, 2019). Some studies on zakat management using online applications have been carried out earlier at the perspective of zakat payers. Khadijah et al (2012) examines the perception of LZS website users on payment of zakat online. This study uses a sample with a total of 385 respondents consisting of members on the official Facebook page of LZS as well as public and private servants in Selangor. The respondents' perceptions level

was measured using the Technology Acceptance Model instrument developed by Davis (1989) and analyzed according to researcher's suitability. Respondents' perceptions are broken down into usefulness, ease of use and trust. The results show that the perception of LZS zakat website on payment of zakat online was high (49.6%) followed by moderate level (48.6%) and only 1.8% gave low perception.

Meanwhile the study by Noorhayati (2011) highlighted the payment of zakat via online. This study used a sample of 130 researches comprising public and private sector employees. Generally, this study aims to know the perception of consumers towards paying zakat via online by testing the relationship between consumer perceptions and benefits of use, ease of use, behavioral control, and trust. The result shows that there is a positive relationship between user perceptions and benefits. In addition, the findings also found that there was a low positive correlation between consumer perception and ease of use (Noorhayati, 2011). Research also shows that there is a positive relationship between consumer perception and behavior control. Finally, analysis results show that there is a low positive relationship between perceptions of users and beliefs. She also found that respondents' perception of payment of zakat online was low. Zakat payers' interest in paying zakat through zakat agencies is influenced by the transparency of Zakat Institutions in managing zakat funds and the digitalization of zakat services (Antonio et al., 2020). From previous studies, some improvements can be made where researchers find space to test from aspects of zakat recipients and ICT usage than ever before.

### **Zakat Distribution System**

Malaysia is divided into 13 states and three federal regions, each with its own Sultan and religious council in charge of collecting and disbursing zakat. Malaysia has developed a system for collecting and distributing zakat that is not confined to other zakat-collecting entities created by individuals or organizations (Migdad, 2019). The aspect of zakat distribution has always been an issue that is often discussed by scholars of zakat. Although the amount of zakat collections is increasing every year because of the awareness of *muzakki* in implementing this third pillar of Islam, the amount of zakat distributed to asnaf is not as much as the total amount of collection (Asri et al., 2017). For example, zakat funds in four states (Selangor, Negeri Sembilan, Perak and Kedah) between 1990 and 2001 were not fully distributed (Hairi, 2009). On average only 69% of zakat funds in all four states are distributed to asnaf. Selangor recorded a high percentage of distribution during the period of 80%. Meanwhile, from year 2003 until 2007, there has been an increase in the percentage distribution of zakat in most states, especially in four states, which recorded the percentage of zakat distribution over 100 percent (Asri et al., 2017).

When fully researched and maximized, zakat will have a significant impact on poverty alleviation. Several steps are carried out in the distribution of zakat funds to assess the eligibility of zakat recipients (beneficiaries). Nor et al (2021) state that system of zakat must be improved to ensure that it is effective and achieves the goal of zakat, which is to provide for societal welfare. A blockchain is essentially a database record or notebooks for all digital transactions or events that have been executed and shared among participants. Blockchain has a positive impact on zakat payouts since it is more effective, easier to use, and rapid. Accessibility to a list of zakat payers on a dedicated website, as well as open access to a list of zakat recipients, can help zakat organizations improve payer confidence. This would promote transparency and allow zakat payers to evaluate how their money is used and distributed by zakat institutions (Owoyemi, 2020). Zakat institutions will benefit from the use of blockchain

to improve their governance structure. Zakat payers will understand how zakat is distributed and spent. Through effective governance, it will improve the role of accountability in zakat payment. As a result, collection will rise, and the economic standing of Muslims in Malaysia will improve.

### **Muzakki's Perception**

The efficiency of zakat institution management in managing zakat funds varies according to state (Hairunnizam et al., 2009). Inefficient management and unsupportive distribution methods are the two factors increase public dissatisfaction with zakat institutions. Among the examples of frequent issues raised related to distribution by zakat institutions are bureaucracy and difference amount of zakat that *asnaf* of the same category received. These two issues are among the factors that cause *muzakki* to pay zakat directly to *asnaf*. While the percentage of *muzakki* pay zakat through formal institutions is higher (53%) than direct payment to *asnaf* or informal institutions (47%), this study shows that, there is a tendency for *muzakki* to pay zakat through informal institutions (Hairunnizam et al., 2009). This study also shows the satisfaction towards the State Zakat Collection Center influence the payment methods of zakat conducted by *muzakki*. The higher the level of *muzakki*'s satisfaction towards zakat institutions' management, the higher the level of their compliance to pay zakat to the authority.

Zakat is public money tied to faith that must be used in specified ways. In order to gain public trust, there must be transparency (Migdad, 2019). Antonio et al (2020) found a relation between transparency and the *muzakki*'s interest. Antonio et al (2020) urged that more transparent the zakat management is, the more *muzakki* will want to pay their zakat through it. When trust between zakat payers and collectors is eroded, it undermines the payers' desire to donate zakat to the zakat collectors (state or zakat agency). The distribution of zakat, and believes that when there is a crisis of confidence between the payer and zakat agency, delivering zakat directly to the beneficiaries is a valid option (Owoyemi, 2020).

As the status of many zakat institutions nowadays become a private body and thus cause the increasing efficiency in term of the using technology, has facilitates them to identify and distribute zakat to *asnaf*. Otherwise, *muzakki* will assume zakat institution's ability of distribution as the authority that is not done well, fair, and thorough that lead to leakage or loophole in zakat collection mechanism. This situation will eventually cause the *muzakki* to distribute zakat directly to *asnaf*. If this happens, the distribution will move backward that they only focus on one category and ignore the others. As a result, justice in the distribution is hardly to perform and the primary goal of zakat will not be achieved. The right of other *asnaf* category such as *muallaf*, *fi sabilillah*, *ibn sabil*, *al-riqab* and others that are usually identified by the authority will not be defended (Kashim et al., 2021).

Although the amount of zakat collection in all states in Malaysia is constantly increasing, the amount of distribution is not much (Kashim et al., 2021). All the states that distribute zakat have a lot of excess of zakat funds that are not distributed. This situation shows that zakat distribution is not at an optimal level. Nevertheless, the excess of this distribution is due to the lack of distribution to other *asnaf* categories than the poor and *amil*. As such, zakat institutions should perform their duties and responsibilities better in distributing zakat to all *asnaf* because they have a lot of information regarding *asnaf* than individuals. The survey conducted in 2010 also showed that most respondents were dissatisfied with the distribution of zakat by the authority (57.6%) mainly Selangor, Federal Territory of Kuala Lumpur, Johor, and Penang. Among the causes of dissatisfaction are unclear distribution methods, non-

exhaustive distribution information (Kashim et al., 2021), an unsystematic method of zakat distribution and persistent poverty (Fikhriah & Faizah, 2020). Generally, respondents or *muzakki* expect that the zakat institution not only devotes only to some category of *asnaf*, but the distribution should be extended to other categories. Therefore, the more efficient way to distribute zakat is to be realized and to be implemented in better way.

The concept of e-zakat online distribution as the innovational distribution concept (IDC) There are not many studies related to the use of technology devoted to the payment of zakat directly to *asnaf*. However, a preliminary study by Dziauddin et al (2017) states that there is a tendency for zakat payers to pay directly to *asnaf* rather than to zakat centers. However, these tendencies do not reach the stage where they do not recognize the role of the center of zakat as a powerful body in the affairs of zakat distribution to *asnaf*.

The concept of online distribution is the concept where money transfer method is used via online from *muzakki* to *asnaf* account that their names are in the authority's database. Before that, the list name of *asnaf* is being profiled, filtered, and categorized by Baitulmal and zakat collection center as the authority. This is to ensure those who are truly eligible are on the list. This transfer method adopts a similar transfer concept provided by current internet banking system such as Maybank2U, CIMB Clicks and the like. This money transfers via online give *muzakki's* autonomy to make choices to which kind of *asnaf* they wanted to pay and give them the opportunity to make a direct transfer payment to the *asnaf* bank account. Their choices of *asnaf* are according to the districts and areas in which the *asnaf* reside. Once the transfer is made to the selected *asnaf*, they will receive receipt of payment and they will know the money absolutely goes to *asnaf*. The *asnaf* continue to receive zakat from other *muzakki* until

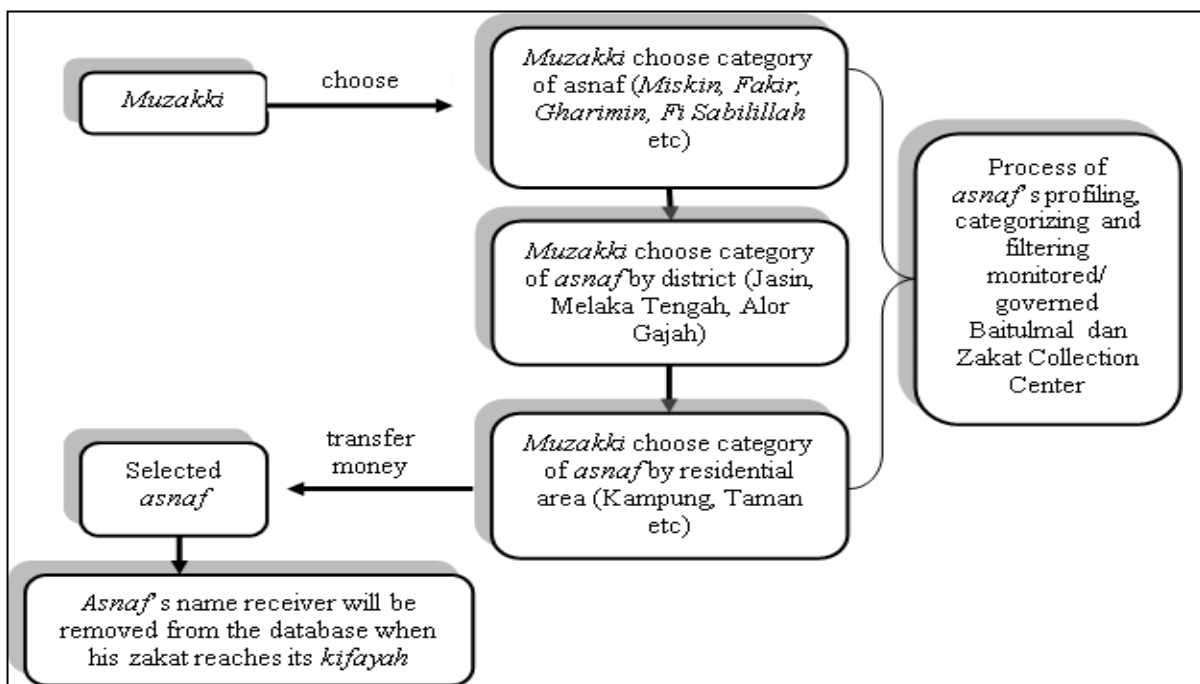


Figure 1: Zakat Distribution Concepts Online

their *kifayah* reaches the limit and after that, their name will then be removed from the list of that year.



### Methodology

Discourse can be understood as a stretch or language flexibility that contains several verses that are interconnected with one another. It not only involves the content of certain ideas, but how the idea fills a place, situation, or task they are doing (Cook, 1989). This means that the same idea may change as it is influenced by the diversity of factors as stated (place, condition, task). In response to the perception of a new concept, this paper has adopted a discourse analysis method as suggested by (Cook, 1989).

### Data Collection

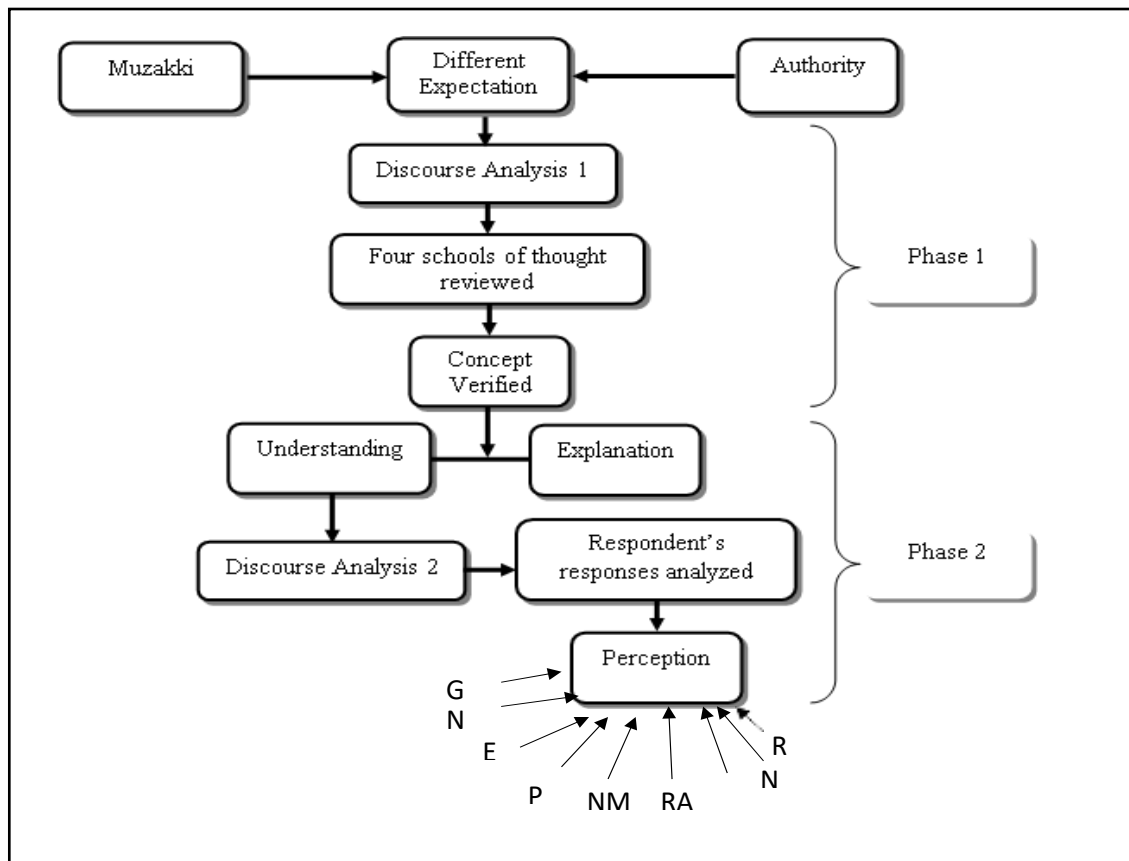
The data obtained from the *fiqh* manuscripts that expose various views and enlightenment of *fiqh* schools regarding the topic of discussion. The selected manuscripts are al-Minhaj al-Talibin (Al-Nawawi, 1996), Muqni al-Muhtaj (Al-Syarbini, 1933), and Fiqh al-Islami wa Adillatuh (Al-Zuhaili, 1989). The selection of the book is based on the contents of the book, which illustrates the diversity of views in the four main schools namely Hanafi, Maliki, Shafie and Hanbali. The use of the manuscript is very significant in validating the compliance from the point of syariah about zakat payment practices that are made directly to the *asnaf*. The data also collected from the interview sessions with 20 respondents identified as *muzakki*. The survey included two issues: one asked about existing distribution system (EDS); the other asked the innovational distribution concept (IDC). The discourse method is also applied during interviews where content screening, ideas, responses, and suggestions are gathered to measure their perception of the proposed IDC. In this session, their perception of EDS and the proposed IDC will be identified based on their level of understanding and interpretation of the concept of online zakat distribution.

The diversity of respondents' perceptions will determine how far the concept of IDC is significant and relevant. In this case, the perception of UiTM staff is measured based on the extent to which the investigators can explain the effectiveness of the new concept of IDC and how respondents can understand the journey and description of the concept. Meanwhile, the questions during interviews are designed to justify the measurement of their general knowledge, satisfaction, practices, preferences, mechanism, the role of authority, efficiency and the recognition of each role of *muzakki* and zakat authority. The responses will be classified in term of counted words (Cook, 1989) that direct to either positive or negative connotation. For instance, the identified positive connotation from the responses are "*satisfied, good, strongly agree, convincing, effective, not problematic*" while the identified negative connotation such as "*less agree, not transparent, not comprehensive, less functional, weak, difficult*" and so on.

### Data Analysis

The text of manuscripts and responses of the interviews were examined based on structural analysis to identify the generic construct using Cook (1989)'s stretches of language perceived to be meaningful, unified and purposive. Cook (1989)'s structure was selected because it is very close to the steps put forward by a researcher from the discourse community of language use and satisfaction of zakat. The contents of the textual manuscripts were further examined to identify the highlighted concept of zakat distribution used to direct pay to *asnaf*. Al-Zuhaili (1989) exemplified the allowable concept of zakat directly to *asnaf*, however, the role of the authority is still being respected through zakat centers' *asnaf* database and this is what majority of scholars agreed upon, to recognize the authority of zakat (Al-Nawawi, 1996; Al-

Syarbini, 1933). At this stage, the verified concept of online zakat distribution is settled at phase 1 (refer figure 2) The next phase is getting responses from the interviews.



**Figure 2: The process of generating perception on concept of zakat distribution's**

The concept of IDC is explained to the interviewees for their understanding and thus, the answers are well directed and precise as needed. The responses were analyzed to examine a trending either positively or negatively accepted. The number of words that have been formatted were categorized as GN, ES, EP, PF, NM, RA, NS, NE, and RR. This category refers to the justification of the question submitted to the respondent, and their answers will also be analyzed according to the classification. This is based on the continuous stretch of language that eventually often constituting a coherent unit. In determining the tendency to a perception, the large number of words to a connotation would be considered as the weight of the tendency. For instance, the score shown by generic structure of GN (gaining knowledge), IM (IDC mechanism), RA (role of authority) and IS (IDC satisfaction) are large and hence, some indicators of perception can be manifested.

In addition, the practice of zakat distribution through *amil* and direct donation to *asnaf* is also being detailed to clarify the current law's polemics. It can also support the new concept of online distribution as showed in Figure 2.

### Results and Discussion

The findings show that there are different perceptions between the existing system and the new concept of online zakat distribution. The following is a list of studies according to the existing system and the new concept of zakat distribution.



### Perception of Existing Distribution System

Based on the interviews conducted, the perception of zakat distribution by PPZ and Baitulmal is mixed between satisfactory and less satisfactory. However, 55% or 11 of the surveyed respondents found that the performance of PPZ and Baitulmal was less satisfactory and the need to do more improvement. This negative perception exists because of several factors: the weaknesses in management and systems (R1, R6, R12, R13 and R14), as there is no coordination between states in terms of collection and distribution. This is because some zakat institutions are only involved in the collection process and some are involved with distribution (R13, R15), lack of promotion (R7) and dubious distribution of zakat management (R6, R7, R8, R9, R10 and R11). It is found that distribution management weaknesses are a major factor in the existence of this negative perception that influences the tendency of zakat payers to make payments directly to asnaf. A part of interview transcription manifests the perceptions of several respondents:

*"Feeling dissatisfied, especially in terms of distribution. It felt like there was an inaccuracy in the distribution as it was found that many still live in distress." (R6, R16)*

*"Feeling dissatisfied. Many procedures are difficult for asnaf to accept zakat." (R10)*

*"I am more satisfied and confident to make my own payments directly to the asnaf consisting of relatives and surrounding communities" (R9, R16, R17)*

*"Disagree with the existence of Zakat Institutions that exist today, for not performing well in terms of distribution" (R11)*

This suggests the weaknesses in terms of distribution management have caused them to dissatisfied and doubt toward the authority. Satisfaction will be achieved if they are able to know where zakat is distributed goes to. Only then, the tendency of commitment to pay zakat to the authority will increase. This can be seen by following transcription:

*"Want zakat institutions to prepare detailed statements regarding zakat money. Documentation is very important" (R6, R19)*

*"Want a detailed spending statement. We want effective distribution management" (R7)*

*"Not satisfied with the method of distribution of zakat today, as they are only actively promoting collection methods, but do not tell how the distribution method is done" (R11)*

*"Not satisfied because there are asnaf who did not receive the distribution" (R13)*

*"Agree by current way of distribution, however it is a matter of... it is just the distribution is not reaching the target" (R12)*

*"Non-aligned distribution forms" (R12, R13 and R19)*

### Perception to the New Concept of Online Distribution

The concept of online zakat distribution is seen to be very timely to ensure the effective management of zakat distribution. The concept of online zakat distribution is not only facilitating and satisfying muzakki but more importantly, to increase their confidence in zakat collection centers. In addition, negative perceptions of zakat collection centers can also be overcome as well as the increases of zakat collections centers' credibility. This is because muzakki are given certain power of autonomy to choose asnaf based on the data provided by zakat collection centers or Baitulmal. Although zakat payers are given space to choose asnaf they like, however, trust is given to the center of zakat in dealing with asnaf database. Zakat collection centers are still having the power to identify the asnaf qualification of each state.

*"It is better to have zakat institutions as they can identify asnaf according to these criteria" (R6)*

*"Zakat should be distributed to institutions, because asnaf is not a" (R11, R14, R15, and R19)*

"Need to refer to the fatwa to implement it" (R12 and R13)

Additionally, the system will not cause any incompatibility in asnaf areas that have been profiled and categorized as recorded on R2, R4 and R5.

"The system should be transparent and uniform, meaning no area can be more than any other area" (R3, R4 and R5)

Therefore, there is no doubt about the flow of zakat money that has been issued and there is no room for questioning the transparency of the zakat center in managing the distribution. The interview results show a positive perception of the proposed online zakat distribution concept:

"Strongly agree. The best mechanism but on condition of ensuring the infrastructure of all parties is good. Payer (muzakki) and Zakat Centers can access online and there are bank accounts for asnaf stated online..." (R7, R16 and R17)

"Strongly agree. A convincing mechanism of zakat payers and its impact on asnaf" (R9)

"Strongly agree. Effective mechanisms should be developed in society through zakat and facilitates asnaf" (R10)

## Conclusion

The new concept of online zakat distribution receives a positive response among UiTM staff when 85% agree if it is implemented. However, fundamental issues such as transparency, safety, and the degree of distribution between regions and *Asnaf* categories should be prioritized before they can be implemented. The average respondents welcomed the concept as it enhanced the credibility and tendency of the payers to zakat collection centers and at the same time, *Muzakkis* were given the freedom to channel them directly to the *Asnaf*.

The implementation of online zakat distribution is a new dimension in improving the efficiency of zakat distribution to zakat recipients. It is in line with the objective of implementing a cashless system by government institutions in Malaysia. In addition, it is seen as a very easy, simple, and more transparent approach. The implementation of E-Zakat is believed to increase the trust of zakat payers towards the authorities in the management of zakat funds in Malaysia.

## Acknowledgement

Thanks to the Ministry of Higher Education Malaysia (MOHE) for approving and fully funding this study under the Fundamental Research Grant Scheme (FRGS), Research Code: 600-IRMI/FRGS 5/3 (247/2019).

## Corresponding Author

Mohd Faizal P. Rameli, Senior Lecturer, Academy of Contemporary Islamic Studies (ACIS), UiTM Cawangan Melaka, Malaysia.

Corresponding Email: faizal061@uitm.edu.my

## References

Al-Nawawi. (1996). *al-Minhaj al-Talibin*. Dar Ibn Hazm.

Al-Syarbini. (1933). *Mughni al-Muhtaj*. Sharikat wa-Maṭba'at Muṣṭafá al-Bābī al-Ḥalabī.

Al-Zuhaili, W. (1989). *al-Fiqh al-Islami wa Adillatuhu* (3rd ed.). Dar al-Fikr.

Antonio, M. S., Laela, S. F., & Al Ghifari, D. M. (2020). Optimizing Zakat Collection in the Digital Era: Muzakki's perception. *Jurnal Dinamika Akuntansi Dan Bisnis*, 7(2), 235–254. <https://doi.org/10.24815/jdab.v7i2.16597>

- Cook, G. (1989). *Discourse*. Oxford University Press.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 318–340.
- Dziauddin, S., Norajila, C. M., Nor Azlina, A. W., Norafifah, A. H., & Rawi, N. (2017). Syariah Reviews on Zakat Fund Distribution: A Case of TAPEM (Tabung Amanah Pendidikan Melaka). In M. N. Abd Halim, N. Rawi, A. R. Mohamed Saladin, S. Dziauddin, R. Noormala, & J. Fuadah (Eds.), *5th South East Asia International Islamic Philanthropy Conference 2017 (5th SEAIPC2017)* (pp. 197–203). Center for Islamic Philanthropy and Social Finance (CIPSF), Universiti Teknologi MARA.
- Gunardi, S. (2021). *The Management of Zakat Based on Fiqh of Darurat towards the Development of Islamic Digital Economy in Malaysia Post-Covid-19 Pandemic*. 12(8), 1045–1056.
- Hairunnizam, W., Sanep, A., & Radiah, A. K. (2009). Pengagihan Zakat oleh Institusi Zakat kepada Lapan asnaf: Kajian di Malaysia. *Seminar Kebangsaan Ekonomi Islam 2008/09*, 1–17.
- Khadijah, M., Daud, M. A., Husniyah, A. R., & Shobihah, D. A. A. (2012). Penggunaan Laman Web Zakat LZS dan Pembayaran Zakat secara Online. *Seminar Isi-Isu Kontemporari Zakat Di Malaysia*, 30–42.
- Hairi, M. H. (2009). *Keberkesanan Sistem Agihan Zakat: Suatu Pandangan Awal*. Project Report. Faculty of Accountancy, Sintok. (Unpublished)
- Migdad, A. (2019). Managing Zakat Through Institutions: Case of Malaysia. *International Journal of Islamic Economics and Finance Studies*, 28–44. <https://doi.org/10.25272/ijisef.519228>
- Kashim, M. M. I. A., Adnan, M. N. I., Adnan, M. H., & Adnan, M. N. I. (2021). Law Enforcement Principle in Islamic Ruling on Zakat Distribution to Transsexuals, Prostitutes and Gigolos. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, 6(6), 215–224. <https://doi.org/10.47405/mjssh.v6i6.794>.
- Nor, M. S., Abdul-Majid, M., & Esrati, S. N. (2021). The role of blockchain technology in enhancing Islamic social finance: the case of Zakah management in Malaysia. *Foresight*, 23(5), 509–527. <https://doi.org/10.1108/FS-06-2020-0058>
- Mughniyya, M. J. (n.d.). *The Five Schools of Islamic Law*. Al-Islam.Org. Retrieved July 28, 2022, from <https://www.al-islam.org/five-schools-islamic-law-muhammad-jawad-mughniyya/zakat>
- Mulyadi, Hakim, A. R., Mulazid, A. S., Supriyono, & Meiria, E. (2018). E-Zakat: Redesign the Collection and Distribution of Zakat. *KnE Social Sciences*, 3(8), 433. <https://doi.org/10.18502/kss.v3i8.2525>
- Noorhayati, A. H. (2011). *Customers' Perception of Online Zakat Payment Between Government and Private Sector Employees*. Universiti Utara Malaysia.
- Fikhriah, N. T., & Faizah, N. O. (2020). Effectiveness of Zakat Collection and Distribution of Zakat Counter at Higher Learning Institution. *International Journal of Islamic Economics and Finance Research*, 3(2), 2636–9419.
- Owoyemi, M. Y. (2020). Zakat management: The crisis of confidence in zakat agencies and the legality of giving zakat directly to the poor. *Journal of Islamic Accounting and Business Research*, 11(2), 498–510. <https://doi.org/10.1108/JIABR-07-2017-0097>