The Effect of Zakat Awareness on Zakat Contribution during Covid-19 Pandemic: A Preliminary Analysis

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Abstract

Purpose: This study tries to examine the reaction of zakat contributors during the pandemic. Do they act as a responsibility or eligibility? If it is about responsibility, he or she might contribute the zakat in whatever situation. Then, for eligibility, it will be another result.

Design/methodology/approach: This study utilises the descriptive research design, and precisely, the cross-sectional approach. A structured self-administered questionnaire was developed to analyse the influence of zakat awareness (zakat obligation and zakat nisab[1]) on the zakat contribution during the Covid-19 pandemic. A total of 63 respondents took part in this preliminary study.

Findings: Results revealed a none significant relationship between zakat awareness (zakat obligation and zakat nisab) and zakat contribution. The analysis implies that despite the pandemic, the majority of the zakat payers still pay their zakat, as usual, indicating the non-awareness of the zakat nisab pre-conditions

Practical implications: Zakat contribution determines zakat allocation. A high zakat contribution benefits the zakat receiver. However, an unpredicted situation could cause the contributor eligibility to become ineligible, such as the Covid-19 pandemic.

Originality/value: Research on zakat contribution during the pandemic still has a rare observation. Under the knowledge construct, this study put an item known as nisab (a minimum amount of wealth or possession). A previous study posits that a higher nisab leads to a lower zakat collection. Though, this study shows that the result is insignificant. Therefore, this study contributes to the awareness of zakat contribution without coercion, specifically during the Covid-19 pandemic.

Keywords: zakat, zakat nisab, zakat contribution, awareness, Covid-19,

Introduction

A Covid-19 pandemic could be an unlisted exogenous factor in most analyses. This has brought zakat contribution and collection into a discussion. How do the regular zakat contributors react to this situation? Supposedly, it should influence the zakat contribution nisab, and less zakat collection is expected. However, concerning zakat obligatory, the religious facet gives a stern warning to all Muslims to pay their zakat once they meet the necessary criteria of surplus wealth. Therefore, religiosity could guide the Muslims to follow Allah's order in their daily activities, especially in fulfilling their zakat obligation (Idris et al., 2012), reflecting a positive and significant relationship between religion and behaviour (Alam et al., 2012).

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[1] Referring to the changes of the nisab value annually

Unfortunately, Muslim communities were reported as still unaware and unclear about the conditions of zakat (Khamis et al., 2014). This is truly sad because the level of understanding of Islamic principles is supposed to be among the factor influencing zakat payment intention (Johari et al., 2014). It is also weird that some Muslims assume that the zakat could be ignored once the tax is done. Thus, indicating the importance of zakat knowledge and awareness as interrelated constructs that should be studied (Ismail & Abidin, 2020). Researchers suggested that zakat knowledge and awareness are among the essential factors that will affect the zakat payers' intention to pay zakat. This is in line with the findings of Huda et al. (2012), whereby attitude, subjective norm, and regulation are among the factors that influence the Muslim workers' intention to pay zakat. While, a low attitude among Muslim workers tends to affect low zakat collection in Malaysia (Khamis et al., 2014).

This research would like to examine the above matter of concern because zakat awareness concerning the zakat obligation and zakat nisab are two sensitive issues to zakat payers and rarely discussed, especially to those who were previously zakat contributors and now falls under the asnaf category due to the impact of the Covid-19 pandemic. This could provide a new contribution regarding this topic.

Literature Review
Covid-19 pandemic
Covid-19 is the acronym for Coronavirus Disease 2019 and was officially categorised as a pandemic by the World Health Organization (WHO) on February 11, 2020 (Rahul & Bhandari, 2020). It affected millions of people and causing thousands of deaths (Demir et al., 2020) in more than 200 countries, subsequently affecting their global economic growth (Jackson et al., 2020). The pandemic has also severely affected the well-being of developed countries and their people (United Nations Development Programme, 2020). It had caused a social and economic impact that led to an unprecedented global crisis that has never been experienced in the history of the United Nations (United Nations, 2020). The pandemic also brought significant socio-economic problems to the entire world (Umar, 2021).

Considering the situation, thus, zakat contribution should be a prominent issue in focus because its function is to assist the community in need. It was reported that 80% of zakat collection comes from the contribution of zakat on wealth (Mat Isa, 2013; Senawi & Mat Isa, 2016b). According to a study conducted by Mohd Ali et al. (2004), those exposed to zakat knowledge are the main zakat contributor. Coherently, the knowledge observed from individual taxpayers in Malaysia indicates that knowledge about taxation is an essential factor affecting tax compliance (Palil, 2010). Subsequently, Saad (2014) found that insufficient tax awareness is a vital factor for tax exceptions. Therefore, supposedly, the level of knowledge of zakat will affect the Muslims' decision to pay for zakat. Hence, this pandemic would be a test to the regular contributor of zakat, and it is hypothesised that the zakat contribution would be less due to the impact of the Covid-19 pandemic.

Awareness of zakat contribution
According to Harun et al., (2021), the key factors influencing individual acts and lives are based on the key historical and social life events that happened in their life. Thus, it is critical to raise awareness because it aids the general public and the younger generation in comprehending and appreciating the significance of zakat. Therefore, understanding a system to attain and fulfil the needs of wealth purification is also called zakat awareness. Awareness is indicated as the state of being conscious of something, and it is the state or ability to perceive, feel, or be mindful of events, objects, or sensory patterns. A study conducted on zakat awareness discovered that the level of social responsibility and sense of wealth sharing had

driven Muslims to contribute to the zakat. Aside from that, the mechanism, way and method of payment of zakat are also the factors that motivate employees to pay for zakat (Barizah & Bakar, 2010). Other contributing factors are religiosity and zakat awareness (Ellany & Lateff, 2011).

The level of awareness sometimes varies with age, gender, and income level. A study conducted on Islamic auto finance customers in Borneo reported that they are unwilling to choose Islamic products despite having knowledge of Islamic products (Amin, 2007). Seemingly, without awareness, people who are familiar with Islamic banking products would also refuse to utilise halal products (Rammal & Zurbruegg, 2007). Therefore, it could be proposed that zakat awareness could positively impact zakat contribution during the COVID-19 pandemic.

Zakat obligation

In many cases, the common factor discussed in zakat payment is religious values because the behaviour of human factors is related and can affect human social behaviour (Michell & Al-Mossawi, 2015). According to Shukor & Jamal (2013), religiosity is different from spirituality. Spirituality seeks to connect with what is considered a remarkable immaterial reality, and religiosity is the observance of the external form of specific religious traditions. Ismail & Abidin (2020) discovered that the level of religion and religious knowledge were the most important factors in the awareness of zakat income among professionals. Concerning this, Ajzen, I., & Fishbein (1980) reported that a person's attitude towards his behaviour depends on his beliefs. This is in line with findings reported by Sapingi et al. (2011) that only attitude and behaviour control has an important relationship with the intention to pay zakat.

Al Jaffri Saad and Haniffa (2014) emphasised that intention is the essence of obedience to zakat. Thus, according to behavioural intentions, subjective norms and attitudes will affect intention to pay zakat (Ajzen, I., & Fishbein, 1980). On the other hand, Bakar & Rashid (2010) found that religion determines the zakat payment of income and shows a positive correlation. Similarly, Idris et al. (2012) found that the evaluation of elements of religious belief has broad ranges. Research has found that highly religious business owners are also more likely to abide by zakat contribution, and religious beliefs play a vital role in the obedience of zakat. Therefore, it could be proposed that zakat obligation positively impacts zakat contribution during the Covid-19 pandemic.

Zakat Nisab

Zakat nisab[2] is also one of the issues examined in this study. It emphasised the condition of the absolute of owning wealth for a particular individual. For example, it is not considered obligatory if the money or property does not belong to a person. According to Ibn Nujaim (n.d.), the meaning of the absoluteness of ownership is exclusivity to the owner. Nobody has a share in it; only the owner himself has the authority. For that reason, if the right of ownership is not absolute, such as merchandise purchased but not yet received, then the zakat is not obligated. Accordingly, this rationale is that complete ownership enables people to extract benefits from its owned materials. It also shows that people should recognise the grace from Allah, and the contribution of zakat is an expression of gratitude for the infinite grace of His (Al Qaradhawi, 1999).

The previous analysis hypothesised that if the gold price rises, it estimates that there will be a high amount of nisab. Then, it tends to deteriorate the zakat collection and, therefore, it leads

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[2] Nisab is pegged to the gold price. This commodity has been used as the nisab benchmark of zakat . The price for that given period of time will be multiplied by 85 grams of the weight required for the zakat payment and it is also considered as a nisab amount for that particular time.

to spark a begging culture in the society. While, on the other side of the situation, if the gold price drops, the nisab of zakat will be reduced. Generally, it collects many zakat contributions; however, a low nisab amount still exploits the poor to be included in the group of zakat contributors (Kahf, 1999; Sadeq, 2004). Moreover, another empirical analysis shows that the higher nisab reduces the zakat collection (Senawi & Mat Isa, 2016a).

Therefore, Muslims should have a clear understanding of the basic knowledge of zakat nisab. Comparing people with a low level of zakat nisab knowledge, people with a high level of knowledge have a greater awareness of paying for zakat. Furthermore, Daud & Ahmad (2010) pointed out that the understanding of zakat fundamentally affects the observance of zakat. Therefore, it could be proposed that zakat nisab has a potentially negative impact on zakat contribution during the Covid-19 pandemic.

Methodology
This study utilises the descriptive research design, and precisely, the cross-sectional approach. Subsequently, the purposive sampling technique is used as the selection method in this study because it is impossible to obtain a comprehensive list of the population. Concerning this, 63 participants took part in this preliminary study and all responses were duly coded and analysed. According to Tongco (2007), the number is justified because purposive sampling is a non-random technique with no specific underlying theory requirements or a minimal set number of participants. Thus, anyone with the proper knowledge is eligible to be part of the participant to assist the researcher in resolving the research issues.

A structured self-administered questionnaire was used to collect the data for each study variable. The questionnaire used in this study was specifically developed to analyse the influence of zakat awareness (zakat obligation and zakat nisab) on the zakat contribution during the Covid-19 pandemic. A reliability test conducted on the measuring items indicated that the questionnaire is fully reliable and suitable for this study. The instrument was administered in English and Bahasa Malaysia to ensure that the respondents clearly understand the statement. In this study, the zakat payers obligation was measured using a five-item measuring scale. While zakat nisab knowledge was measured using a six-item measuring scale. Lastly, a three-item measuring scale was used to evaluate the zakat contribution. A 5-point Likert Scale, ranging from 1 = *strongly disagree* to 5 = *strongly agree,* was applied to measure the participants' feelings about specific issues under study.

Results and Discussion
The variables utilised in this study were tested using the reliability test to ensure the internal consistency of the measures. This study utilises Zikmund et al. (2013) measures, with a minimum Cronbach's Alpha acceptable reliability of 0.60; below that, the measure's reliability is considered poor. Therefore, in this study, the range of *Very good reliability* is when alpha value range from 0.80 to 0.95; *Good reliability* when alpha value range from 0.70 to 0.80; *Fair reliability* is when alpha value range from 0.60 to 0.70; and *Poor reliability* is when alpha value is less than 0.60.

The reliability test was conducted based on the 63 questionnaires returned to ensure the reliability of the measuring items. The results showed that all measuring items are reliable, with the lowest Cronbach's alpha value $\alpha = 0.68$ is for zakat obligation and the highest Cronbach's alpha $\alpha = 0.76$ is for zakat nisab. Table 1 summarises the results of the reliability test.

Table 1: Reliability Test

Variables	Items	Cronbach's Alpha
Zakat Obligation	5	0.68
Zakat Nisab	6	0.76
Zakat Contribution	3	0.75

The normality test was then conducted to ensure that the distribution of scores on the dependant variable did not violate the assumptions of normality. Fulfilling the normality assumption is essential; otherwise, the results may not be trustworthy and mislead the relationships and significance test results (Osborne & Waters, 2003). Normality can be confirmed by performing the skewness and kurtosis analyses, and data is considered excellent if the skewness range is below 2.00 and the kurtosis range is below 7.00 (Curran et al., 1996). In this study, the skewness values obtained are below 2.00, and the kurtosis values obtained are below 7.00. Thus, it is an excellent dataset that fulfils the normality assumptions.

Table 2: Mean Scores and Standard Deviations of Zakat Contribution

Variables	Mean	Std. Deviation
I pay the zakat amount as usual as the previous year	4.38	1.01
I pay the zakat lesser than the previous year (without pandemic)	2.16	1.11
I know that zakat could be avoided during the pandemic	3.00	1.22

Table 3: Levels of Agreement of Zakat Contribution

Level	Scale
Low	1.00 – 2.33
Moderate	2.34 – 3.67
High	3.68 – 5.00

The results displayed in Table 2 indicated the perception level of agreement for the three items of zakat contribution. "I pay the zakat amount as usual as the previous year" received the highest perceived level of agreement (M=4.38, SD=1.01). Subsequently, "I know that zakat could be exempted during the pandemic" received the second-highest perceived level of agreement (M=3.00, SD=1.22). The least perceived level of agreement was "I pay the zakat lesser than the previous year (without pandemic)" (M=2.16, SD=1.11). The analysis implies that despite the pandemic, the majority of the zakat payers still perform their zakat obligation.

Correlation Between Variables
This study utilises correlation analysis to analyse the relationship between the studied variables, the strength of the association, and the relationship's nature. Statistically, the Pearson correlation coefficient (r) is the most appropriate tool to be used when using correlation to measure the relationships between continuous variables. According to Zikmund et al. (2013), the correlation coefficient (r) value can range from -1.00 to +1.00. If (r) = +1.0, a perfect positive relationship exists, if (r) = -1.0, a perfect negative relationship exists. If the r-value = 0, then there is no correlation between the variables. In interpreting the correlation coefficient values, the discussion follows De Vaus (2002) recommendation as described in Table 4 below.

Table 4: Designation Strength of Association Based on Size of Correlation Coefficients

Strength of Association	Negative	Positive
Low to Moderate	-0.29 till -0.10	0.10 till 0.29
Moderate to Substantial	-0.49 till -0.30	0.30 till 0.49
Substantial to Very Strong	-0.69 till -0.50	0.50 till 0.69
Very Strong	-0.89 till -0.70	0.70 till 0.89
Near Perfect	-0.99 till -0.90	0.90 till 0.99
Perfect Relationship	-1.00	1.00

Source: De Vaus (2002, p. 272)

Table 5: Correlation Coefficients between the Components of Zakat Awareness and Zakat Contribution

Variables	1	2	3
1 Zakat Obligation	-	0.38**	-0.10
2 Zakat Nisab	0.38**	-	0.27*
3 Zakat Contribution	-0.10	0.27*	-

*Note: n = 63, *p < 0.05; **p < 0.01*

The correlation analyses result from Table 5 suggest that only zakat nisab knowledge has a low to moderate positive influence on the zakat payers intention to contribute zakat ($r = 0.27$, $p < 0.05$), while zakat obligation did not have any significant effect.

Regression Analysis
Regression analysis was used to measure the linear association between the dependent variable (zakat contribution) and the independent variables (zakat obligation and zakat nisab). Specifically, this study adopted multiple regression analysis techniques to examine the effect of individual factors on certain outcomes simultaneously, allowing the study to understand the relationship between independent and dependent variables. This study used the measures accepted by social scientists, whereby probability values below 0.05 are statistically meaningful and have a genuine effect (Field, 2013). Table 6 shows the variables under investigation.

Table 6: Influence of Zakat Awareness on Zakat Contribution

Predictors	Std. β
Zakat Obligation	-0.128
Zakat Nisab	0.315
R^2	0.085
F	2.789
Significance F	0.069

Table 6 summarises the regression analysis results between the independent variables (zakat awareness) and the dependent variable (zakat contribution). The regression results showed that zakat awareness did not significantly affect the intention of the zakat contribution $F(2, 60) = 2.789$, $p > 0.05$. Therefore, it is apparent that the zakat awareness (zakat obligation and zakat nisab) did not significantly influence the zakat payers contribution intention during the Covid-19 pandemic.

Discussion of Results

This study intended to analyse the influence of zakat awareness (zakat obligation and zakat nisab) on the zakat payers contribution intention during the Covid-19 pandemic. Results revealed a none significant relationship between zakat awareness (zakat obligation and zakat nisab) and zakat contribution. Thus, the analysis implies that despite the pandemic, the majority of the zakat payers still pay their zakat, as usual, indicating the non-awareness of the zakat nisab pre-conditions. According to zakat nisab conditions, the obligated zakat value must be computed from the excess income after deducting the basic needs and dependents. As well as, zakat payers are not obligated to pay the zakat if the access of income is below the nisab value, which changes every year based on the value of gold.

The analyses also revealed that the zakat obligation did not significantly affect the zakat payers contribution intentions. Thus, despite the potential benefits of the zakat contribution to the nation and society by eliminating the socio-economic problem and increasing the needy's well-being, it did not significantly influence the zakat payers contribution intention. Therefore, the analysis implies that the majority of the zakat payers are paying the zakat simply because Islam asked them to do so.

This preliminary analysis shows that the result is against the previous empirical analysis from Senawi (2018) where the nisab is significantly deteriorating the zakat collection. In other words, the contributors of zakat awareness on the zakat nisab are significantly correlated. Hence, this analysis proves it is contradicted. The value of nisab has nothing to do with the contribution and collection of zakat.

Conclusion

This study investigates the relationship between zakat awareness and zakat contribution in terms of the changing value of zakat nisab due to the Covid-19 pandemic. The investigation reveals that the nisab value did not significantly affect the zakat contribution. In other words, it shows that the zakat contributors did not look at the nisab amount in dealing with the zakat payment. Even though their earnings are below the nisab value, they will still pay the zakat for that particular year. This study also discovers that the obligation of zakat has nothing to do with the contribution of zakat despite its benefits in solving the surrounding socio-economic problems. In brief, to the zakat contributors, zakat is the obligation of a Muslim; hence they have to fulfill the obligation in whatever condition. Thus, as a conclusion, this study would suggest further investigation with a large number of respondents to improve and have an accurate justification for this analysis.

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