EXAMINING THE CORRELATION FACTORS TOWARDS THE AWARENESS OF GOLD AND SILVER ZAKAT AMONG PUBLIC SERVANT IN KEDAH

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Abstract: *Gold and silver zakat is one of the zakat in Islam which is obligatory on every Muslim individual who is eligible according to certain conditions. However, the collection for gold and silver zakat is still at the lowest level when compared to other zakat collections. In order to boost the gold and silver zakat collection, one of the approaches is to raise the awareness of gold and silver zakat among the Muslims. There are various factors that can influence this awareness, including religious obligation, knowledge, attitudes, and subjective norms. Hence, this paper aims to examine the correlation factors towards the awareness of gold and silver zakat among public servants in Kedah. Pearson correlation was used to examine the relationship between awareness of zakat on gold and silver with the factors such as attitude, religious obligation, subjective norms, and knowledge. The analysis indicated the result which all variables have positively correlated towards the awareness of gold and silver zakat among public servant in Kedah. Based on the findings, it can be concluded that any strategy by zakat institutions to improve zakat collection needs to focus on increasing knowledge, attitude, sense of responsibility towards religion and influence from the surrounding community by increasing the dissemination of zakat information through various methods including the use of social media and others.*

Keywords: *Gold and Silver Zakat, Zakat Awareness, Attitude, Subjective Norms, Religious Obligation*

INTRODUCTION

Zakat is one of the pillars of Islam that is obligatory on all Muslims. The meaning of zakat in terms of language is clean, pure, increased and developed while in terms of terminology it is issuing a certain portion of property to the asnaf who is entitled to certain conditions (Nor Asiah Mohamad, 2014; Mohd Adib Abd Muin, Mohd Sollehudin Shuib, Azizah Che Omar, 2019). Zakat is classified into two parts, namely zakat fitrah and zakat on wealth (Omar et al., 2016; Salleh et al., 2014; Ahmad & Hairunnizam Wahid, 2005). Zakat on wealth, among others, is divided into income zakat, business zakat, savings, gold and silver, paddy crops, livestock and

others. In terms of zakat on wealth collection, the total income zakat collection ranks highest in the list of zakat collections. However, the trend of total zakat collection of gold and silver is often seen at the bottom of the list of zakat collections which gives a clear picture that zakat collection can still be further improved compared to the current actual potential (Saad, 2018). In general, gold that can be zakat is divided into 3 types, namely stored gold, women's jewelry gold, and gold intended for investment and making profit (Som & Paizin, 2019). Therefore, this situation has raised some questions about the level of public awareness about gold and silver zakat, especially among public servants, which is an important asset to a government. Public servants can be defined as staff who are involved in providing public services and among others include government administration, security, legislation, and education. The administration of a country involves the generation of services by various layers of public servants including professionals, implementers, and support.

A study conducted by (Nordin et al., 2018) found that there is still a lack of awareness among zakat payers regarding gold and silver zakat. This requires continuous da'wah efforts. Past studies have suggested the importance of identifying the yardstick of the level of awareness of the Muslim community in Malaysia on gold zakat (Ali et al., 2018; Ur Rehman et al., 2021). Among the criteria proposed to identify the relationship between the level of awareness of gold zakat are attitudes, religious responsibilities, subjective norms, and knowledge. Therefore, the objective of the study is to examine the correlation factors towards the awareness of gold and silver zakat among public servant in Kedah.

LITERATURE REVIEW

There are several factors that influence the payment of gold and silver zakat among individuals. Among them are religious obligations, knowledge, subjective norms and attitudes. According to the theory of reasoned action (1975) which attempts to find a relationship between behaviours, beliefs, intentions and attitudes among individuals, the relationship can contribute to the action taken by a person.

According to Maisarah, Porter, and Woodbine (2009) religiosity plays a key role in influencing people's ethics. Religion refers to an individual practice on Islamic matters (Sukri, 2016). It is related to performing Ibadah Khassah (specific worship) such as obligatory prayer five times a day, fasting during Ramadan, paying zakat, and fulfilling al-haj (pilgrim) (Ghazali et al., 2016; Said & Saad, 2016). Kamil Md. Idris (2002) reported there was a significant correlation between religious values with Muslim behaviour to comply zakat on employment income. Previous studies such as Huda et al., (2012) and Abu Bakar & Rashid (2010) also stated that religious obligation is significantly correlated with the obligation to pay zakat.

Moreover, knowledge also plays an important role in establishing a relationship with the awareness of zakat of gold and silver. The study of Saad et al. (2020) shows that zakat knowledge positively and significantly affects intention to pay zakat. A study from Sedjati et al. (2018) also showed the same findings where knowledge positively correlated to the intention in paying zakat. Therefore, efforts should be made to increase public awareness and knowledge about the obligation to pay zakat, including on gold jewellery owned, should always be continued.

Other than that, according to Idris, Bidin & Saad (2012) attitudes plays a key role in influencing people's ethics. An attitude refers to respond liking or disliking towards special

object (Ajzen, 1991). A study by Yusfiarto et al., (2020) also shows that attitudes have a positive effect on the intention to pay zakat. Besides, according to Abashah et al., (2018) from their study it also has been shown that attitude give a significant relationship with zakat compliance behaviour.

On the other hand, subjective norms are one of the factors related to awareness of gold and silver zakat. It can be defined as one of the perceptions that those who are significant to someone either in performing something or intended behaviour. It is also known as the approach or prediction about people's perception of positive behaviour that a person will perform or not (Abashah et al., 2018). According to Priyojadmiko (2022), 80% of respondents pay zakat because the closest person also pays zakat which is the influence of parents, relatives, friends and the surrounding community. So, the more individuals who are aware of gold and silver zakat, the more other individuals are also influenced to do so. Therefore, with this situation, increasing the awareness of gold and silver zakat needs to be done comprehensively to all levels of society.

METHODOLOGY

This study employed a qualitative method through primary data. This method is suitable due to the data collected from questionnaires surveyed as primary sources suggested by Sekaran (2003). The questionnaire was designed in reference to the previous study's questionnaire by Yusuf et. al (2013). The analysis and sampling framework of this study consists of Muslim public servants in Kedah. For identifying the total sampling population, a simple random sampling method is used. A complete set of questionnaires was distributed and filled by each respondent, where it is distributed randomly to the respondents.

In terms of data analysis technique, Pearson correlations were applied aimed at identifying the relationship between independent variables (i.e. attitudes, religious responsibilities, and subjective norms) to the dependent variable (awareness of golden zakat). Gliner et al. (2009) recommended that the Pearson correlation can vary from -1.0 which is considered a perfect negative correlation through 0.0 which has no correlation at all to +1.0 which is considered a perfect positive correlation. Coakes and Steed (2007) suggested the size of the correlation coefficients for the study. Under the correlation analysis, there are four assumptions that need to be considered before performing this analysis. The assumptions are scale of measure, normality, linearity and homoscedasticity. Basically, the data must be intervals or ratios in properties and the relationships between the variables are linear. To determine the significant value of a variable, it can be seen through the significant values specified in the table. If the significant value is $p < 0.05$, therefore, there is a correlation between the variables. If the value exceeds the sign value, it can be concluded that the variable is not significant and there is no relationship between the variables involved (Coakes and Steed, 2007).

FINDINGS

Overall, paying zakat on gold and silver is compulsory to fulfil as Muslim's duty. Therefore, this study is carried out to examine the factors that influence the awareness of zakat on gold and silver. A total of 119 public servant in Kedah were selected as respondents. From the

answers of respondents, four variables were analysed namely attitude, religious obligation, subjective norms and knowledge through Pearson correlation.

Table 1 shows the correlation between the awareness of gold and silver zakat with the independent variables. This indicates that there is moderate positive relationship between attitude and religion obligation with awareness of zakat on gold and silver. The table also clarify that the relationship between subjective norms is positively correlated. Lastly, it also indicated the correlation value for knowledge is 0.835 which clarify that the relationship between this variable is highly positively correlated.

Table1. Correlation between Awareness of Zakat on Gold and Silver with Independent Variables

Variables	Pearson Correlation
Attitude	0.612**
Religious Obligation	0.691**
Subjective Norms	0.581**
Knowledge	0.835**

** Correlation is significant at the 0.01 level (2-tailed).
*Correlation is significant at the 0.05 level (2-tailed).

Therefore, the analysis of Pearson correlation indicated the result which all variables have positively correlated towards the awareness on gold and silver zakat among public servant in Kedah.

CONCLUSION AND RECOMMENDATIONS

This study aims to examine the correlation factors towards the awareness of gold and silver zakat among public servants in Kedah. The analysis of Pearson correlation indicated the result which all variables; attitude, religious obligation, subjective norms, and knowledge have positively correlated towards the awareness on gold and silver zakat among public servant in Kedah. The correlation of these variables has been supported by the finding from previous studies by Nor, M.A.M., Wahid, H. And Nor (2004), Farah Mastura Noor Azman (2015), Shafie & Amir (2018), Ali et al. (2018) and others. Based on the findings of the study, it can be concluded that any strategy by zakat collection institutions to improve zakat collection needs to focus on increasing knowledge, attitudes, sense of responsibility towards religion and subjective norms by increasing the dissemination of zakat information through various methods and mediums that can cross all levels of society .

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