



FINANCE, ECONOMICS & BUSINESS SUSTAINABILITY

FEBS Conference 2024

Inclusive Development for Sustainable Future

18 - 20 September 2024

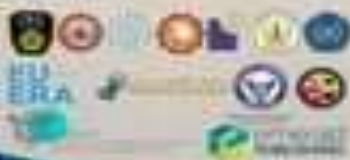
Hilton Hotel, Kuching, Sarawak, Malaysia

PROGRAMME BOOK

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Preface and Welcoming Speech



Assalamu'alaikum warahmatullahi wabarakatuh and a warm welcome to all.

It is my great pleasure to extend a warm welcome to all attendees of the Finance, Economics, and Business Sustainability (FEBS) Conference 2024, organized by the Faculty of Economics and Business at Universiti Malaysia Sarawak (UNIMAS). As we gather here from the 18th to the 20th of September, 2024, I am filled with optimism about the meaningful exchanges and impactful discussions that will take place over the next few days.

The theme of this year's conference, **"Inclusive Development for a Sustainable Future,"** reflects our collective commitment to advancing knowledge and fostering innovative interventions in human, social, environmental, and economic domains. These efforts are crucial in achieving sustainable development goals (SDGs) that promote a balanced approach to growth and progress, ensuring that no one is left behind.

At UNIMAS, we believe that sustainability is not just a goal but a continuous journey. A journey that requires a collaborative spirit, innovative thinking, and a deep commitment to creating a better future for all. This conference is a testament to that belief, bringing together a diverse array of experts, scholars, and practitioners from around the world to share insights and explore new ideas that will drive sustainable development forward.

I am particularly encouraged by the range of topics that will be explored during this conference. The research papers and discussions will delve into inventive approaches, collaborations, and strategies that align with the SDGs. Such initiatives are vital in addressing the complex challenges we face in today's rapidly changing world, from climate change and social inequality to economic instability and technological disruption.

I encourage all participants to engage actively in the sessions, share your valuable perspectives, and take this opportunity to forge new collaborations and partnerships. Let us harness our collective expertise and creativity to develop practical solutions that will lead to a more sustainable and inclusive future.

In conclusion, I would like to extend my heartfelt appreciation to the organizing committee, the speakers, and all participants for making this conference possible. Your dedication and hard work are what make the FEBS Conference a platform for meaningful dialogue and impactful change.

I wish you all a successful and enriching conference. May our discussions here at FEBS 2024 contribute significantly to our shared goal of sustainable development. Thank you, and I look forward to the fruitful outcomes of this conference.

Wassalamu'alaikum warahmatullahi wabarakatuh.

Prof Dr. Ahmad Hatta Basit

Vice-Chancellor

Universiti Malaysia Sarawak (UNIMAS)

Assalamu'alaikum warahmatullahi wabarakatuh and a warm welcome to all.

It is with great pleasure that I welcome you to the Finance, Economics, and Business Sustainability (FEBS) Conference 2024, organized by the Faculty of Economics and Business at Universiti Malaysia Sarawak (UNIMAS). This year, we are honored to host this significant event from the 18th to the 20th of September, 2024.

The theme of this year's conference, **"Inclusive Development for a Sustainable Future,"** reflects our shared commitment to exploring innovative interventions across human, social, environmental, and economic dimensions. These efforts are crucial for achieving and driving sustainable goals in line with the United Nations Sustainable Development Goals (SDGs). Our theme is a call to action for researchers, industry leaders, and policymakers to come together to create a future that is not only sustainable but also inclusive and equitable for all.

FEBS 2024 provides a vital platform for networking, collaboration, and the exchange of ideas among academics, professionals, and industry practitioners. This aligns with our faculty's mission "to build a responsible society through academic excellence, professionalism, and strategic collaboration with industry and community." By fostering dialogue and collaboration, we aim to bridge the gap between academic research and practical applications, ensuring that our collective efforts contribute to the well-being of society and the environment.

I am confident that the insights shared and the partnerships forged during this conference will pave the way for meaningful and impactful initiatives. I encourage all participants to engage fully in the discussions, share your expertise, and explore new avenues for collaboration. Your contributions are vital in driving forward the agenda for sustainable and inclusive development.

I would like to take this opportunity to express my sincere gratitude to the organizing committee, our distinguished speakers, and all participants for their invaluable contributions to making this conference a success. It is your dedication and enthusiasm that make FEBS a platform for learning, growth, and transformation.

Thank you for joining us at FEBS 2024. I wish you all a productive and inspiring conference. Let us work together to shape a sustainable future for generations to come.

Warm regards,

Prof Dr. Rosazana Ab Rahim

Dean, Faculty of Economics and Business
Universiti Malaysia Sarawak (UNIMAS)





Ladies and Gentlemen,

Distinguished Guests, Esteemed Speakers, and Participants,

A warm welcome to the Finance, Economics, and Business Sustainability (FEBS) Conference 2024. I am truly honoured to have you all with us here in Kuching, Sarawak, for this significant gathering, where minds from around the globe converge to share insights, experiences, and innovations that drive the agenda of sustainable development. The FEBS 2024 theme, **"Inclusive Growth for a Sustainable Future,"** is both timely and critical as we navigate our time's complex challenges and opportunities. The concept of sustainability has evolved beyond environmental concerns to encompass a broader spectrum of human, social, and economic dimensions. As we embark on this three-day journey of knowledge exchange, I invite you to consider the multifaceted nature of sustainability and its implications for the world we are shaping for future generations.

The FEBS Conference 2024 is not just a platform for academic discourse but a collaborative space where ideas are transformed into actionable strategies. In the context of finance, economics, and business, sustainability is no longer an option but a necessity. The financial sector plays a pivotal role in mobilizing the resources needed to drive sustainable initiatives. By integrating environmental, social, and governance (ESG) factors into investment decisions, financial institutions can help steer capital towards projects that generate long-term value while mitigating risks associated with climate change, social inequality, and other pressing global challenges.

Businesses, too, have a critical role to play. In today's interconnected world, companies are increasingly held accountable not only for their financial performance but also for their social and environmental impact. The concept of corporate social responsibility (CSR) has evolved into a more comprehensive approach, where sustainability is embedded into the core business strategy. This approach not only enhances brand reputation and customer loyalty but also contributes to the overall well-being of society. Economists, on the other hand, are tasked with redefining traditional models of growth. The pursuit of GDP growth at all costs has led to significant environmental degradation, social disparities, and economic instability. We must rethink our economic systems to prioritize sustainability. As we gather here in Sarawak, a region known for its rich biodiversity and cultural heritage, we are reminded of the delicate balance between development and conservation. The indigenous communities of Sarawak have long understood the importance of living in harmony with nature, and their wisdom offers valuable lessons for sustainable development.

Thank you, and let's make this conference not just productive, but a blast—because who says we can't have a little fun while shaping the future? Here's to a conference full of bold ideas, big laughs, and a better tomorrow!

Prof Dr Evan Lau

Chairperson of FEBS 2024

Faculty of Economics and Business

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PARALLEL TWO [15:30-17:00]



Venue	Track	Session	Chairperson
Allamanda 1	Management (1)	2C	Muhammad Asraf Abdullah
1.	Copreneur's Coping Strategies: A Case Study of Chinese Muslim Restaurant <i>Dai Wei Lim, Muhammad Asraf Abdullah and Farah Dipah Khalid</i>		
2.	Local Knowledge, Global Impact: Developing Local Wisdom Scale for Nature Preservation <i>Hani Errowati, Suci Syahlanji, Sari Sisawarnahardja and Ike Dewi</i>		
3.	Burnout in Business and Management Perspectives: Mapping Trends, Explore the Current Themes and the Future Research Directions <i>Nor Ain Abdullah, Abd Hadi Mustajfa, Norahlan Mohamad, Siti Roshaida Abd Razak and Henni Justiana Astuti</i>		
4.	Personal Factors Affecting Expatriates Job Performance in Malaysia: The Moderating Effect of Gender <i>Siti Roshaida Abd Razak and Azlan Fakhri Hishamudin</i>		
5.	Rethinking Quick-Fix Mentality (QFM) In Nurturing Self-Fulfillment and Organizational Development <i>Zahid Saeed and Hasinda Abdullah</i>		

Venue	Track	Session	Chairperson
Allamanda 2	Management (2)	2D	Adam Merican Mohd Din
1.	What Motivates Muzakki in Sarawak to Fulfill Zakat on Gold and Silver? Discovering the Underlying Factors <i>Norfarizan Johar and Nur Constance Wah</i>		
2.	Digital Employee Transformation Processes: A Pathway to Sustainable Organizational Performance <i>Shahid Naved, Muhammad Farhan Jalil and Ajay Kartikey</i>		
3.	Sustainable Development of Internationalized Training of Teaching and Research Competence for Chinese university educators Under the Concept of OBE <i>Chen Junhao and Jaafar Norizan</i>		
4.	The Impact of Organizational Change Toward Work Performance Among Airlines Employees in Malaysia <i>Dean Nelson Majalou, Stephen Laison Sondoh Jr., Pei Sung Toh and Faerazh Madil</i>		
5.	Understanding The Returns to Higher Education in Malaysia: An Analysis by Field of Study <i>Adam Merican Mohd Din</i>		

PARALLEL THREE [9:00-10:30]



Venue	Track	Session	Chairperson
Ballroom (Hall 1)	Finance	3A	Hock-Ann Lee



1.	Does ESG Performance Create Value? A Comprehensive Study in Selected ASEAN Countries <i>Prihatnola Gandhi Amidjaya, Josephine Tan Hwang You and Rossazana Ab Rahim</i>
2.	The Effectiveness of Zakat Distribution by Tabung Baitulmal Sarawak: Perspectives of Contributors in Kuching <i>Nur Constance Wah, Norlina Kadri, Muhammad Hafiz Mohd Shukri, Nur Nadhira Boharuddin and Shafinah Rahim</i>
3.	The Role Governance in Shaping Sustainable Finance: Insights from Systematic Review <i>Hock-Ann Lee, Huay-Huay Lee and Emily H.T. Yapp</i>
4.	Optimizing Operational Performance in the Malaysian Army: Integrating ESG and SDG Principles within a Low-Budget Framework <i>Syed Zahiruddin Syed Musa</i>
5.	Exploring The Nexus Between ESG Practices, Sukuk, And Corruption: Challenges and Opportunities for Corporate Sustainability <i>Abd. Razak Misban</i>

Venue	Track	Session	Chairperson
Ballroom (Hall 2)	Economics	3B	Mansor Ibrahim

1.	Unveiling Efficiency of Islamic Rural Banks in Indonesia's Provinces: A Non-Parametric Approach <i>Arif Rahman Hakim and Rossazana Ab Rahim</i>
2.	Commodity Prices and Inflation in Indonesia: How Large Is the Pass-Through? <i>Mansor Ibrahim and Xuan-Hoa Nghiem</i>
3.	The Relationship Between Energy Consumption, Co2 Emission and Economic Growth: A Case of Malaysia <i>Mark Ngelayang Joe Jeffrey and Mohd Khairul Hisyam Hassan</i>
4.	Islamic Economic Views Concerning the Contribution of Islamic Religiosity to the Number of Divorces in Samarinda City <i>Faishol Luthfi and M. Iman Taufik</i>
5.	The Interconnection between Zakat, Government Expenditure, and Human Development: Implications for Economic in Aceh, Indonesia <i>Lala, Metasari Kartika, Wahyudi and Romi Suradi</i>

What Motivates Muzakki in Sarawak to Fulfill Zakat on Gold and Silver? Discovering the Underlying Factors

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Abstract:

Zakat on gold and silver has a potential social impact on the community. There is a significant knowledge gap and non-compliance with *zakat* on gold and silver, especially among the *Muzakki* in Sarawak. This paper aims to comprehend the factors leading to the compliance in *zakat* on gold and silver among *Muzakki* in Sarawak and to investigate the relationship between those factors. A quantitative method was conducted, involving 378 respondents from various backgrounds throughout Sarawak, Malaysia. Questionnaire was distributed through social media platforms and covered five key factors: demographic, knowledge, attitude, social and perception. The findings highlight that the attitude, social, and perception as the most prominent factors and are statistically significant associated with the compliance in *zakat* on gold and silver among *Muzakki* in Sarawak. These finding emphasizes the need for educational programs, community engagement, collaboration with industry player, perception management and policy enactment to enhance *zakat* compliance rates among *Muzakki* in Sarawak, these contribute to social welfare in a wider scope.

Keywords: Attitude, Compliance, Demographics, Knowledge, Muzakki, Zakat

Introduction

Zakat is a virtuous practice, an annual charitable donation by *Muslims* who can afford it based on their accumulated growing wealth. This wealth will be shared and distributed to those who are less fortunate. *Zakat* is very significant in *Islam* because of its roles, apart from purifying and cleansing the soul and the wealth of the *Muslims*, it also crucial for the economic growth either in short term or in long term (Suprayitno, 2020). *Zakat* is usually associated with *zakat* in the form of cash such as savings, or *zakat fitrah*, and *zakat* is also collected on precious metals such as gold and silver. In addition, gold and silver are valuable assets that have the potential to grow, hence, they are also considered as assets that are *zakat-able* and obliged to be performed by qualified *Muslims*. The categories of gold for which *zakat* is obligatory are savings, jewellery and secured gold as determined by Lembaga Zakat Selangor (Nordin et al., 2019).

Gold and silver are precious metals and qualified as *zakat-able* wealth and assets in accordance with *Islamic* law. They are among the five categories of *zakat-able* wealth (Abdullah et al., 2023) that are recognised by all scholars and jurists and universally agreed upon. Gold and silver assets that qualified for *zakat* include jewellery and in another form for display such as trophies and statues. Gold and silver in the form of *dinar* and gold bars which are normally kept as savings and investment also qualified for *zakat*. Therefore, the owner of these assets must pay their *zakat* with a rate of 2.5% from the value of the gold and silver when the conditions of *nisab* and *haul* are met. Meanwhile, the *nisab* rate for gold is 20 *misqal* which is equivalent to 85 grams of gold, and *nisab* rate for silver is 200 *dirhams* which is equivalent to 595 grams. In Malaysia, the *uruf* of gold and silver jewellery worn by the women is differ as set by each state. In Sarawak, those who wear them as jewellery of not more than 90 grams are exempted from paying the *zakat*. However, if the goal of collecting gold and silver is to grow wealth, then it is required to pay *zakat*. People are interested in keeping gold as their long-term savings and investment. It is an asset that can be used in unexpected situation, due to its liquidity. With the advancement of technology, gold investment and savings accounts have been introduced beginning from 2010 in Malaysia in parallel with the development of the banking system (Juisin, 2021). *Shariah*-compliant and innovative gold investment products such as the Gold Accumulation Program and Silver Accumulation Program introduced by Public Gold, a gold trading company established in Malaysia are also increasingly in demand which offer hassle-free and straight forward gold investment, encouraging people to have awareness to collect gold assets (Amirah Juisin & Amin, 2020). With the existence of this gold saving platform, it has increased the public's awareness of the benefits of saving and investing in gold in Malaysia (Abas et al., 2023).

However, there are many who are unaware of the responsibility to pay *zakat* on gold jewellery and perform that obligation (Anom Omar et al., 2022). Therefore, this study is needed to address this gap because giving a portion of the wealth from the source of gold and silver to the needy shows the commitment of a *Muslim* in complying with the obligation and contributing to the economic well-being, creating social equality within the community. Many prior empirical studies conducted used the TPB and TAM model including in *zakat* studies. However, studies related to the behaviour of intentions in *zakat* on gold and silver compliance are still

lacking in the state of *Sarawak*. Most empirical studies found are conducted in West Malaysia and Indonesia. Indonesia is a country with the largest *Muslim* population in the world with the total population reaching 240.62 million people in 2023 based on The Royal Islamic Strategic Studies Centre (RISSC) report entitled *The Muslim 500: The World's 500 Most Influential Muslims 2024*. Therefore, the large number of *zakat* studies being conducted in Indonesia has led to this factor (Yasin et al., 2022).

In addition, previous studies only discuss the analysis of *zakat* collection that focuses on the issue of *zakat* leakage and administration (Sharma, 2020), overall efficiency of *zakat* institutions involving collection and distribution statistics (Akmala & Laksana, 2022) and the challenges of *zakat* collection (Hakimi et al., 2020). There are also previous studies on awareness and compliance in paying *zakat* (Ag Omar, 2019). However, detailed studies on the relationship between underlying factors in compliance with *zakat* on gold and silver are limited, especially in *Sarawak*. According to Jasmin et al., (2022), it is found that the collection in *zakat* on gold and silver is still at a low level, compared to collection from *zakat* from other sources. This is due to the lack of knowledge about *zakat* on gold and silver, and there is a different level of understanding among the *Muzakki* although they have awareness and understanding in *zakat* in general other than *zakat* on gold and silver. Thus, this study aims to investigate the relationship between the factors in compliance with *zakat* on gold and silver among *Muzakki* in *Sarawak*. This study investigates the underlying factors to fill in the research gap in more detail.

Literature Review

Zakat is a charitable contribution that must be levied annually on assets or wealth that has the potential in growth which is owned by eligible *Muslims*. Gold and silver are valuable assets that have the potential to grow, hence, they are also considered as assets that are *zakat* able. The objective of this study is to identify the relationship between the factors in compliance with *zakat* on gold and silver among *Muzakki* in *Sarawak*. Therefore, Theory of Planned Behaviour (TPB) was utilized to understand the components that determine attitudes, subjective norms, and perceived behavioural control that most academics have previously researched regarding the elements that affect awareness and compliance in various contexts. This will be discussed for a better comprehension of the important psychosocial variables that affect awareness of compliance with *zakat* on gold and silver that allows designed interventions aimed to strengthen these variables and, in the end, to increase *zakat* on gold and silver compliance. This TPB model will also be incorporated with the Technology Acceptance Model (TAM) to understand the factors that influence the *Muzakki* intention to use specific technology which lead to the actual use and explain how the TAM model can be used in predicting the acceptance and the utilization of technologies in *zakat* on gold and silver calculation and payment. Knowledge, motivation, and compliance influence the *Muzakki* intention to pay *zakat* at a very high level (Ghazali & Ibrahim, 2022). The TPB and TAM Model provide an excellent framework for determining factors that influence *zakat* compliance among the *Muzakki* based on the findings from prior researchers.

Demographic Factors

Demographics refer to characteristics of a population, such as age, race, gender, sexual orientation, income, education, and marital status. In this study, the characteristics of the demographic that will be included are gender, age, education level, income, and the employment category of the *Muzakki* in *Sarawak* will be assessed. Eka Setianingsih et al., (2022) shows that positive factors that impact *zakat* compliance include awareness of *zakat*, religiosity, *Islamic* educational background, perceived behavioral control, and subjective norms. Therefore, it is anticipated that *Muslims* with *Islamic* educational backgrounds will comply with *zakat* more than *Muslims* with secular educational backgrounds. This demographic factor is important to identify which demographic characteristics provide the most information and what is their level of compliance with *zakat* payment. Demographic factors such as gender, age, employment, monthly income, and level of education provide information on the preference for *zakat* payment among working adults (Syazwan et al., 2022). Previous study by (Aligarh et al., 2020) indicate that the demographic factor, which is gender, is evident to have a positive influence towards the intention to pay *zakat* among the *Muzakki*.

Knowledge

Knowledge refers to the fact or condition of knowing something with familiarity gained through experience or association. Basically, if an individual has knowledge about something related to responsibility, he or she will fulfil that responsibility, and this is also similar in the context of *zakat*. Hakimi et al., (2021) stated that knowledge in *zakat* has a significant positive effect on the intention to pay *zakat*, this also shows that when *Muzakki* has knowledge about *zakat*, it will increase the *Muzakki* intention to pay *zakat*. When an individual has a high knowledge of *zakat*, he or she tends to have a high compliance to pay *zakat*, and this is an important factor that can influence compliance to pay *zakat*. Akmila, F., et al., (2022) found that the better knowledge of *Islamic* financial literacy that the students or the *Muzakki* have towards *zakat* and *sadaqah*, the more positive impact on *Muzakki* motivation in paying the *zakat* and *sadaqah*. A study by Shukor (2021) shows that knowledge is a determinant that affects compliance with *zakat* payment, and it demonstrated that a

person's awareness of *zakat* plays a significant role in determining how likely they are to comply with paying the *zakat* and showed that a person's propensity to pay *zakat* increases with their level of *zakat* knowledge. A study by Yusfiarto et al., (2020) show that the higher the level of knowledge mastery among the *Muzakki* about *zakat* generally and specifically, it will lead to high implications in the intention of a *Muzakki* to pay the *zakat*. In this study, knowledge factors that will be explored include general *zakat* on gold and silver knowledge and religious knowledge towards *zakat* on gold and silver compliance.

Attitude

In the context of *zakat* payment, attitude factors are found to have an influence on *Muzakki* intention in complying with and paying *Zakat Mal* (Santoso et al., 2022). The positive attitudes towards *zakat* indicate that the *Muzakki* does have the motivation to fulfil the *zakat* obligation because of their belief and religious understanding, recognizing the benefits of *zakat* spiritually and worldly, in terms of contributing to the society economic development by fulfilling responsibilities towards the poor and the needy. Thus, the attitude factors that will be studied include attitude towards commitment towards *zakat* on gold and silver, attitude towards the importance of paying *zakat* and attitude towards the *zakat* organization. Individual attitudes in the context of trust in *zakat* institutions also have an important role in a person's compliance in paying *zakat*. The results of a study by Sulistiowati T. et al., (2021) revealed that a person's trust in *zakat* institutions can influence their compliance to pay *zakat* whether direct payment to the institution or through an online platform. The intention to pay *zakat* is strongly and positively influenced by the attitude towards *zakat* (Muhammad et al., 2022). An individual's attitude is formed based on their belief and when they believe and are highly assured that something will bring benefits, the higher their positive feelings towards that matter.

Social

Social is something that has to do with the society, about the society, things related to the society. Therefore, it can be said that society also has an influence on the compliance of paying *zakat* due to the distribution of *zakat* that is donated back to society. Social factors are also important to identify which factors will have a strong relationship with the compliance of paying *zakat* by a *Muzakki*. The factors that will be investigated through this study involve the influence of religious leader or scholar and the influence of *zakat* collection campaign. Previous study by Afandi et al., (2022) found that there is a positive relationship between the influence of religious scholars and the intention to pay *zakat*. Social factor does have an impact on the *zakat* payment compliance based on a study by Mastura et al., (2022) which showed that employees will seek opinion, recommendation, and encouragement from their reference group to pay the *zakat*. Religious leaders are people who have influence and are respected, they are also an inseparable part of society because of their higher understanding of religion than the public. Therefore, they become a place and source of reference in every religious question. Cokrohadisumarto & Zaenudin (2022) stated that religious leaders have an important role in improving the community's understanding of the rules of *zakat* and the understanding of the socio-function of *zakat*.

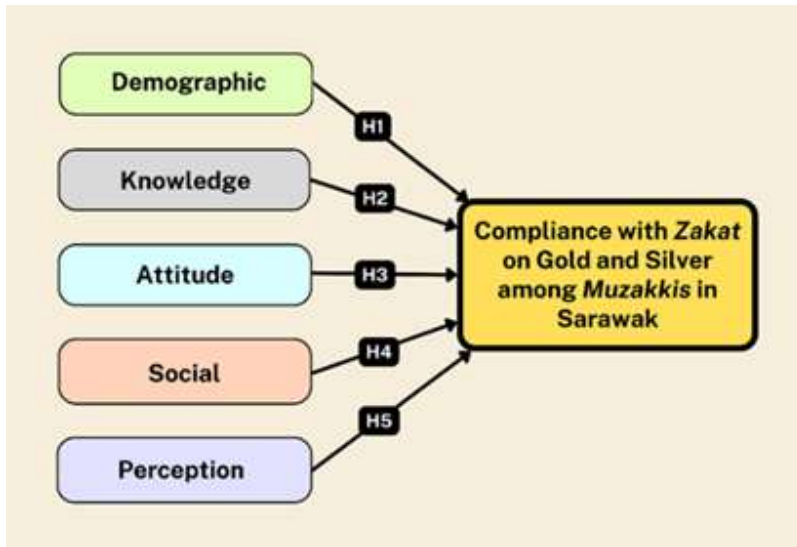
Perception

Perception is a belief or opinion that exists in each person based on what they see, hear, or feel. Every human being also tends to have a certain perception from their own point of view, even if it is different from other people, due to different experiences, and perception is important to understand how people react to something that causes the perception to exist (Sharma, 2019). Perceived usefulness and perceived ease of use towards online *zakat* payment is the perception factor that will be explored in this study. Based on a study by Kasri & Sosianti (2023) it is found that the accessibility in paying *zakat* online from any location with a quick process of payment has benefited the respondents. Previous study by Ninglasari (2021) stated that the implementation of *zakat* payment using the Fintech platform is easier and it has created a better perception of the Fintech platform. In addition, with the implementation of digitization of *ZIS* payments (*zakat*, *infaq*, *sadaqah*), it has proven that it is able to encourage the intention to pay *ZIS* due to payment technology that facilitates the community (Afandi, 2021). Hamzah et al. (2023) investigated, and the findings indicated that important factors, including perceived usefulness and ease of use significantly correlated with attitude and intention to utilize the *zakat* e-payment platform.

Conceptual Framework

The depicts conceptual framework for this study is shown in Figure 1. Five hypotheses were constructed with five independent variables H1: Demographic (age, income, education, occupation, and social norms) ; H2: Knowledge (knowledge about *zakat* on gold and silver), H3: Attitude (attitude towards commitment to *zakat* on gold and silver, attitude towards the importance of paying *zakat*, attitude towards the *zakat* organization); H4: Social; and H5: Perception (Perceived Ease of Use and Perceived Usefulness) on compliance with *zakat*. The framework combined both Theory of Planned Behaviour and Technology Acceptance Model.

Figure 1. Conceptual Framework



Demographic and Compliance with Zakat

A number of demographic criterias, including as age, income, education, occupation, and societal conventions, have an impact on muzakki's compliance with zakat on gold and silver. To improve zakat compliance rates and advance financial equity in Muslim communities, it is imperative to comprehend these relationships in order to develop focused interventions. Age has an impact on zakat compliance because it is associated with both financial maturity and understanding of one's religious duties. Due to their wealth and acquaintance with Islamic teachings, older muzakki might be more diligent about adhering to zakat rules (Ahmad & Nazri, 2024).

On the other hand, younger muzakki may be less obedient because they lack sufficient funds or may not be aware of their zakat duties. Furthermore, zakat compliance is significantly influenced by wealth and income. Higher earners or those with sizable wealth holdings are more likely to fulfil their zakat commitments on time and in full (Santoso et al., 2021). However, because of their limited resources or unclear qualifying requirements, lower-income muzakki may find it difficult to calculate and pay their zakat. In addition, education significantly influences zakat compliance among muzakki, influencing their understanding of religious teachings and financial obligations. Higher education leads to better understanding of zakat rules, while lower education may hinder it (Senawi et al., 2023). Occupational status and financial stability also impact zakat compliance, with professionals having clearer financial records (Santoso et al., 2021).

Likewise, social norms within communities also influence zakat compliance. Muzakki from close-knit families or communities where zakat is culturally emphasized may exhibit higher levels of compliance (Muhammad et al., 2022). Conversely, those from marginalized or less integrated social groups may face barriers to understanding and fulfilling zakat obligations. Following, it is reasonable to expect demographic could enhance zakat compliance. Accordingly, the following hypothesis is proposed:

H1: Demographic is positively related with zakat compliance

Knowledge and Compliance with Zakat

The relationship between knowledge and compliance of zakat on gold and silver among muzakki underscores the importance of education, awareness, and access to resources. Enhancing muzakki's understanding of zakat rules, providing educational support, and promoting awareness of religious obligations are essential strategies for improving zakat compliance rates. Knowledge of zakat rules and calculations is crucial for compliance among muzakki. Those with a clear understanding of Islamic teachings and jurisprudence related to zakat are more likely to accurately calculate the zakat due on their gold and silver assets (Ahmad & Nazri, 2024). Conversely, muzakki with limited knowledge may struggle to determine their zakatable assets or may miscalculate their zakat obligations. Access to resources and guidance on zakat matters facilitates compliance among muzakki. Institutions providing educational materials, calculators, and advisory

services can empower muzakki to fulfill their zakat obligations correctly (Senawi et al., 2023). Adequate support enhances confidence in zakat calculations and reduces barriers to compliance, particularly for individuals with limited prior knowledge or experience. Since knowledge is viewed as an essential factor for compliance in zakat, therefore, below is the proposed hypothesis”

H2: There is a positive relationship between knowledge and zakat compliance

Attitude and Compliance with Zakat

Muzakki compliance attitude is greatly influenced by their attitudes towards religious obligations, such as zakat. Zakat laws are faithfully followed by muzakki due to their positive attitudes and strong confidence in the religious duty of meeting zakat requirements (Bin-Nashwan et al., 2021). Approaches like these instill a sense of accountability and dedication to Islamic principles, promoting prompt and precise zakat payments on valuables like gold and silver. Compliance behaviour is influenced by attitudes towards financial commitments, such as zakat payments. Prioritising zakat payments on their gold and silver assets is more common among Muzakki who view zakat as a way to purify riches and fulfil their social obligation (Shukor, 2021).

Positivity views highlight zakat's contribution to social welfare and economic justice, which encourages regular compliance with zakat obligations. Muzakki's opinions regarding zakat compliance are influenced by their trust in religious leaders and instruction. Muzakki's readiness to carry out their zakat duties is increased when they have faith in the reliability and competence of religious scholars and organisations that provide zakat guidelines and interpretations (Ismail, 2018). Positive attitudes towards zakat as a religious duty are fostered by reliable counsel, which makes compliance easier even in intricate financial scenarios involving gold and silver holdings.

Attitudes towards zakat compliance are also influenced by societal conventions and community expectations. According to Febriandika et al., (2023), muzakki who live in areas where zakat is socially and culturally accepted are more likely to have favourable opinions about zakat payments. Muzakki's dedication to upholding their duties in relation to gold and silver holdings is reinforced by social norms that highlight the importance of zakat in fostering religious unity and societal well-being. When it comes to assets like gold and silver, muzakki compliance behaviour is greatly influenced by attitudes towards zakat duties. Muzakki is motivated to perform their zakat duties with diligence by positive attitudes that are typified by their religious conviction, views of their financial commitments, faith in their religious leadership, community norms, and ethical principles.

H3: There is a positive relationship between attitude and zakat compliance

Social and Compliance with Zakat

Social circumstances have a major influence on muzakki's zakat compliance behaviour, especially when it comes to possessions like gold and silver. Zakat compliance among muzakki is heavily influenced by social pressure and adherence to community standards. According to Virgiawan et al., (2023), those who live in areas where zakat is anticipated both socially and culturally are more likely to fulfil their zakat requirements regarding their gold and silver holdings. Fulfilling religious commitments, such as paying zakat, is made more important by the supporting environment created by peer pressure and communal expectations. To further encourage zakat compliance, the community's support and awareness are essential.

Furthermore, trust in zakat administrators and institutions administering zakat collections and distributions influences compliance behavior (Shukor, 2021). Muzakki who have confidence in the transparency, accountability, and effectiveness of zakat management are more willing to contribute zakat on their gold and silver assets (Rahman & Ali, 2013). Transparent practices and reliable governance mechanisms foster trust and ensure that zakat funds are used for their intended charitable purposes, enhancing muzakki' commitment to fulfilling their religious obligations. Since social factor could enhance the zakat compliance, therefore, the following hypothesis is proposed:

H4: There is a positive relationship between social and zakat compliance

Perceptions and Compliance with Zakat

Perceptions of zakat's importance significantly influence compliance behavior among muzakki. Individuals who perceive zakat as a fundamental pillar of Islamic faith and a religious obligation are more likely to prioritize zakat payments on their gold and silver assets (Ahmad and Nazri, 2024). Positive perceptions underscore zakat's role in spiritual purification, social welfare, and economic justice, motivating conscientious compliance with zakat obligations. Perceptions of financial obligations shape muzakki' attitudes towards zakat compliance. Those who view zakat as a means of fulfilling their

financial duties towards society, particularly on assets like gold and silver, are more inclined to calculate and contribute zakat accurately (Senawi et al., 2023). Clear perceptions regarding zakat calculations and eligibility criteria facilitate informed decision-making and prompt fulfillment of zakat obligations.

In addition, perceptions of zakat's impact on societal welfare and economic equity affect compliance attitudes. Muzakki who believe that zakat contributions, including those on gold and silver assets, positively impact the less fortunate and promote social justice are more motivated to fulfill their zakat obligations (Hassan & Siraj, 2017). Positive perceptions reinforce zakat's role in redistributing wealth and supporting marginalized communities, fostering a sense of social responsibility and ethical commitment. Besides that, perceptions of religious guidance and interpretations regarding zakat influence compliance decisions. Clear and authoritative guidance from religious leaders on zakat rules and obligations provides muzakki with confidence and clarity in fulfilling their religious duties, including zakat payments on assets like gold and silver (Febriandika, 2023). Based on these studies, perceptions plays a crucial role in muzakkis engagement in zakat. Therefore, the following hypothesis is proposed:

H5: Perception is positively related to zakat compliance.

Method

Research Design

This study used quantitative research method and conducts statistical analysis includes Descriptive Statistics and Analysis, Normality Test, Reliability and Correlation Analysis. A total of 393 respondents were randomly selected and the distribution of the questionnaire was carried out from 28 April 2024 until 20 June 2024. Respondents were selected from friend lists on social media platforms such as Facebook, Instagram, Telegram and contacts on WhatsApp application (Table 1).

Table 1: Summary of the Questionnaire Responses

Web-based Questionnaire	Number of Responses
Total questionnaires distributed	393
Total responses collected	393
Total incomplete questionnaires	-
Total useable questionnaires	378
Response Rate	96%

96 percent response rate shows a high rate of response or participation from the respondents. It explains that a large proportion of those respondents have engaged with this survey, and it is generally seen as high and indicates that the survey was well conducted. Respondents were also contacted in advance and given reminders to participate in this survey and this helped increase respondent participation. By pre-contacting potential participants and reminding participants about online surveys can also contribute to producing a higher response rate in conducting research studies (Wu et al., 2022).

Questionnaire Design

Survey questions were designed to achieve the specific objectives and to provide answers to the research questions for this study. It consists of six sections, around 10-15 minutes is needed to be completed. Section One consists demographic questions using Multiple-choice answers. Section Two consists questions about knowledge level regarding *zakat* on gold and silver, using Multiple-choice. Respondents' attitudes towards *zakat* on gold and silver were asked in Section Three, using 5-point Likert-Scale ranging from 1 (strongly disagree) to 5 (strongly agree) to measure respondents' opinions by finding out how much they agree or disagree with a statement related to attitudes. Section Four includes statements on social influences on *zakat* compliance and in Section Five, respondents' perception towards *zakat* on gold and silver (Perceived Usefulness and Perceived Ease of Use) were asked, using Likert-scale. An open-ended question is included in Section Six to gain respondents' insights about their opinion and recommendation in complying with *zakat* on gold and silver.

Population and Sample Size

Target population are the *Muzakki* in Sarawak. The method of sampling is stratified random sampling by employment category. The sample size was determined using the sample size formula. The sample size calculator indicated that 384

(Table 2) or more people in Sarawak would be an appropriate sample size with a margin of error of 5% and a confidence level of 95%.

Table 2. Population and Sample Size

Employment Category	Total Respondents	Percentage
Unemployed	34	8.85%
Business Owner	50	13.02%
Private Sector	100	26.04%
Government Sector	200	52.09%
	384	100%

Results and Discussion

Descriptive Statistics

Table 3 shows a summary of demographic data for this study, the respondent's profile which includes data for gender, age, education level, employment category, income and current location.

Table 3. Respondents' Profile

Demographic Variables	Definition	Frequency	Percentage
Gender	Male	98	25.9
	Female	280	74.1
Age	18 – 25 years old	15	4.0
	26 – 35 years old	80	21.2
	36 – 45 years old	201	53.2
	46 – 55 years old	65	17.2
	56 years and above	17	4.5
Education Level	Primary School	5	1.3
	SPM	91	24.1
	STPM	23	6.1
	Diploma	87	23.0
	Bachelor's Degree	117	31.0
	Master's Degree	39	10.3
	PhD	16	4.2
Employment Sector	Unemployed	79	20.9
	Private	82	21.7
	Government	181	47.9
	Business Owner	36	9.5
Income	RM2,000 and below	98	25.9
	RM2,000 – RM3,999	116	30.7
	RM4,000 – RM5,999	76	20.1
	RM6,000 – RM7,999	42	11.1
	RM8,000 – RM9,999	23	6.1
	RM10,000 and above	23	6.1
Current Location	Kuching	235	62.2
	Kota Samarahan	84	22.2
	Serian	3	0.8
	Betong	3	0.8
	Sri Aman	3	0.8
	Sarikei	5	1.3
	Sibu	8	2.1
	Mukah	3	0.8
	Bintulu	22	5.8
	Miri	11	2.9
	Limbang	1	0.3

Respondents who took part in this survey are mostly women aged between 36-45 years old (53.2%). Respondents' highest education level is the bachelor's degree (31.0%). Most respondents work in the government sector (47.9%). 30.7% of the respondents earned an income around RM2,000 - RM3,999 and most of the respondents' current location is in Kuching (62.2%).

Normality Test

The normality of data (Table 4) is determined using the Kolmogorov-Smirnov and Shapiro-Wilk tests, a p-value >0.05 indicates that the data are normally distributed. Both the Kolmogorov-Smirnov and Shapiro-Wilk tests suggest that the data can be analyzed with parametric test. However, a total of 15 outliers have been identified and all of them have been removed from the dataset so that the correlation test using the Pearson correlation coefficient can be conducted since the data obtained is normal. Therefore, only 378 samples remaining and used to conduct the next statistical test to achieve the objectives of the study.

Table 4. Normality Test Results

Variables	Kolmogorov-Smirnov	Shapiro-Wilk
Knowledge	0.26	0.78
Attitude	0.12	0.95
Social	0.29	0.80
Perception	0.18	0.88
Zakat Compliance	0.07	0.98

Reliability Analysis

The reliability and the validity of the items used in this study were satisfactory based on the overall results of the Reliability Analysis with 0.84 (α) value which is interpreted as good.

Table 5. Reliability Analysis Result

Total Item	Independent Variables	Cronbach's Alpha	Remarks
6	Knowledge	0.89	Good
4	Attitude	0.78	Good
2	Social	0.68	Good
9	Perception	0.92	Excellent
21	Zakat Compliance	0.84	Good

Descriptive Analysis

Mean value obtained for Knowledge is 1.14 with a standard deviation of 0.16. This shows that the overall knowledge level of respondents in compliance with *zakat* on gold and silver is low. The mean value for Attitude is 4.25, standard deviation of 0.45, this high-level score shows that respondents have a positive attitude towards the compliance with *zakat* on gold and silver (Table 6). The average score for the social factor is 4.47, standard deviation of 0.58. This high score suggests that Social factor have a strong influence on compliance with *zakat* on gold and silver. Perception factor obtained mean value of 4.47 with 0.51 standard deviation. The level of mean score is high and this suggests that the respondents have a strong perception towards compliance with *zakat* on gold and silver. The results of Descriptive Analysis for Perception factor suggest that the respondent has a positive perception towards *zakat* on gold and silver and have a positive perception towards the role of online tools and resources in managing *zakat* obligations among *Muzakki* in Sarawak.

Table 6. Descriptive Analysis (By Variables)

Independent Variables	Mean	Std. Deviation	Level
Knowledge	1.14	0.16	Low
Attitude	4.25	0.45	High
Social	4.47	0.58	High

Perception	4.47	0.51	High
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Correlation Analysis (Pearson)

The result shows that the respondents have a positive perception towards the use of online methods for payment of *zakat* on gold and silver (Table 7). Therefore, this increases positive attitudes and will influence them to use online methods positively and increase the compliance with *zakat* on gold and silver.

Table 7. Correlation Analysis Result

Relationship	p-value	Correlation Coefficient, r	Strength of Correlation
Demographic and Compliance with <i>Zakat</i> on Gold and Silver among <i>Muzakki</i> in Sarawak	0.29	-0.54	Negative correlation
Knowledge and Compliance with <i>Zakat</i> on Gold and Silver among <i>Muzakki</i> in Sarawak	0.07	-0.91	Negative correlation
Attitude and Compliance with <i>Zakat</i> on Gold and Silver among <i>Muzakki</i> in Sarawak	<0.00	0.39**	positive correlation
Social and Compliance with <i>Zakat</i> on Gold and Silver among <i>Muzakki</i> in Sarawak	<0.00	0.39**	positive correlation
Perception and Compliance with <i>Zakat</i> on Gold and Silver among <i>Muzakki</i> in Sarawak	<0.00	0.47**	positive correlation

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

Hypothesis Testing and Results

Table 8. Summary of Findings

Ho	Hypothesis	p-value	Decision
H1	There is a significant relationship between demographic compliance in <i>zakat</i> on gold and silver among <i>Muzakki</i> in Sarawak.	0.29 > 0.01	H1 is rejected
H2	There is a significant relationship between knowledge with compliance with <i>zakat</i> on gold and silver among <i>Muzakki</i> in Sarawak.	0.07 > 0.01	H2 is rejected
H3	There is a significant relationship between attitude with the compliance in <i>zakat</i> on gold and silver among <i>Muzakki</i> in Sarawak.	< 0.00	H3 is accepted
H4	There is a significant relationship between social and compliance with <i>zakat</i> on gold and silver among <i>Muzakki</i> in Sarawak.	< 0.00	H4 is accepted
H5	There is a significant relationship between perception and compliance with <i>zakat</i> on gold and silver among <i>Muzakki</i> in Sarawak	< 0.00	H5 is accepted

The study investigated the interplay between demographic characteristics, knowledge levels, attitudes, social factors, perceptions, and their combined impact on compliance with *zakat* obligations related to gold and silver among *muzakki*. The following key findings emerged from the analysis.

For H1, demographic factors and compliance shows inconsistent result to previous studies. This is due to the generation differences whereby Generation Z showed minimal awareness on *zakat* of gold and silver as compare to Generation X. *Muzakki* aged 36 and above generally showed higher levels of compliance with *zakat* obligations on gold and silver. This can be attributed to their greater familiarity with religious teachings and financial stability. Older *muzakki* may be more conscientious about fulfilling *zakat* requirements due to greater familiarity with Islamic teachings and financial stability (Hassan & Siraj, 2017). Conversely, younger *muzakki* might be less compliant due to limited financial resources or insufficient knowledge about *zakat* obligations. In the context of income, *Muzakki* with income RM2,000 and above demonstrated more consistent compliance with *zakat* requirements. Financial stability enables them to calculate and fulfill *zakat* obligations accurately. In addition, higher educational with minimum bachelor's degree attainment correlated positively with *zakat* compliance. Educated *muzakki* tended to have better understanding of *zakat* rules and calculations, facilitating prompt and accurate payments. Employment sector in private showed lower levels of compliance compared

to those in public sector with stable financial. Demographic variables such as different age range, income range, education level, and employment sector collectively shape muzakki' ability and willingness to comply with zakat obligations. Higher income and education levels often coincide with better knowledge and optimistic attitudes towards zakat, thereby enhancing compliance.

For H2, knowledge and compliance, Muzakki with minimal knowledge of zakat rules exhibited lower compliance rates. Lack of information enables inaccurate calculation and unfulfillment of zakat obligations on gold and silver (Ismail, 2018). Lack of awareness towards zakat's religious significance and financial obligations negatively influenced compliance behavior among muzakki.

Meanwhile, the findings show that three hypotheses have a statistically significant relationship, namely H3 (Attitude), H4 (Social) and H5 (Perception) with compliance. Therefore, these three hypotheses are accepted. This finding highlights the interconnectedness of Attitude, Social and Perception factors in shaping the compliance with *zakat* on gold and silver among the *Muzakki* in Sarawak. The findings indicate that the correlation is statistically significant between Attitude and Social factors ($r = 0.52, p < 0.05$), Social and Attitude factors ($r = 0.48, p < 0.05$), and Perception and Attitude factors ($r = 0.65, p < 0.01$).

Consequently, Hypotheses 3, 4, and 5 which proposed significant relationships between these factors in *zakat* compliance among the *Muzakki* in Sarawak, are accepted. The findings of this study confirm that attitude, social and perception significantly influence *zakat* on gold and silver compliance. These emphasizes that the factors are important in shaping behavior towards compliance with *zakat* on gold and silver among *Muzakki* in Sarawak. For H3, muzakki exhibiting positive attitudes and considering zakat as a social welfare tool and Islamic obligation demonstrated greater levels of compliance. Individuals who viewed zakat as a monetary duty towards the betterment of society were more inclined to meet their zakat duties on gold and silver holdings. This finding is consistent with previous research by Santoso et al., (2022) who states that the attitude factor has an influence on *Muzakki* in the intention to comply with *zakat*. Muhammad et al., (2022) also stated that the intention to pay *zakat* is strongly and positively influenced by the *attitude* factor towards *zakat*.

For H4, muzakki compliance was strengthened by strong social aspect that emphasised zakat as a religious responsibility. Belief in an open and responsible zakat administration had a favourable impact on compliance practices. Positive sentiments on zakat compliance are strongly reinforced by peer pressure and community standards. A culture of compliance and accountability can be developed by bolstering community-based teaching initiatives and encouraging open zakat administration. Findings about social factors are also supported by Afandi et al., (2022) who found that social influence from religious scholars has a positive relationship with the intention to pay *zakat*. Prior study by Cokrohadisumarto & Zaenudin (2022) showed that religious leaders play an important role in improving the community's understanding on the rules and functions of *zakat*.

For H5, Positive perceptions of zakat's fairness in wealth transfer and societal benefit were associated with increased compliance rates. In addition, muzakki compliance was aided by authoritative regarding zakat requirements and regulations. It is essential that zakat administrators be trusted and that the distribution of zakat be perceived as fair. Establishing trust and promoting efficient communication about zakat administration procedures can motivate muzakki to execute their responsibilities on time and accurately. From the context of the perception of the use of online methods for *zakat* payment, the positive findings also supported by previous research which agreed that the online *zakat* payment from any location has accelerated the *zakat* payment process and provided benefits to *Muzakki* (Kasri & Sosianti, 2023). Ninglasari (2021), found that the implementation of *zakat* payments through Fintech platforms is easier. The implementation of digitalization in *ZIS (zakat, infaq, sadaqah)* payments has been proven to encourage the intention to pay *zakat* because this technology helps the community in making *zakat* payments more easily (Afandi, 2021).

Conclusion

Several recommendations can be implemented by stakeholders and the *zakat* organization in Sarawak, Tabung Baitulmal Sarawak (TBS) precisely. First, the recommendation is to develop and conduct an educational program which emphasizes the importance of compliance with *zakat* on gold and silver. Second, it is also recommended that TBS can actively engage with the community and leverage the Social influence of the religious leader to promote positive attitudes towards the compliance with *zakat* on gold and silver. Also, TBS can enhance public awareness campaigns about *zakat* on gold and silver and advocate a policy enactment that can facilitate the compliance of *zakat* on gold and silver. For example, by potentially integrating the educational modules about *zakat* on gold and silver compliance in the school syllabus and within higher education institutions level. In addition, TBS can also collaborate with gold trading company such as Public Gold to leverage their existing mobile application, by adding feature of *zakat*

calculator for Sarawak region, following Sarawak's *uruf* rate to facilitate the *Muzakki* to fulfil their *zakat* on gold and silver obligations. Finally, policymakers and religious authorities might use these data to develop targeted solutions. Initiatives should prioritise increased educational outreach, encouraging positive attitudes towards *zakat*, boosting community engagement, and maintaining transparent *zakat* management methods. By putting these ideas into action, compliance rates for *zakat* on gold and silver can be increased. This is significant because it will contribute to a greater societal benefit.

There are limitations in this study, including the sample size, time constraint and the questionnaire design. Therefore, future recommendations are to obtain a larger sample size, have adequate time for data collection and increase the reliability scale for the questionnaire. These will improve the data's accuracy and support next researchers in accomplishing their goals. In conclusion, the study stresses the complex connection between demographic characteristics, knowledge levels, attitudes, social situations, perspectives, and compliance with *zakat* responsibilities on gold and silver among *muzakki*. Addressing these concerns comprehensively, through educational campaigns, community involvement, and transparent governance structures, is crucial for attaining consistent and meaningful *zakat* compliance in Muslim communities.

Acknowledgement

The authors wish to thank Tabung Baitulmal Sarawak (TBS) for providing the resources and data needed under the grant number NAT/F01/YKAB/85941/2023.

Conflict of Interest

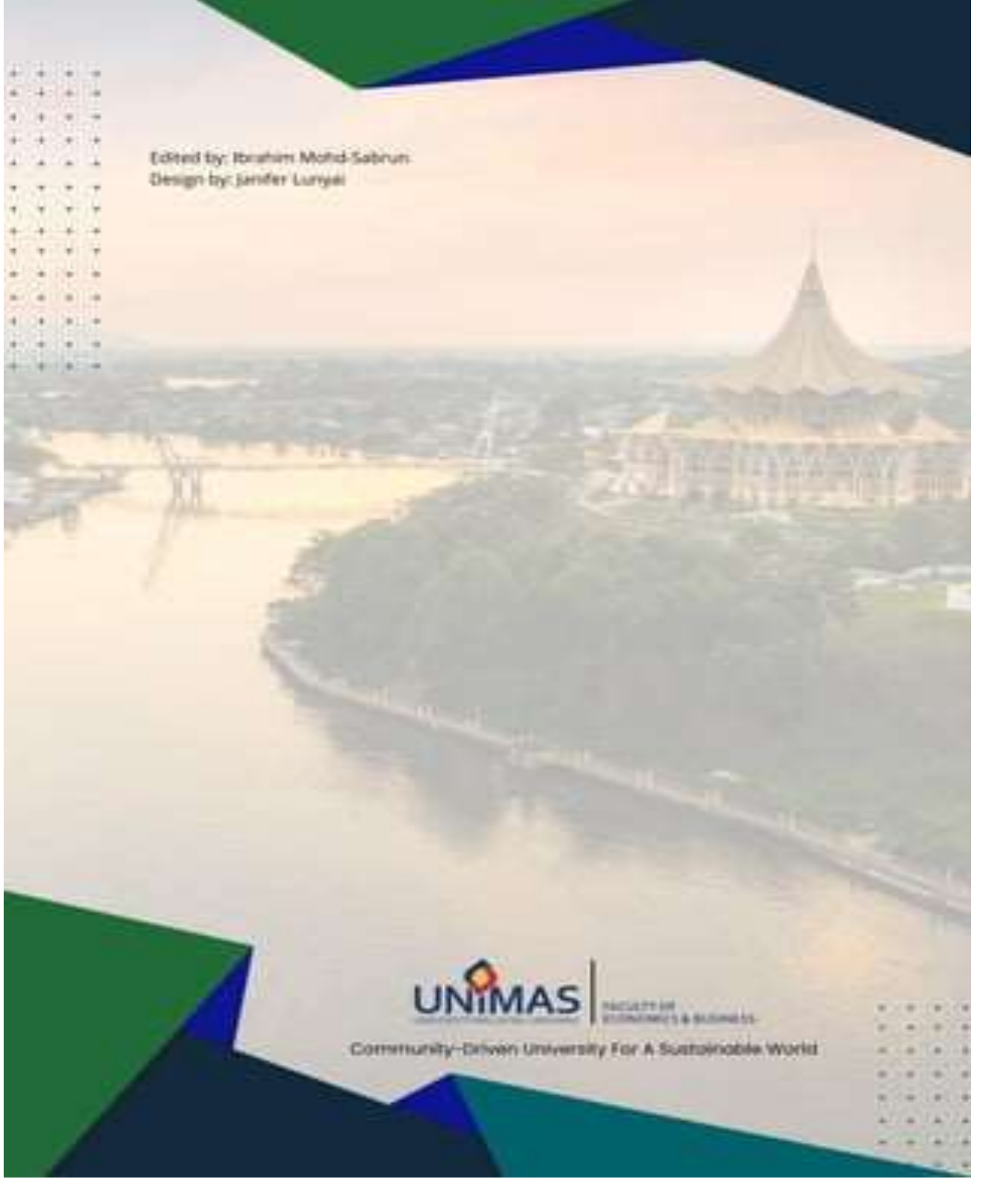
This article has no conflict of interest.

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Edited by: Ibrahim Mofid-Sabrun
Design by: Janifer Luryel



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