

The Determinant of Financial Performance of Employed Asnaf Zakat in Negeri Sembilan: Does Religious Aspect Matter?

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Abstract

The study aims to investigate the impact of understanding and practice of Islamic teachings on the financial performance of Asnaf Zakat in Negeri Sembilan. This study utilized quantitative methods to survey 171 employed Asnaf Zakat under supervision of Majlis Agama Islam Negeri Sembilan (MAINS) through stratified random sampling. The study used a questionnaire specifically developed for the Asnaf Zakat in Negeri Sembilan. Income was the dependent variable, while the independent variables were the understanding and practice of Islamic teachings. Each independent variable contained four constructs: *aqidah*, *ibadah*, *muamalah*, and *akhlak*. The study applied both descriptive and inferential statistics for data analysis, with frequency and percentage for the former and multiple regression analysis for the latter. The findings of the multiple regression analysis revealed that both the understanding and practice of Islamic teachings were significant predictors of the income of employed Asnaf Zakat in Negeri Sembilan. The implications of the study highlighted the importance of learning and practicing the teachings of Islam in the life of every Muslim to ensure the success this world and hereafter. MAINS plays vital roles to convey the Islamic teachings in Negeri Sembilan to ensure holistic human development especially among Asnaf Zakat.

Keywords: Financial Performance, Employed Asnaf Zakat, Religiosity

Introduction

Majlis Agama Islam Negeri Sembilan (MAINS) is a statutory body with a mandate for Islamic religious affairs administration. In early 2021, MAINS underwent a restructuring process to enhance the *Syiar* of Islam in Negeri Sembilan. The restructuring allowed MAINS to streamline its services, including the standardization of zakat distribution, waqf and mal and also counselling and Islamic development services. This integration aligns with the existence of the MAINS tower, which serves as the 'One Stop Centre' for MAINS services. At a glance, the management of MAINS is generally divided into three including Department of Zakat, Department of Wakaf and Department of Management Services (Majlis Agama Islam Negeri Sembilan, 2023).

To promote holistic development among the Asnaf Zakat, MAINS is dedicated to coordinating various programs in order to enhance the understanding and practice of Islamic teachings. This includes offering lectures, courses, and programs covering aspects such as *aqidah*, *ibadah*, *muamalah*, and *akhlak*. Through these programs, Asnaf Zakat is expected to gain a better understanding of the teachings of Islam, as well as contribute to the ability to perform the function of *Khalifah* as required by Islam. MAINS actively implements this initiative to the Asnaf Zakat in every district in Negeri Sembilan in order to achieve the shared values including *mardhatillah* (achieving Allah's pleasure), sincerity, gratitude, trustworthiness, and *naseer* (helping). Thus, the motivation of this study is to determine the mastery of Islamic teachings among Asnaf Zakat and to what extent religious aspects contribute to *falah* (success).

According to Grine and Meguellati (2015), a thorough understanding and practice of Islamic teaching can induce Islamic spirituality within a Muslim's soul. Furthermore, possessing Islamic spirituality can lead to success in one's endeavours because it aligns with the dictates of religion. Although several efforts have been made, it is unclear to what degree such initiative can impact the employed Asnaf Zakat. Therefore, this study aims to examine the impact of understanding and practice of Islamic teachings on the financial performance of Asnaf Zakat in Negeri Sembilan.

Literature Review

Islam is a perfect religion and its teachings are the foundation of life. Grasping the doctrines of Islam can enable its devotees to lead a virtuous life and attain success. Several studies have been conducted on the extent to which understanding or practicing the teachings of Islam can have a positive impact on people. The study by Mohamad et. al (2022) focused on the extent to which understanding the concept of Islamic appreciation can shape Islamic families in Malaysia. The study was conducted because various issues that arise in Muslim families involve violations of the requirements of the Shariah, which should be understood and practiced by all Muslim. However, due to inadequate understanding and practice of Islam, disruptions occur in the family. Therefore, this study focused on the concept of Islamic appreciation in Muslim families, especially the application of belief, the practice of perfect worship and the formation of morals. A qualitative study with a sample of three Muslim families in Malaysia was used. Data was collected via structured and semi-structured conversations, and a thematic analysis was conducted for data analysis. The study concluded that Muslim families possess a thorough comprehension of Islamic appreciation, which aligns with the true essence of the concept.

The study carried out by Mohd Rajoli and Kamarzaman (2022) examines the comprehension and execution of worship and akidah among Polis Diraja Malaysia (PDRM) personnel in the

Kuala Lumpur Police Training Centre (PULAPOL KL). PDRM serves as a security agency responsible for safeguarding public safety and upholding the sovereignty of Malaysia. However, negative public opinions regarding their transparency have been encountered by PDRM. This study aims to evaluate the understanding of *Fardhu Ain* knowledge amongst PDRM staff. A representative sample of 250 participants, including senior officers, lower ranked officers and public officials serving at PULAPOL KL, completed a questionnaire. The findings concluded a substantial understanding of *Fardhu Ain* among PDRM employees at PULAPOL KL.

Furthermore, a study to investigate the religious understanding and knowledge of the Malay youth in Lembah Kelang was conducted by Sulaiman et al. (2018). The study also investigated how the religious understanding impacts the mindset of the contemporary youth. The comprehension of spiritual concepts like religion and spirituality plays a crucial role in defining an individual's degree of understanding and devotion towards religion. A leading factor in the moral decline of young individuals resides in the internal morals of those who lack a direct connection with Allah SWT. The adherence to Islamic religious orders, through the concepts of worship and obedience, enables the moulding of one's personality and the development of noble traits. This is due to the fact that noble morals stem from a person's spiritual purity towards Allah. Data collection for this study involved circulating a study questionnaire in a simple random manner that involved 470 respondents across six regions in Selangor. The study revealed a high level of understanding amongst urban teenagers in certain aspects representing the manifestation of religious thought and belief in Islam. Additionally, a positive correlation exists between one's level of education and Islamic religious ideology, indicating that educational achievement and exposure to religious practices have a significant impact on religious beliefs.

Recently, Khairulanwar et al. (2022) conducted study to identify the level of moral practice amongst Muslim students in Johor Bahru. *Akhlak* is a central pillar of Islamic practice, symbolising the high standard of behaviour and character expected of Muslim teenagers. The study used a combination of library analysis and quantitative survey questionnaires and specifically focused on the quantitative approach. The sample for the study comprised 371 form four, five, and six students across three schools in Johor Bahru. The findings revealed a high and satisfactory average practice of morals among adolescents in the study. Thus, the study emphasises the importance of moral education in schools to cultivate noble students and shape a positive adolescent personality, with a corresponding responsibility for the community.

Next, in the qualitative study, Z Nur (2018) investigated the practice of Islamic religious teachings in the family and community environment of Uru, Ledan Village, Buntu Batu District, Enrekang Regency. The community appears to be gradually abandoning these teachings due to their limited understanding, despite Islam's proven superiority compared to other religions. The study gathered data through observation, interviews, and documentation. The findings indicate that the residents of Uru Hamlet, Ledan Village, Buntu Batu Subdistrict, Enrekang Regency, have adopted Islamic teachings by performing prayer and prioritizing family values. In addition, when members of the community possess a basic knowledge of Islam, they are more likely to engage in its practices.

There is also literature that associates religious aspects with performance including Mahmood and Mohd Zahari (2021). The aim of this study is to investigate the impact of religious values on the performance of businesses participating in the microcredit programme. The study

collected primary data from 756 micro enterprises participating in this programme using a stratified sampling method. Subsequently, the data were analysed using factor analysis and multiple regression analysis to establish any causal relationships between the enterprises' religious values and their performance in the microcredit programme. The findings demonstrate a significant link between micro enterprises' performance and the implementation of religious values. Factors of religious values, including virtue, observance, and persistence, display a noteworthy positive correlation with the performance of micro enterprises.

To analyze the determinant that can affect the financial performance, the religious aspect is rarely given attention. In fact, this aspect is important to make sure the success of the Muslim in this world and hereafter. The obligation for all Muslims who fulfilled all conditions to pay zakat for the cause of Allah in order to assist the less fortunate, as one of the core pillars of Islam, highlights the necessity for a robust economic performance.

Methodology

This study employed quantitative methods to survey 171 employed Asnaf Zakat in Negeri Sembilan. The data on Asnaf Zakat were collected from Majlis Agama Islam Negeri Sembilan (MAINS) using stratified random sampling. The study utilized questionnaires specifically designed for the context of MAINS. Income served as the dependent variable, while the independent variables were the understanding and practice of Islamic teachings. The two independent variables each consisted of four constructs: *aqidah*, *ibadah*, *muamalah*, and *akhlak*. The data analysis employed both descriptive and inferential statistics, with frequency and percentage used for the former and multiple regression analysis conducted for the latter.

Findings

Respondents Profile

This study involved 171 asnaf in Negeri Sembilan, Malaysia. 73.1 percent of the respondents were classified as fakirs, while the rest were considered to be in the category of the poor. All of the respondents were either self-employed (74.9 percent) or working in the private sector (25.1 percent). Furthermore, almost 80 percent of the respondents were female and only 21.6 percent were male. In addition, more than half (55.6 percent) of the respondents were aged between 41 to 60, with only a small percentage aged under or equal to 40 and over or equal to 61.

Table 1
The Respondents Profile

Information	Category	Total Frequency (n=171)	Percentage (%)
Asnaf	Fakir	125	73.1
	Miskin	46	26.9
Occupation	Self-employed	128	74.9
	Private	43	25.1
Gender	Male	37	21.6
	Female	134	78.4
Age	≤40 years old	38	22.2
	41 – 60 years old	95	55.6
	≥61 years old	38	22.2
Residential Area	City	66	38.6
	Rural	92	53.8
	Suburbs	13	7.6
Highest Education Level	Primary	14	8.2
	Lower Secondary Assessment	63	36.8
	Malaysian Certificate of Education	86	50.3
	Diploma	1	0.6
	None	7	4.1
Income	RM2,501 - RM3,000	1	0.6
	RM1,501 - RM2,000	4	2.3
	RM1,001 - RM1,500	48	28.1
	RM501 - RM1000	81	47.4
	≤ RM500	37	21.6
Number of dependents	1 – 3	84	49.1
	4 – 6	71	41.5
	7 – 9	16	9.4

In terms of location, most respondents lived in rural areas (53.8 percent), cities (38.6 percent) and suburbs (7.6 percent). Meanwhile, half of the respondents received formal education at the Malaysian Certificate of Education level, only 0.6 percent at the diploma and 4.1 percent did not receive any formal education in life. Nearly half of the respondents reported total household income between RM501 and RM1,000. 28.1% reported income between RM1,001 and RM1,500, while 21.6% reported less than RM500, and few had income between RM1,501 and RM3,000. In addition, more than 90 percent of respondents had up to 6 dependents in total and only 9.4 percent had 7 to 9 dependents.

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The results of multiple regression analysis showed that both predictor factors including understanding of Islamic teachings ($\beta=0.34$, $p<0.05$) and practice of Islamic teachings ($\beta=0.23$, $p<0.05$) contributed to the income (financial performance) of the employed Asnaf Zakat in Majlis Agama Islam Negeri Sembilan (MAINS). The two predictors accounted for 29.8 per cent ($r=0.55$) of the variance change in income.

Table 2

The Result of Multiple Regression Analysis

	Standardized Coefficients Beta	Unstandardized Coefficients Beta	t	Sig.
(Constant)		-2282.963	-4.917	0.001
Understanding of Islamic teachings	0.344	56.807	3.364	0.001*
Practice of Islamic Teachings	0.234	18.811	2.282	0.024*
R	0.546			
R ²	0.298			
Adjusted R ²	0.290			

* Significant at the level $p < 0.05$

Conclusion

In conclusion, the results of the study showed that the understanding and practice of Islamic teachings had a positive significant effect on the income of employed Asnaf Zakat. This means that the better the understanding and practice of Islamic teachings, the higher the potential income. Employed Asnaf Zakat who understand the command of Allah would strive for sustenance as guided by religion. These things would lead Asnaf Zakat to achieve success in many ways including in the form of financial performance like income.

The implications of the study highlighted the importance of learning and practicing the teachings of Islam in the life of every Muslim to ensure success in this world and the hereafter. Every Muslim must understand and practice the teachings of Islam in every aspect of life as intended by Allah. In the context of Asnaf Zakat in Negeri Sembilan, MAINS has a vital role to play in ensuring the success. Several approaches should be used to convey the Islamic teaching to Asnaf Zakat to ensure the holistic human development could be achieved.

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