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**THE ROLES OF PROPERTY RIGHTS AND TRANSACTION  
COSTS ON THE INSTITUTIONAL ZAKAT PERFORMANCE**



**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
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**THE ROLES OF PROPERTY RIGHTS AND TRANSACTION  
COSTS ON THE INSTITUTIONAL ZAKAT PERFORMANCE**



**A thesis submitted to the Ghazali Shafie Graduate School of Government  
in fulfilment of the requirements for the Doctor of Philosophy  
Universiti Utara Malaysia**



Kolej Undang-Undang, Kerajaan dan Pengajian Antarabangsa  
(College of Law, Government and International Studies)  
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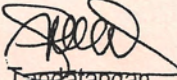


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## ABSTRACT

Zakat is the third pillar of Islam and is regarded as the social security system for the development of Muslim communities. Currently, however, the performance of the zakat institution, especially in Malaysia, is still considered to be below the expected level. The zakat institution seems to only perform as a charity organisation instead of as a social security institution. This study is conducted to investigate the structures of the zakat institution and how these 'structures' could determine 'zakat institution performance'. Two aspects of the institutional structures are measured in this study, namely property rights and transaction costs. In terms of zakat performance, it is estimated based on two types of performance, which are socio-economic and psychological performance. With regard to the institutional structures, three objectives have emerged. The first is to examine to what extent securing the property rights of zakat and transaction costs could produce an impact on zakat institution performance. Secondly, this study endeavours to investigate whether the transaction costs perform as mediators when referring to the relationship between property rights and zakat performance. Third, this study is attempted to develop an institutional innovation for zakat through an open innovation strategy. A total of 428 respondents among zakat payers agreed to participate in this study, and the data was analysed using partial least square – structural equation modelling (PLS-SEM) approach. The results of the analysis found that property rights and transaction costs produce a moderate impact on the zakat institution's performance. Transaction costs performed as the 'complementary partial mediation' between property rights and socio-economic performance and as 'full-mediation' between property rights and psychological performance. Based on the results and with the combination of the open innovation strategy, the institutional innovation of zakat was developed, so then it could perform as the social security institution. Seven elements have been proposed to be integrated into the zakat institution. The integration of the elements under the wings of zakat would be able to reduce the costs involved in the processes of the zakat transaction, as well as to ensure that the category of *asnaf's* rights on zakat will be protected.

**Keywords:** Zakat Institution, Institutional Performance, Property Rights, Transaction Costs, Malaysia

## ABSTRAK

Zakat merupakan rukun Islam ketiga dan dianggap sebagai satu bentuk sistem keselamatan sosial untuk pembangunan komuniti masyarakat Muslim. Walau bagaimanapun pada masa ini, prestasi institusi zakat terutamanya di Malaysia dilihat masih berada di bawah tahap yang sepatutnya. Institusi zakat hanya berperanan sebagai sebuah organisasi amal berbanding menjadi sebuah institusi keselamatan sosial. Sehubungan itu, kajian ini dilaksanakan bagi mengkaji peranan struktur institusi zakat dan bagaimana 'struktur' ini mampu menentukan 'prestasi institusi zakat'. Dua aspek struktur institusi yang diukur dalam kajian ini ialah dari sudut hak kepemilikan dan juga kos transaksi. Dari sudut prestasi zakat pula, ia diukur berdasarkan dua jenis prestasi, iaitu prestasi sosio-ekonomi dan juga psikologi. Daripada struktur institusi, seterusnya membawa kepada tiga objektif kajian yang ingin dicapai iaitu; pertama, untuk mengkaji sejauhmanakah jaminan hak kepemilikan zakat dan juga kos transaksi memberikan impak kepada prestasi institusi zakat. Kedua, untuk mengkaji samada kos transaksi mampu bertindak sebagai pengantara dalam menghubungkan hak kepemilikan zakat dengan prestasi institusi zakat; dan yang ketiga, kajian ini cuba membangunkan inovasi institusi zakat melalui strategi inovasi terbuka. Seramai 428 responden dalam kalangan pembayar zakat terlibat dalam kajian ini, dan data dianalisis menggunakan kaedah separa kuasa dua terkecil – model persamaan struktur (PLS-SEM). Hasil analisis mendapati, hak kepemilikan dan kos transaksi menghasilkan impak yang sederhana kepada prestasi institusi zakat. Dari sudut kos transaksi pula, ia bertindak sebagai 'pengantara separa pelengkap' di antara hak kepemilikan dengan prestasi sosio-ekonomi, dan 'pengantara penuh' di antara hak kepemilikan dengan prestasi psikologi. Berdasarkan hasil kajian tersebut dan digabungkan dengan pendekatan inovasi terbuka, maka inovasi institusi zakat dapat dibangunkan, agar zakat mampu untuk bertindak sebagai institusi keselamatan sosial. Tujuh elemen dicadangkan untuk diintegrasikan bersama institusi zakat. Integrasi elemen-elemen ini di bawah sistem zakat akan mampu untuk mengurangkan kos dalam proses transaksi zakat dan juga memastikan hak zakat bagi setiap kategori *asnaf* zakat lebih terjamin.

**Kata Kunci:** Institusi Zakat, Prestasi Institusi, Hak Kepemilikan, Kos Transaksi, Malaysia



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<b>AVE</b>	Average Variance Extracted
<b>CB-SEM</b>	Covariance-based Structural Equation Modelling
<b>CTA</b>	Confirmatory Tetrad Analysis
<b>EFA</b>	Exploratory Factor Analysis
<b>FDI</b>	Foreign Direct Investment
<b>GDP</b>	Gross Domestic Product
<b>HTMT</b>	Heterotrait-Monotrait Ratio
<b>KMO</b>	Kaiser-Meyer-Olkin Measure of Sampling Adequacy
<b>MICOM</b>	Measurement Invariance of Composite
<b>NIE</b>	New Institutional Economics
<b>PAF</b>	Principal Axis Factoring
<b>PCA</b>	Principal Component Analysis
<b>PLS-SEM</b>	Partial Least Square – Structural Equation Modelling
<b>PPPs</b>	Public-Private Partnerships
<b>SIRCS</b>	State Islamic Religion Councils
<b>TNB</b>	<i>Tenaga Nasional Berhad</i>
<b>TOL</b>	Collinearity of Tolerance
<b>VAF</b>	Variance Account For
<b>VIF</b>	Variance Inflation Factor

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# CHAPTER ONE

## INTRODUCTION

### 1.1 Introduction

There are two major elements of Islamic economics. One is regarded as the essential obligation or pillar of Islam and the other is prohibition, which is a major sin in Islam. The first is called zakat and the second is *riba* (interest). However, in recent times, the issue of *riba* has received more attention than the issue of zakat. Although it is important for there to have been intensive and rigorous research on *riba*, by comparison, far less work has recently been done focusing on zakat<sup>1</sup> (Qaradawi, 2011). As a result, issues on zakat in this day still need to be studied and researched, especially when related to institutional structures to create an innovative<sup>2</sup> management system centralised on zakat.

Due to the lesser amount of ‘contemporary’ research on zakat, this thesis could be considered to be one of the pioneering studies that will contribute to new ideas for the administration of zakat (from an innovation perspective). This study has look at the structure of the contemporary zakat institution as it stands in Malaysia and has

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<sup>1</sup> Qaradawi statement seems to be relevant. Searching with the keywords of ‘zakat’ and ‘zakah’ in the SciVerse-Scopus database on 20 September 2017, only 282 documents were found from 2007 to 2017. In comparison, when searching with the keyword ‘Islamic bank’ which related to the issue of *riba*, 1,444 documents were found from 2008 to 2017. Substantial differences in the academic literature show that the focus of current studies is on prohibition issues (*riba*), instead of on obligation issues (zakat). The word ‘zakat’ and ‘zakah’ are used interchangeably in most academic literatures and are identical.

<sup>2</sup> Innovative or innovation here is not ‘*bid’ah*’ which refers to a change in religious matters or innovations in shari’a, but it refers to the innovative concept of management to propagate the faith of Islam.

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## APPENDICES

### Appendix A: Pilot Test Instrument

Property Rights of Zakat
<ol style="list-style-type: none"><li>1. Only eight categories of <i>asnaf</i> are eligible to receive the zakat.</li><li>2. Zakat is distributed comprehensively to eight categories of <i>asnaf</i>.</li><li>3. No <i>asnaf</i> are denied their rights from receiving the zakat.</li><li>4. Amount or assistant from zakat is sufficient for the <i>asnaf</i>.</li><li>5. Assistant of zakat is suitable for the type of <i>asnaf</i> problems.</li><li>6. The institution has high integrity in ensuring all <i>asnaf</i> received the zakat.</li><li>7. There is no corruption in the institution of zakat.</li></ol>
Transaction costs
Localization
<ol style="list-style-type: none"><li>1. The location of zakat institution is strategic (near the strategic location).</li><li>2. There are zakat agencies that provided the services of zakat without the need to go directly to zakat organization.</li><li>3. The mosque is one of the stations that also provided the zakat services.</li><li>4. Village development committees help <i>asnaf</i> to receive the zakat.</li><li>5. The zakat agents help <i>asnaf</i> to apply for zakat.</li></ol>
Asset specificity
<ol style="list-style-type: none"><li>6. Zakat institution has the expertise to evaluate for what kinds of assistant that <i>asnaf</i> needed.</li><li>7. Zakat institution gave the professional (e.g., doctor or teacher) authority to evaluate the individual under their supervision to decide who is eligible for zakat.</li><li>8. There are <i>amil</i> agents (zakat workers) who were appointed (assigned) by the zakat institution to identify who are entitle for zakat.</li><li>9. Zakat institution provides experts who are able to identify potential <i>asnaf</i> who could work based on their educational level.</li><li>10. Zakat institution provides experts who are able to trains <i>asnaf</i> group to venture into the field of entrepreneurship.</li><li>11. Zakat institution provides experts who are able to give information to <i>asnaf</i> about the self-management (finance).</li><li>12. Zakat institution provides experts (preachers / counselors) who are able to motivate or alter the attitude of <i>asnaf</i>.</li><li>13. Zakat institution uses the latest technology of ICT to gain information about the <i>asnaf</i> in the community.</li><li>14. Zakat institution provides the application in the smartphone to make more accessible for the community to report about <i>asnaf</i> in their area so that zakat institution could take immediate action.</li></ol>

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15. Zakat institution provides reporting services through several social media (e.g., Facebook or WhatsApp) so that zakat institution could take immediate action.
  16. Zakat institution uses the online technology to disseminate information to others government agencies (e.g., school or hospital) to make easier for asnaf to deal for zakat services without going directly to zakat organization.
  17. Zakat institution uses technology to ensure the data of asnaf is stored systematically.
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#### **Services Measurability**

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18. Zakat institution open for the society to evaluate it service quality
  19. Zakat institution is open to hearing any critics
  20. Zakat institution monitored public perspectives for it services
  21. Zakat institution poverty measurement is in line with the living cost
  22. Zakat institution must have supported wings to expand their services
  23. Zakat institution regularly monitored asnaf to ensure there is no asnaf were left behind.
  24. The zakat institution continually monitors zakat aid services provided to ensure that zakat is channelled sufficient to meet the needs of asnaf.
  25. The zakat institution provides *amil* agents (zakat workers) who regularly monitor the asnaf to ensure that they have the potential to get out of poverty.
  26. Zakat institutions always monitor the assisted asnaf groups to ensure that the income earned from their job is sufficient to cover their living conditions.
  27. Assisted *asnaf* groups through business capital assistance are monitored continuously to ensure that their businesses are able to grow so that the income (from the business) is sufficient to meet their living needs.
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### **Zakat Performances**

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#### **Socio-economic Performance**

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1. Zakat increase the *asnaf* living standard
  2. Zakat reduce poverty in the country
  3. Zakat reduce the gap between the rich and the poor
  4. The country could generate income from the productivity of *asnaf*
  5. Zakat stabilizing the economy
- 

#### **Psychological Performance**

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6. Zakat make me feel secure with my future conditions
  7. Zakat creating harmonize within the society
  8. Zakat produce solidarity among the ummah
  9. I feel responsible for paying zakat
  10. I feel confident to pay zakat to the zakat institution
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## Appendix B: Actual Test Questionnaire

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### BORANG SOAL SELIDIK

#### THE ROLES OF PROPERTY RIGHTS AND TRANSACTION COSTS ON THE INSTITUTIONAL ZAKAT PERFORMANCE

Tuan/Puan yang dihormati,

Saya dengan rendah hati ingin memohon jasa baik pihak tuan/puan untuk mengisi borang soal selidik yang disediakan ini. Soal selidik ini bertujuan untuk mendapatkan penilaian dari sudut perspektif tuan/puan tentang hak zakat yang sepatutnya diterima oleh asnaf, kaedah transaksi yang dilakukan oleh institusi zakat untuk membuat pengagihan zakat dan seterusnya menilai hasil daripada peranan institusi zakat kepada diri dan masyarakat.

Justeru itu, diharapkan pihak tuan/puan dapat memberikan ruang masa selama 5 minit untuk mengisi sepenuhnya setiap persoalan yang diajukan di dalam borang soal selidik ini. Maklumat diri tuan/puan tidak akan didedahkan dan akan menjadi kerahsiaan yang perlu dijaga oleh pihak saya. Hanya maklumat dari jawapan soal selidik ini sahaja yang akan digunakan untuk analisa hasil dapatan kajian dan penerbitan. Walau bagaimanapun keputusan kajian yang diperolehi tidak akan membawa kepada pengenalan diri pihak tuan/puan.

Hasil jawapan daripada soal selidik ini adalah penting bagi memastikan keputusan kajian yang diperolehi adalah lebih tepat dalam menggambarkan realiti sebenar tahap kapasiti institusi zakat di Malaysia. Oleh itu dengan memberikan jawapan yang jujur dan ikhlas, diharapkan dapat membantu pihak saya mendapatkan gambaran sebenar tentang pelaksanaan institusi zakat di Malaysia dan seterusnya membolehkan kajian ini memberikan cadangan tentang penambahbaikan terhadap institusi zakat atau menyokong penerusan dasar yang baik yang perlu terus dilakukan di dalam institusi tersebut. Segala jasa baik dan kerjasama pihak tuan/puan dalam menjawab soal selidik ini saya dahului dengan ucapan ribuan terima kasih.

**“ILMU, BUDI, BAKTI”**

Mohd Amar Aziz  
Dr. Badariah Haji Din

### Bahagian A: Profil

Mohon tandakan (✓) pada satu pilihan jawapan yang sesuai. Maklumat jawapan yang diberikan adalah sulit dan kerjasama daripada pihak tuan/puan untuk menjawab keseluruhan persoalan yang diajukan amatlah dihargai.

1. Umur saya berada dalam lingkungan:

- |   |   |
|---|---|
| <input type="checkbox"/> 21 hingga 30 tahun | <input type="checkbox"/> 51 hingga 60 tahun |
| <input type="checkbox"/> 31 hingga 40 tahun | <input type="checkbox"/> 61 tahun ke atas   |
| <input type="checkbox"/> 41 hingga 50 tahun |   |

2. Jantina saya ialah:

- |                                 |                                    |
|---------------------------------|------------------------------------|
| <input type="checkbox"/> Lelaki | <input type="checkbox"/> Perempuan |
|---------------------------------|------------------------------------|

3. Tahap pendidikan saya:

- |   |   |
|---|---|
| <input type="checkbox"/> Sekolah rendah | <input type="checkbox"/> Ijazah           |
| <input type="checkbox"/> PMR/SRP        | <input type="checkbox"/> Sarjana          |
| <input type="checkbox"/> SPM/MCE        | <input type="checkbox"/> PhD              |
| <input type="checkbox"/> Sijil          | <input type="checkbox"/> Lain-lain: _____ |
| <input type="checkbox"/> STPM/Diploma   |   |

4. Pendapatan bulanan saya secara kasar dalam lingkungan:

- |  |
|--|
| <input type="checkbox"/> Antara RM1,001 hingga RM2,000 |
| <input type="checkbox"/> Antara RM2,001 hingga RM3,000 |
| <input type="checkbox"/> Antara RM3,001 hingga RM4,000 |
| <input type="checkbox"/> Antara RM4,001 hingga RM5,000 |
| <input type="checkbox"/> RM5,001 ke atas               |

### Bahagian B: Hak Penerima Hasil Zakat

Mohon **bulatkan** pada pilihan skala nombor yang sesuai. Semakin tinggi nombor yang dipilih menunjukkan semakin tinggi tahap persetujuan terhadap kenyataan yang diberikan.

**Contoh:**

**Sangat tidak bersetuju**      1      2      3      ④      5      **Sangat bersetuju**

#### Hak Penerima Zakat

1. Institusi zakat di kawasan saya sentiasa memastikan tiada golongan asnaf yang tercicir daripada mendapat hak zakat di kawasan seliaan mereka.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

2. Saya merasakan jumlah/bentuk bantuan zakat yang diberikan oleh institusi zakat kepada golongan asnaf mencukupi untuk menampung keperluan hidup mereka.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

3. Institusi zakat memastikan jenis/bentuk bantuan zakat yang diberikan kepada asnaf adalah sesuai dengan permasalahan yang dihadapi oleh setiap asnaf.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

4. Sebagai pembayar zakat kepada institusi zakat, saya merasakan institusi zakat di kawasan saya telus dalam memberikan hak zakat kepada asnaf yang layak untuk menerima zakat.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

5. Saya merasakan tiada ketirisan/penyelewengan hasil zakat yang berlaku di dalam institusi zakat (hasil zakat hanya digunakan untuk membantu lapan golongan asnaf yang berhak sahaja).

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

### Bahagian C: Kos Transaksi

Mohon **bulatkan** pada pilihan skala nombor yang sesuai. Semakin tinggi nombor yang dipilih menunjukkan semakin tinggi tahap persetujuan terhadap kenyataan yang diberikan.

#### Lokaliti

1. Lokasi institusi zakat di kawasan saya sangat strategik (berdekatan serta memudahkan golongan asnaf yang ingin memohon zakat mendapatkan perkhidmatan di institusi zakat dengan cepat).

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

2. Bantuan zakat di kawasan saya boleh diperolehi secara terus melalui agensi-agensi kerajaan yang lain bagi memudahkan proses bantuan agihan zakat tanpa perlu ke pusat zakat (contoh: hospital/sekolah).						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
3. Masjid atau surau di kawasan saya turut dijadikan sebagai tempat untuk mendapatkan perkhidmatan bantuan zakat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
4. Saya mengetahui bahawa institusi zakat di kawasan saya mempunyai pakar yang mampu untuk menilai bentuk/jenis bantuan yang sesuai untuk diberikan kepada asnaf.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
5. Institusi zakat di kawasan saya turut memberikan kepercayaan kepada golongan profesional (contoh: doktor/guru) untuk menilai individu di bawah seliaan mereka yang layak dikategorikan sebagai asnaf untuk mendapatkan bantuan zakat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>

### Spesifikasi Aset

1. Institusi zakat di kawasan saya menggunakan teknologi (peralatan ICT/Internet) untuk mendapatkan maklumat tentang golongan asnaf zakat daripada masyarakat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
2. Saya mengetahui institusi zakat di kawasan saya ada menyediakan perkhidmatan membuat laporan tentang asnaf melalui aplikasi media sosial (contoh: facebook/whatsapp) bagi membolehkan institusi zakat mengambil tindakan dengan segera.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
3. Saya mengetahui bahawa institusi zakat ada menggunakan teknologi atas talian bagi menyalurkan maklumat kepada agensi-agensi kerajaan yang lain (contoh: hospital/sekolah) bagi memudahkan asnaf untuk berurusan secara terus dengan agensi tersebut untuk mendapat bantuan tanpa perlu ke institusi zakat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
4. Saya mengetahui bahawa institusi zakat di kawasan saya menggunakan teknologi terkini bagi memastikan data tentang asnaf disimpan secara sistematik, selamat serta mudah untuk dikemaskini.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>

### Pengukuran Perkhidmatan

1. Saya mengetahui bahawa institusi zakat di kawasan saya ada menyediakan ruang kepada masyarakat untuk memberi pandangan tentang kualiti perkhidmatan institusi zakat samada secara atas talian (online) atau terus kepada institusi zakat.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

2. Institusi zakat di kawasan saya sentiasa bersedia untuk mendengar apa jua cadangan atau kritikan dari masyarakat bagi meningkatkan tahap perkhidmatan agihan zakat.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

3. Institusi zakat di kawasan saya membuat tinjauan terhadap masyarakat bagi mengetahui pandangan mereka tentang kualiti perkhidmatan agihan zakat yang diberikan.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

4. Institusi zakat di kawasan saya sentiasa memastikan tahap pengukuran kadar kemiskinan adalah yang terkini bagi memastikan kualiti bantuan agihan zakat yang diberikan adalah selaras dengan realiti kos hidup semasa.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

5. Institusi zakat di kawasan saya menghebahkan kepada masyarakat (poster (banner)/melalui khutbah jumaat) tentang prestasi agihan zakat dalam mengurangkan kadar kemiskinan di kawasan saya.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

6. Institusi zakat di kawasan saya sentiasa membuat pemantauan secara berkala bagi memastikan tiada golongan asnaf yang tercicir.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

7. Institusi zakat di kawasan saya sentiasa memantau terhadap perkhidmatan bantuan zakat yang diberikan bagi memastikan bantuan zakat disalurkan adalah mencukupi untuk memenuhi keperluan asnaf.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

8. Institusi zakat di kawasan saya sentiasa membuat pemantauan terhadap golongan asnaf yang dibantu mendapatkan pekerjaan bagi memastikan pendapatan hasil dari pekerjaan tersebut mencukupi untuk menampung keperluan hidup mereka.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

#### Bahagian D: Prestasi Institusi Zakat

Mohon **bulatkan** pada pilihan skala nombor yang sesuai. Semakin tinggi nombor yang dipilih menunjukkan semakin tinggi tahap persetujuan terhadap kenyataan yang diberikan.

Prestasi Sosioekonomi						
1. Melalui peranan institusi zakat, saya merasakan taraf kehidupan masyarakat sekarang semakin meningkat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
2. Saya merasakan institusi zakat sekarang telah berjaya menurunkan jumlah kadar kemiskinan dalam negara.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
3. Saya merasakan institusi zakat sekarang telah berjaya merapatkan perbezaan jurang ekonomi di antara golongan kaya dan golongan miskin dalam negara (tidak berlaku di mana golongan kaya menjadi semakin kaya dan golongan miskin semakin miskin).						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
4. Saya merasakan peranan institusi zakat sekarang telah berjaya meningkatkan lagi hasil pendapatan dalam negara (menerusi produktiviti daripada golongan asnaf).						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
5. Saya merasakan ekonomi negara sekarang semakin stabil melalui peranan daripada institusi zakat.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>

Prestasi Psikologi						
1. Menerusi perkhidmatan agihan zakat yang ada sekarang, saya merasakan kebajikan diri dan keluarga saya akan terbela sekiranya saya ditimpa apa-apa musibah (pada masa akan datang) sehingga menyebabkan saya tergolong dalam golongan asnaf.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
2. Saya merasakan institusi zakat yang ada sekarang mampu untuk menyemai perasaan kasih sayang di dalam diri masyarakat dengan bantuan zakat yang diberikan.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>
3. Menerusi pelaksanaan institusi zakat yang ada sekarang, saya merasakan penyatuan umat Islam semakin kukuh dengan peningkatan sifat saling bantu-membantu antara satu sama lain.						
<b>Sangat tidak bersetuju</b>	1	2	3	4	5	<b>Sangat bersetuju</b>

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4. Saya merasa bertanggungjawab untuk membayar zakat kepada institusi zakat sebagai peranan untuk membangunkan masyarakat.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

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5. Saya merasakan diri saya semakin yakin untuk membayar zakat melalui institusi zakat berbanding membayar terus kepada asnaf.

**Sangat tidak bersetuju**      1      2      3      4      5      **Sangat bersetuju**

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**SEKIAN, TERIMA KASIH**

