Factors influencing FELDA Settlers' Income Zakat Payment Behaviour during the COVID-19 Pandemic

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ABSTRACT

During the COVID-19 pandemic, the world appeared to undergo a "reset" in terms of economic and social aspects of individual and group activities. In this circumstance, socioeconomic imbalances exist at all levels of the rich and the poor. Currently, Zakat is one of the solutions for correcting this imbalance. Various efforts have been made by Zakat institutions to raise awareness and pique the interest of the local Muslim community regarding the regular issuance of income Zakat. However, there is no special legal provision regarding the obligation to pay Zakat; rather, the inner strength is voluntary submission as a servant to the Almighty Creator. Therefore, a survey of 552 Settlers in the FELDA Johor Bahru Region was conducted in order to examine the factors that influence the awareness of the Muslim community living in the settlement with a planned social and spiritual program. This research used quantitative methods to analyze data. The data was collected by distributing questionnaires with binary questions and opinionated questions asked on Likert scales. Descriptive statistical analysis was also used to examine the relationship between the factors influencing the behaviour of respondents to pay income Zakat. According to the findings of this study, the intention of FELDA Settlers to pay income Zakat in the wake of the COVID-19 pandemic was the only significant variable influencing their behaviour. Other independent factors were not statistically significant, but there was still a positive correlation between Zakat payment behaviour and settlers in the Johor Bahru Region. Age, religious influences, and courtesy were found to be the driving forces behind the settlers' awareness, according to the study.

Keywords: COVID-19, FELDA settlers, intention, Zakat institution, Zakat on Income

INTRODUCTION

Malaysia is a country with abundant soil resources and an equatorial climate suitable for agricultural endeavours. In this country, oil palm is the largest commodity crop and the largest contributor to the Gross Domestic Product (GDP) of the agricultural sector. Fresh fruit bunch (FFB) production is the highest in comparison to other activities or crops. This allows palm oil plantations to remain viable for cultivation and competitive in terms of GDP contribution. The total contribution of the agricultural sector to GDP was RM 99.5 billion or 7.3 percent in 2019; RM101.5 billion or 7.1 percent in 2018; and RM96 billion or 8.2 percent in 2017. Table 1

depicts the contribution of the agricultural sector to the national GDP from 2017 to 2019.

Table 1. GDP contribution of the agricultural sector by activity

Activity	Percentage (%)		
	2019	*2018*	*2017*
Oil palm	37.9	37.7	46.6
Livestock	14.9	15.3	11.4
Other agriculture	25.1	25.9	18.6
Fishing	12.5	12.0	10.5
Forestry & logging	6.9	6.3	5.6
Rubber	2.8	3.0	7.3

Source: Department of Statistics Malaysia Official Portal

In Malaysia, oil palm cultivation focuses on commercial FFB production. As

a source of income, farmers sell FFB to manufacturers. The commodity agricultural sector in Malaysia is dominated by corporate and smallholder farmers. The two categories of smallholder farmers are independent farmers and managed farmers. Managed farmers in this country are participants in agricultural programmes who are organised and work in groups. In Malaysia, the Federal Land Development Authority (FELDA) and the Federal Land Consolidation and Rehabilitiation Authority (FELCRA) manage managed oil palm farmers. The Land Development Act of 1956 established FELDA as a government agency responsible for managing land and promoting the socioeconomic development of 112,638 Settlers. Settler settlements in rural areas are systematically arranged and planned by FELDA and are referred to as Schemes. There are 317 Schemes in 11 Regions involving a total farm area of 450,652.12 hectares belonging to Settlers in the entire country, including Sabah. FELDA manages Settler-owned farms with an average group size of 4,04 hectares per settler. The Settler uses farm income to provide for his or her own and his or her family's needs.

In its early years, between 1956 and 1960, the primary function of FELDA was to channel financial aid funds to all state governments in order to open up land for distribution to the people. However, between 1961 and 1989, the Federal Government, with the consent of the State Government, ordered FELDA to take over all state land development projects and open new areas. Land Development Ordinance 1956, Section 3 under Act 474 to grant FELDA the authority to open new land and provide settlement to those without land, particularly the poor. The areas to be developed by FELDA were subsequently determined through negotiations with all State Authorities.

During the first fifty years, FELDA had successfully demonstrated its ability to manage a competitive rural agricultural sector. FELDA-managed farms utilised productive practises and were successful in elevating the rural community's socioeconomic status from the poverty level to the middle class. Until now, the Settlers' income level has been heavily influenced by market-driven commodity price fluctuations. Other variables, such as yield weight and palm fruit quality, may be influenced by implementing sound agricultural practises. As FFB harvests become more ripe and of higher quality, income from oil palm will increase and stabilise the following year as a result of good agricultural practises. The estimated average annual income of the Settler is presented in Table 2. The nisab rate in the state of Johor was used to determine the potential Zakat liability of the Settler. From Table 2, it can be concluded that Settler's estimated income exceeds the Zakat nisab and is therefore eligible for issuance. This was the potential Zakat income that a Zakat institution could collect.

Table 2. Estimated Revenue and Gross Income of FELDA Settlers in 2014-2018

Item/ Year	Year				
	2014	*2015*	*2016*	*2017*	*2018*
Yield (Tons/Hectare)	20.19	21.10	16.44	19.54	18.12
BTS Price (RM/Tons)	494.52	439.19	567.31	591.47	446.41
Average Income (RM/Month)	2,972.99	2,782.70	3,173.75	4,540.03	3,289.38
Average Annual Income (RM)	35,675.88	33,392.40	38,085.00	54,480.36	39,472.56
Nisab (RM)	21,556.65	21,556.65	21,556.65	21,556.65	21,556.65
Eligible for Zakat	Yes	Yes	Yes	Yes	Yes

Source: FELDA Official Website and Johor Islamic Religious Council Official Portal (MAIJ)

As shown in Table 3, the problem statement with this study is that many FELDA settlers are still unaware of the significance of paying income Zakat. During this pandemic, the community must practice the Islamic philanthropic principles of brotherhood and wealth sharing through Zakat, alms, Waqf, etc. Otto and Bolle (2011) defined giving behaviour as the act of giving to others with the intention of enhancing their well-being. Donations are viewed by Sanusi et al. (2015) as the acceptance of individuals or organizations to support the activities of non-profit organizations. Donations are strongly encouraged regardless of religions and beliefs, whether they are physical, financial, or even time spent on volunteer activities for the betterment of society. Donating is an integral part of the moral code of conduct and humanitarian action for Muslims (Kashif & De Run, 2015). Al-Quran (Muslims' Holy Scriptures) refers to voluntary almsgiving, or Sadaqah, as the term for giving or charity. Muslims believe that Islam requires them to distribute resources via Sadaqah because these resources are provided by God as a test for the faith's adherents and transferring the resources to those in need may relieve them of a tremendous obligation (Warner et al., 2015).

Despite this, Table 3 reveals that nearly 34.2 percent of respondents paid property Zakat, 51.1 percent paid income Zakat during the COVID-19 pandemic, and only 35.5 percent paid income Zakat in the current year. Table 3 also shows that the majority of the FELDA community, approximately 51.1 percent, continued to pay income Zakat during COVID-19, as opposed to 48.9 percent who did not pay, possibly due to ineligibility of payment or ignorance of Zakat payment. Determining the factors that influence the level of awareness among FELDA individuals to consistently pay Zakat on their incomes, even during the COVID-19 pandemic, is crucial.

Table 3. Level of Awareness of Paying Zakat and Tax among FELDA Settlers

Item	Frequency	Percentage (%)
Pay Property Zakat:		
Yes	189	34.2
No	363	65.8
Pay Income Zakat:		
Yes	282	51.1
No	270	48.9
Pay Income Tax		
Yes	196	35.5
No	356	64.5

Source: Survey information

Based on this discussion, the study of human behaviour is essential for identifying the factors that determine whether an individual pays income Zakat. The theory of intention developed by Ajzen (2002) is one of the hypotheses supporting this research. According to him, the subjective norm factor is the perception of social pressure to perform or not perform an invitation or attraction-based behaviour in order to meet others' expectations (Ajzen, 2002). Subjective norms reflect the perception that a person acts in accordance with others' expectations; such perceptions will motivate users to meet others' expectations under social pressure influenced by authority and pride. This matter is determined by two dimensions: (1) Normative Beliefs, i.e., perceptions or beliefs related to expectations that come from references or words of influential people or groups; and (2) Motivation to fulfil, i.e., motivation to fulfil these expectations; thus, subjective norms can be viewed as a dynamic between impulses felt by individuals from others. Several studies, including those by Sanita, Yasa, and Atmadja (2018), Gusti, Nuhung, and Salam (2019), and Karolina and Noviari (2019), indicate that social conditions influence the behaviour of individuals in society positively. Subjective norms and behavioural control are considered to be two of the most influential determinants of action intentions, which in turn generate

behaviours and attitudes (Ajzen, 2005). Several variables, including knowledge factors (Tho'in & Marimin, 2019), marketing factors of an item (Cahyadi, 2019; & Tania, 2021), and institutions responsible for managing and promoting a product, are believed to be capable of influencing the intention to behave, particularly with regard to Zakat payment (Satrio & Siswantoro, 2016).

Consequently, the purpose of this study is to identify the factors that influence Settlers' awareness of the payment of income Zakat. This study is important to various levels of authority, including the government, employer, and state and district administrators, so that an effective programme can be developed to combat the pandemic. During a crisis such as the COVID-19 pandemic, a programme should be designed to educate the Settlers on the significance of income Zakat to social and economic growth. In addition, related parties can use the findings of this study as a basis for enhancing the delivery and service system, particularly in terms of the Zakat money channelling method. Improvements aligned with the current circumstance can reduce socioeconomic instability among Zakat payers and their communities.

LITERATURE REVIEW

Several studies have attempted to comprehend the Zakat-paying behaviour of Muslims (Nur Bazirah & Hafiz Majdi, 2010; Hj-Othman et, al, 2018). Even though the scopes of the studies differ in terms of the demographics of the targeted group and the location of the study, the observatory framework and scope of the studied subject are the same: to investigate the factors that influence Zakat payment behaviour. The factors chosen for study must be appropriate for the respondents, who are the target population. Several factors, such as a person's level of Zakat knowledge, the medium of promotion, the role of the Zakat administrative institute, and the administrator or employer, are frequently chosen as variables when examining a person's Zakat payment behaviour. The majority of studies discovered that these variables had a direct effect on awareness, intention, and consequently Zakat payment behaviour (Mohd Rahim, Ariffin, & Abd Samad, 2011; Raedah et al, 2011; Halizah, Kasumalinda & Agoos Munalis, 2011; Kamil, Zainol, & Ram Al Jaffri, 2012; Farah, Haji-Othman, & Omar, 2017; and Haji-Othman, Sheh Yusuff, Mohd Saufi, & Al-Basri, 2017).

Humans do not intuitively possess any knowledge. Allah fashioned the human mind so that it can think and process sensory experiences such as sight and hearing. According to Tho'in and Marimin (2019), education is a structured effort aimed at establishing a learning environment and knowledge-acquisition process with attainable goals. In the study of the relationship between the knowledge factor and a person's Zakat payment behaviour, there are two dimensions of knowledge that must be comprehended in order to determine the true intention of the behaviour. The two dimensions of knowledge are knowing as mere information gathering and knowing with appreciation leading to the desire to perform what is known (deed). According to Imam Al-Ghazali's book Minhaj al-'Abidin (BH, 2019), knowledge is the imam (role model) for action, and action is similar to a follower who will follow the imam. Then it can be concluded that a person's intention to appreciate income Zakat (religious) knowledge influences their Zakat payment behaviour. According to Noor et al. (2004), religious knowledge has a significant effect on the payment of Zakat on income. A Muslim believer is aware that Zakat is to be distributed among asnaf, according to al-Utsaimin's Encyclopedia of Zakat (2008). Consequently, there is an awareness of how far Zakat can benefit the

community, particularly during crises such as the COVID-19 outbreak.

A high level of motivation is required for a person to transfer some of his property for the benefit of others. In reality, Zakat purifies the soul and nourishes the property of the Muslim community, which is a means of ummah development. According to Cahyadi (2019), an individual's motivation to perform Wakaf on his property is influenced by emotional promotion. State Islamic Religious Council and Zakat institution must work together to enhance community understanding. Credibility and innovation in promoting income Zakat must be bolstered in order to achieve the goal of delivering services to the targeted group, particularly Zakat payers. According to Tania (2021), promotion is a form of communication that aims to inform, instruct, and persuade targeted individuals to do what is being communicated. Choice of an effective promotional medium can increase the impact of awareness on the souls (spirits) of the Muslim community. This is due to the fact that every human soul contains lust, and lust makes decisions independently. According to a hadith narrated by Thabrani, humans can be destroyed by adhering to stinginess, following lust, and being amazed by him. Good motivation is required for lust to be malleable in order to perform good deeds.

According to Khalil et al. (2020), environmental factors such as the demographics of a community, obedience to a collector institution, and the beliefs of the surrounding community group were found to influence an individual's behaviour. Physical and mental readiness for the payment of Zakat will be bolstered by these factors. According to a study by Satrio and Siswantoro (2016), belief in the institution that distributes Zakat also influences the behaviour of Zakat payers. A programme based on Zakat education is essential for raising Muslim community awareness. Zakat education as spiritual awareness is a social and economic education whose implementation becomes the collective responsibility of the ruling authority and individuals. Saad et al. (2010) found that the social environment and the practise of paying Zakat on income have a significant impact on the increase of socioeconomic activities in the surrounding community. Several past studies have also indicated that social factors have a positive and significant relationship with an individual's motivation to pay Zakat (Syafiq, 2017; Wahab & Borhan, 2014; dan Ridlwan & Sukmana, 2018).
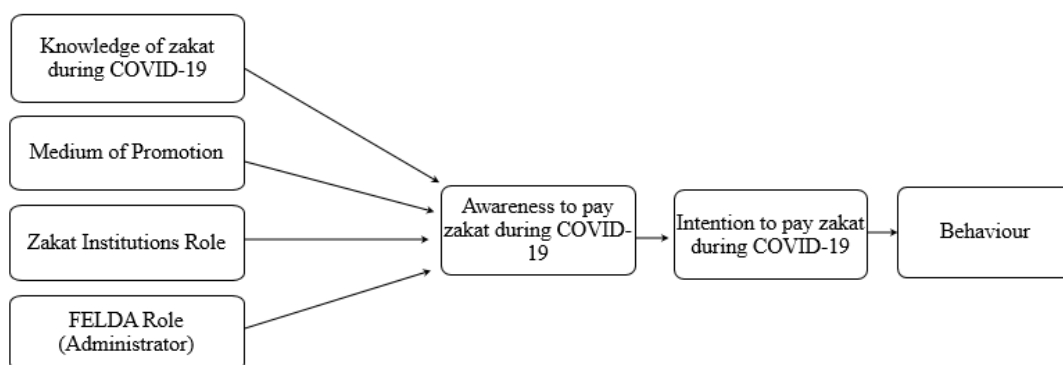

Figure 1. Research framework

As conclusion, this study anticipates the influence of factors such as individual Zakat knowledge, the medium for promoting income Zakat payment, and the role of Zakat institutions and FELDA on FELDA settlers' awareness of income Zakat payment. It is essential to understand the significance of Zakat in order to

generate the desire to pay, which will eventually result in the payment of income Zakat, as previously explained. This is illustrated in Figure 1.

RESEARCH METHODOLOGY

Method of Data Sampling

The primary units of this study are Settlers and its people in FELDA of the Johor Bahru Region who are engaged in commercial oil palm cultivation. All Settlers in scheme land were surveyed using a random sampling method to collect data. Google Form was used to create the survey. This facilitated the distribution and recall of responses from respondents, given that Malaysia was still under a Movement Control Order (MCO). A survey link was distributed to all Social Development Assistants (SDA) in 42 Schemes in the Johor Bahru Region with the aid of social officers. Table 4 displays the distribution of the 17,554 families comprising the Settlers by district. 552 of these families were Muslims who were targeted as respondents. This study uses a stratified random sampling technique based on the selected district in order to be representative of the population. Using Krejcie and Morgan's (1970) method, a sample size of 552 was adequate to represent a study population. From the 18th of January to the 6th of February, 2021, participants had three (3) weeks to complete the questionnaire.

In this study, respondents were required to provide written responses to binary and statement-style questions in Parts A-B of the survey form. While Part C-H utilised five-scale options, with scale one (1) representing "Totally Disagree" and scale five (5) representing "Totally Agree." Part A inquired about the respondents' background, which included gender, age, level of education, income, and household expenditures. Part B focused on Zakat and tax payment. Part C consisted of seven questions regarding the respondents'

knowledge of Zakat. In Part D, the preferred medium of promotion was questioned. In addition, Parts E and F consisted of questions regarding external and internal factors, namely the local environment and the respondent's own attitude, which influenced their intention to pay income Zakat. In Parts G and H, respondents were asked about their intentions and behaviours.

Table 4. Population of Settlers in FELDA Johor Bahru Region

Districts	No.of Schemes	No. of Settlers
Johor Bahru	2	765
Mersing	9	2,413
Kota High	29	13,492
Kulai	2	884
Total	42	17,554

Source: FELDA Johor Bahru Regional Office

Method of Data Analysis

The data were analyzed using descriptive statistics including frequency value, percentage, mean, standard deviation, and standard error. The minimal score was the average value that represented various values and served as a method for measuring central tendency. The mean value was used to explain respondents' level of agreement and was read in conjunction with the standard deviation to determine respondents' level of agreement on the question's topic. For a five-point scale, Scale of Agreement Level less than 2.4 is considered "Low," between 2.41 and 3.80 is "Moderate" and above 3.81 is "High" (Bahril & Wahid, 2010). Frequency analysis is a technique used to determine the total frequency of an answer selected by respondents. Using the frequency analysis method, the distribution pattern of each collected data set's answers can be determined. In this study, frequency analysis can be used to determine the frequency of demographic and socioeconomic status. In this study, analysis was conducted to determine the total frequency of each answer option as

determined by respondents' responses to each structured question.

This study also employed a multiple regression model to assess the influence of significant factors on FELDA Settlers' Zakat payment behaviour during the COVID-19 pandemic. Using multiple linear regression, this study accounts for all of these potentially significant factors in a single model. This method allows for a more precise and accurate understanding of the relationship between each individual factor and the outcome. The model created is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e \quad (1)$$

Where X_1 = Intention of Zakat payment during COVID-19; X_2 = Awareness of Zakat payment during COVID-19; X_3 = Role of FELDA institution; X_4 = Role of MAIJ institution; X_5 = Medium of promotion; and X_6 = Knowledge of Zakat payment during COVID-19. Several studies, including those by Kamil, Zainol, and Ram Al Jaffri (2012), were used to develop this model. All variables were measured using average values on a scale ranging from 1 to 5, as previously explained.

FINDINGS OF STUDY

Table 5 depicts the demographics of 552 respondents from the FELDA Johor Bahru Region. 91 Settlers from the Tenggaroh Scheme comprised the largest proportion of the total number of responses (16.5%). This study found that the largest proportion of respondents were male Settlers, 210 individuals (38.0%), followed by their spouses, 145 female Settlers (26.3 %). In the meantime, the new generation comprises 105 individuals (19.0%), while administrators and others account for 63 (11.4%) and 29 (5.3%) individuals, respectively. In terms of gender, 289 (52.4%) of the survey respondents were female, compared to 263 (47.6%) males. The majority of respondents, 293 (53.1%), were 61 years or older. The category with the second-highest proportion of respondents was 41 to 60 years old, with 190 (34.4%) individuals, followed by 18 to 40 years old, with 69 (12.5%) individuals. The majority of respondents were married, comprising 443 (80.3%) individuals, while 92 (16.7%) were single fathers or single mothers and the remaining 17 (3.1%) were single. Moreover, in terms of educational level, the majority of respondents were at the MCE or SPM level, comprising 193 individuals (35%), while the second highest number was from primary school, comprising 169 individuals (30.6%). Next, 114 (20.7%) respondents possessed LCE/SRP/PMR certification, 57 (10.3%) respondents possessed STPM/Sijil/Matrikulasi/Diploma, 11 (2.0%) respondents had a bachelor's degree or higher, and 8 (1.4%) respondents lacked a mainstream school certification. In terms of educational stream, the majority of respondents, 360 (65.2%), were from non-religious educational streams, while 192 (34.8%) were from religious streams. In total, respondents were from pioneer Settlers, defined as male and female Settlers aged 61 and older with a Primary School or MCE/SPM as their highest level of education.

Table 5. Background of Respondents

Item	Frequency	Percentage (%)
Schemes:		
Sg Sibol	10	1.8
Bukit Waha	19	3.4
Inas	14	2.5
Bukit Easter	20	3.6
Tenggaroh	91	16.5

Item	Frequency	Percentage (%)
Lok Heng	76	13.8
Air Tawar	70	12.7
Sg Tiram	11	2.0
Pasir Raja	10	1.8
Taib Andak	25	4.5
Ulu Tebrau	33	6.0
Papan Timur	29	5.3
Bukit Aping	47	8.5
Sg Sayong	20	3.6
Linggiu	6	1.1
Adela	19	3.4
Pasak	18	3.3
Sg Mas	19	3.4
Others	15	3
Category:		
Settlers	210	38.0
Settler's Wife	145	26.3
New Generation	105	19.0
Administrator	63	11.4
Others	29	5.3
Gender:		
Male	263	47.6
Female	289	52.4
Age:		
18 Years – 40 Years	69	12.5
41 Years – 60 Years	190	34.4
61 Years and above	293	53.1
Marital Status:		
Single	17	3.1
Married	443	80.3
Single father/ Single father	92	16.7
Highest Level of Education:		
Not in mainstream school	8	1.4
Primary school	169	30.6
LCE/SRP/PMR	114	20.7
MCE/SPM	193	35.0
STPM/ Certificate/ Matriculation/ Diploma	57	10.3
Degree and above	11	2.0
Education Stream:		
Non-religious educational stream	360	65.2
Religious stream	192	34.8

Source: Survey information

Table 6 contained socioeconomic information about respondents. This study found that 97.1% of Settlers belonged to the B40 income group, which consists of households with a total monthly income of less than RM4,849. In the M40 income group category, 2.7 percent of respondents had a household income between RM4,850 and RM10,959, while only 0.2 percent of respondents in the T40 income group had a household income of RM10,960 or more.

This group classification was based on the 2020 national guideline of household-based income published by the Malaysian Department of Statistics. 66.8 percent of respondents had between one and two dependents, and 10.9 percent had five or more. Moreover, based on the Poverty Line Income (PLI) in Johor, 98.5 percent of respondents from the B40 income group had household incomes below the PLI, which was RM 2,505 or less. 64.5 percent

of them were recipients of Zakat/BR1M/BSH and other aids for the next three years, from 2018 to 2020, while the remaining recipients did not receive aid. 64.7 percent of respondents received monthly assistance of less than RM200, while 1.1 percent received RM 201 or more. In the meantime, 34.2 percent of them did not receive any financial aid. Therefore, it can be concluded that 34.2

percent of respondents who did not receive aid had paid Zakat on their property. The percentages of those who paid income Zakat and those who did not pay income Zakat were nearly equal in 2020, with 51.1 percent and 48.9 percent, respectively. In contrast, 35.5% of the population paid income tax in 2020, while 64.5 percent did not.

Table 6. Socioeconomics of Respondents

Item	Frequency	Percentage (%)
Total Income (Monthly):		
Below RM4,849	536	97.1
RM4,850-RM10,959	15	2.7
RM10,960 and above	1	0.2
Number of Dependents:		
1-2 people	369	66.8
3-4 people	123	22.3
5-6 people	45	8.2
7 people and above	15	2.7
Total Household Expenditure (Monthly):		
RM1,165 and below	422	76.4
RM1,166 to RM2,505	122	22.1
Exceed RM2,505	8	1.4
Receive Zakat /BR1M/BSH:		
Yes	356	64.5
No	196	35.5
Monthly Dependents:		
No dependent	189	34.2
Below RM50	60	10.9
RM51-RM100	250	45.3
RM101-RM150	42	7.6
RM151-RM200	5	.9
RM201 and above	6	1.1

Source: Survey information

The factors expected to influence the intention to pay Zakat and the mean score for each item is analyzed in Table 7. This study found that perception levels for all studied factors were quite high. 'COVID-19 Zakat Knowledge Factors' has a mean value of 4.05, medium of promotion factor (3.98),

role of MAIJ and role of FELDA have mean values of 4.10 and 4.04, respectively. In this study, it was determined that the role of MAIJ in Zakat payment behaviour had a relatively high mean value. In contrast, the 'COVID-19 Zakat Knowledge Factors' had the highest mean value of 4.22.

Table 7. Descriptive Factor Analysis

No	Item	Mean Value	Score[1]	Standard Deviation
	COVID-19 Zakat Knowledge Factors			
(1)	Every Muslim is responsible for paying Zakat.	4.21	High	.910
(2)	When one's income exceeds the nisab, he or she must pay Zakat on income.	4.12	High	.888

No	Item	Mean Value	Score[1]	Standard Deviation
(3)	The most recent information on income Zakat is available on the website/Facebook/brochure/Zakat center.	4.01	High	.901
(4)	Throughout the spread of COVID-19, "online" income Zakat payments are strongly encouraged.	4.02	High	.913
(5)	My relatives pay Zakat on their earnings.	3.94	High	.934
(6)	During the spread of COVID-19, income Zakat funds are critical for assisting the poor	4.14	High	.874
(7)	During the spread of COVID-19, the development of Zakat money distribution was followed.	3.91	High	.944
(8)	The Zakat center has successfully distributed Zakat funds to the needy throughout the spread of COVID-19.	4.12	High	.799
	Average	4.05	High	.800
Promotional Medium Factors				
(1)	Islamic discourses or campaigns on income Zakat persuaded me to pay Zakat.	4.00	High	.860
(2)	Income Zakat video influenced me to pay Zakat	3.95	High	.859
(3)	Visual depictions of income Zakat persuaded me to pay Zakat.	3.95	High	.853
(4)	My decision to pay Zakat was influenced by the story of the income Zakat payers.	3.95	High	.875
(5)	During the COVID-19 pandemic, the campaign/promotion of paying income Zakat influenced me to pay Zakat.	4.08	High	.788
	Average	3.98	High	.785
Role Factors in MAIJ				
(1)	The obligation to pay income Zakat is always reminded by MAIJ.	4.12	High	.837
(2)	MAIJ imparts knowledge of the significance of paying income Zakat.	4.11	High	.816
(3)	MAIJ constantly emphasizes the advantages of paying income Zakat	4.09	High	.815
(4)	The program/announcement of MAIJ inspired me to pay Zakat.	4.08	High	.836
	Average	4.10	High	.801
Role Factors in FELDA				
(1)	FELDA always emphasizes the obligation to pay Zakat on income.	4.06	High	.850
(2)	FELDA educates people about the importance of paying Zakat on their earnings.	4.06	High	.844
(3)	FELDA constantly promotes the advantages of paying income Zakat	4.05	High	.833
(4)	The program/announcement of FELDA inspired me to pay Zakat.	4.04	High	.832
(5)	Residents in the schemes are always reminded of their obligation to pay Zakat on their income.	4.02	High	.830
(6)	Residents are made aware of the significance of paying income Zakat.	4.03	High	.826
(7)	Residents in the schemes are always incentivized to pay Zakat on their income	4.02	High	.835
(8)	Program/announcement of Scheme made me want to pay Zakat.	4.05	High	.815
	Average	4.04	High	.805
Factors affecting Zakat awareness post-COVID-19				
(1)	It is essential to pay Zakat on income in order to obtain the blessing of sustenance.	4.27	High	.833
(2)	It is critical to assist others who are in distress.	4.24	High	.836
(3)	I'm hoping that the Zakat that will be paid will be able to assist those who have been affected by COVID-19's spread.	4.25	High	.838
(4)	During the spread of COVID-19, we supported income Zakat campaigns.	4.21	High	.845
(5)	Throughout the spread of COVID-19, did not hesitate to pay income Zakat.	4.14	High	.847
(6)	Always give religious order precedence in daily life	4.22	High	.828
(7)	Satisfaction upon observing the distribution of Zakat funds to asnaf	4.25	High	.831
(8)	Even if I am not eligible to pay Zakat, I will still give Sadaqah.	4.19	High	.845
(9)	Persuaded that paying Zakat on income will not result in a reduction in money or property	4.17	High	.808

No	Item	Mean Value	Score[1]	Standard Deviation
	Average	4.22	High	.795
Post-COVID-19 Zakat Intention Factors				
(1)	Willing to pay income Zakat for the duration of COVID-19's spread	4.07	High	.854
(2)	Will pay Zakat on income if all conditions are met.	4.12	High	.808
(3)	Will pay income Zakat without coercion during the duration of the COVID-19 outbreak.	4.11	High	.833
(4)	Willing to increase Zakat payments in accordance with current needs	4.08	High	.821
(5)	I was able to provide for those in need because I was convinced of the wisdom behind the income Zakat payment order.	4.18	High	.793
(6)	Feeling guilty if income Zakat is not paid	4.12	High	.807
(7)	Convinced that providing Zakat can aid those in need during the spread of COVID-19	4.16	High	.791
(8)	Paying income Zakat during the duration of the COVID-19 epidemic is simple for me.	4.08	High	.830
	Average	4.11	High	.762
Factors influencing the behaviour of Zakat post-COVID-19				
(1)	I pay Zakat on income when I qualify	4.14	High	.823
(2)	I encourage others to pay Zakat on their earnings.	4.12	High	.797
	Average	4.13	High	.785
	Total Mean Value	4.09	High	.790

Notes: [1] Mean Score Scale; < 2.40; Low; 2.41-3.80; Moderate; >3.81 High (Bahril & Wahid (2011)
      * significant at the level of meaning 5%
Source: Survey information

Table 8 depicts the comparison of mean value for factors associated with income Zakat payment behaviour, where this study found that mean values were significantly different at a 5 percent significance level between respondent groups who paid and did not pay income Zakat. This indicates that respondents who paid income Zakat had a significantly higher mean value than respondents who did not pay income Zakat. This indicates that all studied factors had significantly higher mean values among respondents who paid income Zakat compared to those who did not, consistent with the expected behaviour of Zakat payers.

Table 8. Comparison of Mean Factor Value with Income Zakat Payment Category

Factor	N	Mean Value	Score[1]	Standard Deviation
(1) COVID-19 Zakat Knowledge Factors				
Pay income Zakat	282	4.18*	High	0.834
Not paying income Zakat	270	3.93*	High	0.746
Overall	552	4.06*	High	0.801
(2) Promotional Medium Factors				
Pay income Zakat	282	4.10*	High	0.825
Not paying income Zakat	270	3.86*	High	0.723
Overall	552	3.98*	High	0.786
(3) Role Factors in MAIJ				
Pay income Zakat	282	4.20*	High	0.842
Not paying income Zakat	270	4.00*	High	0.746
Overall	552	4.10*	High	0.802
(4) Role Factors in FELDA				
Pay income Zakat	282	4.17*	High	0.817
Not paying income Zakat	270	3.91*	High	0.771
Overall	552	4.04*	High	0.805

Factor	N	Mean Value	Score [1]	Standard Deviation
(5) Factors affecting Zakat awareness post-COVID-19				
Pay income Zakat	282	4.33*	High	0.802
Not paying income Zakat	270	4.09*	High	0.770
Overall	552	4.22*	High	0.795
(6) Post-COVID-19 Zakat Intention Factors				
Pay income Zakat	282	4.25*	High	0.788
Not paying income Zakat	270	3.97*	High	0.710
Overall	552	4.11*	High	0.763
(7) Factors influencing the behaviour of Zakat post-COVID-19				
Pay income Zakat	282	4.26*	High	0.827
Not paying income Zakat	270	3.99*	High	0.717
Overall	552	4.13*	High	0.786

Notes: [1] Mean Score Scale; < 2.40; Low; 2.41-3.80; Moderate; >3.81 High (Bahril & Wahid (2011)
  * significant at the level of meaning 5%
Source: Survey information

In the meantime, Table 9 displays the results of multiple regressions for independent variables including factors of Zakat knowledge during COVID-19, the medium of promotion, the role of MAIJ, and the role of FELDA, as well as dependent variables including the factor of awareness and the intention to pay Zakat. This study found that four variables significantly influenced income Zakat payment behaviour, namely the medium of promotion factor, the role of FELDA, awareness, and Zakat payment intention, with coefficient values of 0.71, 0.97, 0.91, and 0.676, respectively. All of these variables had a positive correlation with Zakat payment behaviour and were significant at the 5 percent level. In contrast, neither the knowledge factor nor the role of MAIJ in influencing behaviour had a significant impact on respondents' intention to pay Zakat. Significant F values and R^2 values equaling 0.875 percent indicate that independent variables explain dependent variables for nearly 87.55 percent of the time. Despite this, the DW value determined by this study was 1.872. Therefore, DW test statistic values between 1.5 and 2.5 are regarded as relatively normal. In addition, the F value of 638.114, which is significant at the 1 percent level of significance, indicates that this model is accurate and appropriate for analysis.

Table 9. Multiple Regression Analysis on Zakat Behaviour post COVID-19

Variables	Non -Standard Coefficients		Standard Coefficients	t-statistical value	Sig
	B	Standard Error	Beta		
Constant	.023	.069		.338	.735
Post-COVID-19 Zakat Intention Factors	.676*	.039	.656	17.178	.000
Factors affecting Zakat awareness post-COVID-19	.091*	.036	.092	2.519	.012
Role Factors in FELDA	.097*	.036	.100	2.726	.007
Role Factors in MAIJ	.061	.040	.063	1.544	.123
Promotional Medium Factors	.071*	.031	.071	2.307	.021
COVID-19 Zakat Knowledge Factors	.004	.030	.004	.138	.890

Notes: F Values: 638.114* R^2=0.875   Durbin-Watson: 1.872
  * significant at the level of meaning 5%

DISCUSSION AND POLICY IMPLICATIONS

This study aimed to examine the factors that influence FELDA Settlers' compliance with Zakat payments. This study found that the majority of Settlers in the Johor Bahru region had a high level of Zakat awareness and readiness. Therefore, Zakat institutions in the state of Johor must view this circumstance as an opportunity to increase Zakat collection. In contrast, the Factor's Mean Value to income Zakat payment was regarded as the highest intention factor mean. Despite the fact that the independent variable factor did not have a significant relationship with Zakat payment behaviour, the dependent variable of intention during COVID-19 was highly significant to Zakat payment behaviour. This indicates that the Settlers were profoundly affected psychologically by the COVID-19 pandemic, which encouraged them to pay Zakat. According to Sapa et al. (2020), the meanings of altruism, ihsan, and philanthropy are identical. In Islam, this attitude is associated with social relationships that place the needs of others above one's own. This ihsan value is a spiritual value possessed by individuals with a high religiosity level. The greater the religiosity, the greater the prominence of philanthropy (Lee et al, 2020). According to a study by Hussin et al. (2019), influence of ihsan attitude to alms-giving action was highly significant in which ihsan level sat at the first position with 100 percent score. Other studies regarding attitude are as stated above which are Adhiatma & Fachrunnisa (2021), Fathony & Nor (2019), Cahyadi (2019), Ridlwan & Sukmana (2018), Syafiq (2017) and Koole et al (2009).

Knowledge Value: The descriptive analysis comparing the mean value of the knowledge factor to the category of income Zakat payment was balanced between those who paid Zakat (mean 4.18), and those who did not pay Zakat (mean 3.93). Even though this factor did not have a significant impact on the Zakat payment behaviour of Settlers during COVID-19, it had a positive correlation with income Zakat payment behaviour. It is possible that this factor did not have a significant impact, given that the Settlers have long complied with their income Zakat obligation regardless of the situation. This is because the Settlers believed Zakat payment was a requirement for all Muslims (mean 4.21). The Settlers agreed that campaign/promotion for income Zakat payment during the COVID-19 outbreak influenced them to pay Zakat as a result of the observation in response to the question on the medium of promotion factor (mean 4.08). This is consistent with the findings of Muda et al. (2005), who discovered that the greater an individual's exposure to Zakat, the greater is his propensity for Zakat payment compliance. In addition, the score for the item 'lecture or explanatory campaign of income Zakat influences me to pay Zakat' was high (mean 4.00), which is consistent with previous research conducted by Wahid and Ahmad (2013).

Function of MAIJ Factor: Settlers had a favourable opinion of the role played by the MAIJ party. Even though the findings of the COVID-19 study indicated that MAIJ did not have a significant impact on the Zakat payment behaviour of Zakat payers and non-payers (mean values of 4.20 and 4.00, respectively), there was a positive relationship between MAIJ and the Zakat payment behaviour of Settlers. The Settlers concurred that MAIJ constantly reminds of the obligation to pay Zakat on income (mean 4.12). Based on a comparison between the factor's mean value and the category of Zakat payers, respondents had a higher perception (mean 4.17), compared to those who did not, that FELDA institution plays a role in reminding Settlers to pay income Zakat. This is supported by the fact that all eight survey questions pertaining to this factor received a mean score of 4.02 or higher from the Settlers. The Settlers community, through FELDA, had undergone phases of comprehensive

and systematic social and spiritual development since the earliest days of Scheme land. In order to ensure the well-being of the Settlers, spiritual and communal activities have been organised assiduously from the past to the present. According to Latifah (2010), Yusuf al-Qaradawi asserted that humanity's love can make the security and preservation of a community's welfare more certain. Humanity values are also shaped by the practise of individual collective culture, which necessitates brotherhood activities, cooperation, mutual empathy, and reciprocal love among community members. The Settlers community has been exposed to a system and culture of economic and social cooperation among its members.

CONCLUSION

Settlers in Johor Bahru are influenced by the COVID-19 pandemic in their Zakat payments due to their belief that Zakat funds can be used to assist the needy. Faith and altruism are the pillars of the Settlers' consciousness. The majority of respondents agreed that Zakat payments can aid the needy, particularly during and after the outbreak of COVID-19 pandemic, according to the survey results. Examination also reveals that the Settlers' awareness of the significance of assisting those in need was high. Withdrawing Zakat to aid those affected by the COVID-19 outbreak is a praiseworthy act. During the COVID-19 outbreak, settlers were motivated to support the income Zakat campaign and satisfied that the Zakat withheld will benefit the asnaf group. Impact of spiritual environment surrounding Settlers in Johor Bahru Region also encourages the local community to have a high level of faith and *ihsan* attitude (self-altruism). A Muslim's Zakat is a gift to another Muslim and obligation towards Allah. The survey results for the awareness factor indicate that Settlers always

prioritized religious mandates in their daily lives.

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