

Assessing Knowledge, Attitude, And Practice (KAP) in Zakat Management Among Higher Education B40 Students

ABSTRACT

Authors: Adibah Bahori¹, Izuli Dzulkfli², Fathiyah Mohd Fakhrudin², Suriani Ismail²

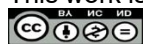
Affiliation: ¹Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, 71300 Rembau, Negeri Sembilan, Malaysia
²Faculty of Educational Studies, Universiti Putra Malaysia

*Corresponding author:

izuli@upm.edu.my

Received: 31/12/2025 |
First Revision: 14/1/2026 |
Second Revision: 15/4/2026:
| Accepted: 15/5/2026

This work is licensed under a



Creative Commons Attribution 4.0 International License

APA citation for this article:

B40 students come from financially challenged backgrounds or from low-income families. This group is often targeted for government aid and support programs such as zakat, especially in education. This study aims to assess Knowledge, Attitude, and Practice (KAP) among B40 students regarding zakat management at UiTM Negeri Sembilan. A total of 236 B40 students participated through a quantitative approach using a Likert-scale questionnaire. Descriptive and correlation analyses were conducted using SPSS. The findings indicate that KAP levels are high, with most mean scores exceeding 4.5, reflecting strong awareness of zakat application procedures, positive attitudes toward its effectiveness in reducing financial burdens, and consistent practices in complying with application requirements. Students also expressed satisfaction with the user-friendly e-zakat system and clear communication channels. These findings can guide zakat institutions to enhance university policies and develop communication strategies that align with students' knowledge levels, attitudes, and practices. This study provides valuable insights that can benefit various stakeholders, including zakat management institutions, UiTM students, and policymakers to help B40 students to get quality education in their studies. By addressing communication gaps and enhancing student awareness and engagement, the study aims to create a more inclusive and efficient zakat distribution system, ultimately aiding students from the B40 category in their financial and educational pursuits.

Keywords: B40 Students, Higher Education, Knowledge, Attitude, and Practice (KAP), Zakat, Zakat Management.

1. Introduction

Zakat helps ease the financial burden of needy individuals, including B40 students. B40 students refer to individuals who come from families within the bottom 40% income group in Malaysia. This classification is based on monthly household income and is used to identify those who may require financial assistance (Nor Samsiah et al., 2020). The term B40 stands for “Bottom 40 Percent.” It includes households with a monthly income of less than RM4,850. This group is often the main target for various government aid and support programs, especially in the field of education. In the Malaysian context, zakat recipients within higher education institutions predominantly comprise students from B40 households, where limited household income directly contributes to financial vulnerability and eligibility for zakat assistance.

Students in the B40 category typically come from financially challenged backgrounds. They often face limited access to learning resources such as digital devices, internet connectivity, and academic materials. As a result, they are eligible for various forms of assistance, including scholarships, special financial aid, living allowances, tuition fee waivers, and digital device support. It helps prevent students from low-income families from being left behind in higher education (Mustakim et al., 2024). Indirectly, this effort contributes to social and economic development through education.

The Zakat, Sedekah, and Waqf Unit (ZAWAF) have managed the Zakat Fund for UiTM students in the B40 category since October 2020, utilizing a web-based zakat application to disseminate information about zakat and its distribution process. Despite the provision of zakat assistance for B40 students at UiTM Negeri Sembilan, limited empirical evidence exists on how effectively these students understand, perceive, and engage with the zakat application and distribution system. While previous research has examined aspects of zakat governance and online application mechanisms, there remains a gap in assessing students’ Knowledge, Attitude, and Practice (KAP) within the higher education context. Additionally, it is unclear whether satisfaction toward zakat management varies across demographic factors such as campus location, household income, and academic performance. Therefore, a systematic evaluation of KAP and satisfaction is needed to strengthen zakat governance, communication strategies, and support services for B40 students.

Despite extensive research on zakat management, existing studies predominantly emphasise contributors’ behaviour, institutional governance, or beneficiaries’ understanding. Limited attention has been given to zakat beneficiaries, particularly within higher education institutions, where zakat functions both as financial assistance and developmental support. Moreover, recipient-focused studies often examine awareness or satisfaction in isolation, without integrating behavioural dimensions. Addressing this gap, the present study examines zakat engagement among university students from the beneficiaries’ perspective using the Knowledge–Attitude–Practice (KAP) framework, while modelling Satisfaction as an evaluative outcome of institutional service delivery.

Accordingly, this study focuses specifically on B40 students who directly receive zakat assistance, whose knowledge, attitudes, and practices are shaped by lived beneficiary experiences. This study aims to assess Knowledge, Attitude, and Practice (KAP) among B40 students regarding zakat management at UiTM Negeri Sembilan to get a quality education in their studies.

The research objectives of this study are as follows:

1. To describe the levels of Knowledge, Attitude, Practice (KAP) and Satisfaction toward zakat management among B40 students at UiTM Negeri Sembilan.
2. To determine the difference in practice toward zakat management by campus, household income category and CGPA among B40 students at UiTM Negeri Sembilan.
3. To determine the relationship between Knowledge, Attitude, Practice (KAP) and Satisfaction toward zakat management among B40 students at UiTM Negeri Sembilan.

2. Literature Review

The application of the Knowledge–Attitude–Practice (KAP) framework in this study is grounded in established behavioural scholarship that consistently positions knowledge as a cognitive foundation for attitudinal evaluation, which in turn informs behavioural engagement. Recent empirical studies further demonstrate the relevance of this framework in institutional and service-delivery contexts, supporting its suitability for examining zakat engagement among higher education recipients.

2.1. Financial Education Aid

Financial education aid is a common form of assistance provided by zakat institutions to support needy and underprivileged students from secondary to tertiary levels. Zakat institution is accountable for managing zakat collection and distribution to eight asnaf (Aminuddin et al., 2020). The efficiency and effectiveness of zakat funds collection and distribution are crucial as it is the substance in Islamic economics that can improve the lives of the poor and the needy (Takril & Othman, 2020) known as *Amil*. *Amil* in zakat institutions play a vital role in managing the collection and distribution of zakat funds. Efficient and well-structured distribution systems significantly contribute to poverty alleviation within the community.

Majlis Agama Islam Negeri Sembilan (MAINS) has mobilized special assistance known as the Covid-19 Initiative starting in March to June 2020 amounting to RM8.5 million. In line with that, the source of this special allocation is obtained from the collection of zakat paid by all zakat payers in Negeri Sembilan (Anwar, 2021). Thus, the distribution of zakat payers' property to the asnaf group can ease their burden to buy necessities and increase the source of household income of certain groups as well as move the country's economic growth.

There were studies and writings related to zakat either from the point of view of administration, management, effectiveness of zakat collection and distribution, legal aspects related to zakat, its impact on the economic development of Muslims and so on. The exploration of research related to zakat is very desirable to be developed especially in the face of the current technological challenges that are rapidly developing using digital applications and online zakat are now widely used in facilitating matters including spreading, developing and promoting zakat to the public (Ibrahim, 2015).

Most existing research focuses on the community's perception and acceptance of online zakat payment systems such as a study by Muda et al. (2013) titled Perception of LZS Website Users Towards Online Zakat Payment, Paizin & Som (2019) titled Community Receiver to Pay Zakat Through Online Channels (Online): A New Review and Omar et al. (2022) The Acceptance of Online Zakat Payment Among Muslims in East Malaysia: A Conceptual Study.

Sharif et al. (2022) did a study on the Perceptions on E-Zakat Advancement Distribution Concept Among UiTM Melaka Staff: A Qualitative Study, focusing on UiTM Melaka staff regarding the online zakat distribution mechanism. The study found that most respondents agree on the concept of distribution offered because there was flexibility and freedom in the aspect of distribution given to *muzakkiy* (an individual who is obligated to pay zakat), but some other aspects such as equality in acceptance to the entire asnaf category should be prioritized to ensure that the main goal of zakat is achieved.

The findings of the study also explained how online transfer and distribution methods occur. *Muzakkiy* will transfer the zakat payment directly to the asnaf account whose zakat recipient name was previously screened by *Baitulmal*. In Malaysia, *Baitulmal* refers to an Islamic financial institution responsible for managing and distributing wealth and resources for the welfare of the Muslim community. This transfer follows the same online money transfer concept used by platforms such as Maybank2u, CIMB Clicks, and other similar services. This money transferred concept gives *muzakkiy* the freedom to choose which

type of asnaf to give and gives them the opportunity to make a transfer payment directly to the asnaf's bank account found in the system according to the district and area where they reside and settled.

2.2. Zakat in Higher Education

Studies on zakat at the higher education level have been conducted by several researchers before, especially in the aspect of management and in the aspect of the distribution of zakat to students of higher learning institutions. This shows how the zakat instrument supported the asnaf, helping them improve their standard of living and potentially become future zakat payers (Anwar and Roziah, 2021).

University students are included in the asnaf group, and some studies have discussed it. For example, a study by Hamzah et al. (2021) found that the asnaf students use their zakat money on food and drink expenses, daily needs, and helping the family. Shaharin et al. (2021) stated that the number of students eligible for zakat is increasing due to the COVID-19 pandemic. As a result, zakat assistance to underprivileged students can help ease their burden when studying at university and increase focus on their studies (Aziz et al., 2020).

Hainnuraqma et al. (2024) in their study 'Perceived usefulness and attitude toward intention and acceptance of e-payment zakat' investigate Malaysian Muslims' acceptance of the e-payment zakat system. Five constructs were examined in the survey, based on Technology Acceptance Model, which are Perceived Usefulness, Perceived Ease of Use, Attitude, Intention, and User Acceptability. Meanwhile, this study aims to assess Knowledge, Attitude, and Practice (KAP) among B40 students regarding zakat management at UiTM Negeri Sembilan.

Management of zakat funds in public universities focuses on identifying and supporting needy students (asnaf) via dedicated campus units, often utilizing e-Zakat systems for efficiency. These funds, distributed as monthly or one-off payments, aim to assist with educational expenses and improve academic success (Abdillah et al., 2024).

Abdullah (2017) stated that each Higher Education Institution (HEI) is the administrative place for zakat distribution which can have a significant and positive impact as a one-stop center for students, especially the poor asnaf at Universiti Teknologi MARA (UiTM), Shah Alam. The survey found that most respondents agreed and accepted that this concept was implemented in an educational institution. In addition, the study also proposed a model of administration of zakat distribution in institutions of higher learning (HEI) based on the concept of localization as well as the concept of decentralized power in the aspect of the collection and distribution of zakat.

This view is in line with Muhammad Tajuddin & Wan Mohd Al Faizee's study (2017) stating that the effectiveness of zakat management at Universiti Kebangsaan Malaysia is shared with Lembaga Zakat Selangor (LZS) so that it exists to the best standards in its management. The appointment of an assistant amil from among higher learning institutions is the right approach. The sharing of ideas, work and energy among IPTA/S can further streamline the governance of zakat in the state of Selangor. The UKM zakat unit under the UKM Zakat Trust Fund (TAZUKM) committee has taken on the responsibilities given by LZS well. To date, the zakat collection figures at UKM have shown an impressive increase from year to year.

Some studies found that the online zakat application process has many positive effects in the aspect of zakat distribution and governance by those who manage zakat applications. Applicants among students no longer use forms manually and every application information is easily accessible online through the website provided (Alam, 2023). This efficient distribution of zakat attracted the interest of the Sabah Zakat Center and Etiqa Takaful Berhad to channel zakat funds to UiTM Sabah Branch in helping the asnaf category among students (Izani & Aripin, 2017). The findings of the study also found that online zakat distribution has an effective distribution effect in addition to successfully attracting zakat funds from external parties amounting to RM 560,000.00 for the period Jan - June 2016. Nasrul Hisyam et al

(2018) found that zakat management in universities can ease the burden on students in furthering their studies.

Mat Daud & Wahid (2024) found that financial aid, through zakat indeed increases positive effects in the learning process and zakat aid is found to increase student readiness in the education process and academic performance of undergraduate students. Their study also found that student readiness in the education process plays a significant role in mediating the effect between zakat aid and the learning process and academic performance. This study also demonstrates that the learning process is equally important for student readiness and academic performance.

A study by Azman and Ahmad Wifaq (2011) on the condition of a student as a recipient of zakat is considered through the ruling of distributing zakat to students based on the opinions of contemporary and previous scholars. The results of this study found that there is dissatisfaction from some students who apply for zakat education because they have difficulty in getting help from zakat institutions. In addition, it is identified among the factors that cause students to not be able to get zakat assistance because they do not meet the eligibility requirements that need to be met before the application is made.

In this regard, a study conducted by Nur Azura et al. (2004), found that a high percentage of respondents suggested that UUM administrators hold talks, briefing workshops and courses to create aggressive awareness on income zakat that can be participated. This study focused on the importance of using intermediate mediums in conveying information on income zakat. Studies related to Zakat at HEI were done by Shamsuddin et al. (2021) which studies the impact of money on HEI students during the Covid 19 pandemic. The research found that zakat money received can be used to cover the financial shortfall faced by Covid 19.

2.3. Knowledge, Attitude and Practices (KAP) of Zakat Recipients

The KAP survey is used to gather data on a certain population to determine their knowledge (K), attitudes (A), and practices (P) on a particular matter. Knowledge (K) as a collection of ideas, information, and "science." It's also a person's ability to imagine and see things. The survey's assessment of knowledge aids in identifying areas where further information and zakat activities are needed.

Meanwhile, attitude (A) indicates the variable that sits in the middle of the circumstance and the response to it. It explains why, out of all the possible responses to a stimulus, a subject chooses one. Besides, attitudes and behaviors are not readily observable, it is a good idea to examine them. It is worth noting that multiple studies have found little, if any, correlation between attitudes and behaviors. Furthermore, practices (P) also known as behaviors are the observable actions of an individual in response to a certain topic study. This is a topic that is concerned with the tangible, with activities. For example, in practices related to the zakat program, individuals gather information about challenges faced during the application process and the actions taken in response.

A KAP survey can produce information that can be useful to help develop and implement interventions, determine knowledge gaps, cultural attitudes, and behavioral patterns that may indicate needs, issues, and obstacles. It's also useful to gain a better understanding of commonly held beliefs, attitudes, and other factors that influence behavior. Lastly, it helps establish baselines and monitor changes resulting from interventions. The KAP assessment method was used by Oi & Norkiah (2011) to assess the level of knowledge, attitude and practices of food handlers in the cafeteria of residential colleges and canteens at Universiti Kebangsaan Malaysia on food hygiene and safety aspects. The results of such assessments show a positive attitude towards the items studied. Overall, out of all three levels, the survey respondents showed only good attitude in food handling and cafeteria.

Jerome et al. (2023) using the Knowledge, Attitude, and Practice (KAP) survey method gather information from the public on KAP in the context of Sarawak's growing popularity of indigenous popular music. Preliminary results showed that most of the respondents had sufficient knowledge of the

popular songs of the Ibans, Bidayuh, Melanau and Kenyah. Respondents showed a positive attitude towards the songs and were expressed through shared music and engagement choices such as listening, dancing, and singing. Respondents play a role played by the popular music of the indigenous people of Sarawak in the construction of identity. The results showed a significant correlation between knowledge, attitudes and practices with Sarawak's indigenous popular songs among Malaysians.

In studying the Covid-19 virus (Zur Batrisyia et al., 2021), a study was conducted among veterinary and medical students of the clinical year at a university in Malaysia to determine students' knowledge, attitude, and practice towards COVID-19. Overall, respondents showed high knowledge (80%), moderate attitude (76%) and high practice (86%) towards COVID-19. The analysis revealed a statistically significant association between attitudes and practices although there was no link between knowledge and attitudes and practice variables. Overall, the results showed that both veterinary and medical students had high knowledge with moderate to high attitudes towards COVID-19. Therefore, they adopt good preventive measures in limiting the spread of the disease.

Nurhasniza et al. (2022) applied the theory of Knowledge, Attitude, Practice (KAP) to assess public awareness of the COVID-19 pandemic with a direct impact on general practice, which influenced by its knowledge and attitude. The results from this study conclude that public knowledge related to COVID-19 prevention can influence how they develop certain attitudes and practices regarding COVID-19 prevention. Moreover, it is believed that people's awareness is important to create preventive trust, foster positive attitudes, and promote good practice. The existing KAP model is only used to understand and analyze human responses to certain phenomena, especially in the field of health studies but not considered the impact of social awareness on infectious diseases. Therefore, the original theory of KAP needs to be modified to include awareness in assessing the public's thinking on disease prevention measures.

While the Knowledge, Attitude and Practice (KAP) framework has been widely applied in health research, its application within Islamic financial practice particularly zakat management in higher education remains limited. Building on this gap, the present study adapts the KAP framework to an institutional zakat governance context by incorporating digital zakat systems and examining the relationships between KAP dimensions and student satisfaction. This context-specific application extends existing KAP usage by offering practical and policy-relevant insights rather than theoretical expansion.

Conceptually, the Knowledge, Attitude, and Practice (KAP) framework is not merely employed as a survey technique but as a behavioural model that explains how cognitive understanding influences evaluative dispositions and subsequently guides action. In this study, KAP functions as a conceptual lens to examine zakat engagement among higher education students, rather than solely as a descriptive measurement approach. Knowledge represents students' understanding of zakat eligibility, procedures, and institutional mechanisms; Attitude reflects evaluative beliefs toward zakat management, including perceptions of fairness, usefulness, and credibility; while Practice captures observable behaviours such as engagement with application processes and utilisation of zakat assistance. This conceptual positioning enables KAP to serve as an explanatory framework appropriate for analysing zakat-related behaviours within institutional contexts.

Therefore, the Knowledge, Attitude, and Practice (KAP) framework is not only applicable but also highly relevant for analyzing Islamic social finance mechanisms such as zakat, as it systematically explains how understanding of zakat principles and procedures translate into favorable attitudes and actual engagement with zakat systems among beneficiaries.

To further strengthen the theoretical grounding, the application of the Knowledge, Attitude, and Practice (KAP) framework in zakat management can be supported by established behavioral change and social psychology theories. In the context of zakat, knowledge (K) such as awareness of eligibility criteria, application procedures, and distribution mechanisms forms the cognitive foundation for individuals to

evaluate zakat as a legitimate and accessible form of assistance. This cognitive understanding directly influences attitude (A) by shaping perceptions of fairness, transparency, and effectiveness of zakat institutions, which in turn affects confidence and trust in the system.

This sequential relationship aligns with the Theory of Planned Behaviour (TPB), which posits that behaviour is driven by attitudes, subjective norms, and perceived behavioural control. In zakat management, students' positive attitudes toward zakat distribution, coupled with perceived ease of application (e.g., user-friendly e-zakat platforms), strengthen their intention to apply, ultimately resulting in actual practice (P) such as timely submission of applications and compliance with documentation requirements. Thus, KAP operationalizes TPB by empirically capturing the pathway from belief formation to action.

Similarly, Prochaska's Stages of Change Model provides further justification for KAP's applicability. Knowledge represents the pre-contemplation and contemplation stages, where students first become aware of zakat opportunities. Attitude corresponds with the preparation stage, reflecting motivational readiness and perceived benefits. Practice mirrors the action stage, where students actively engage in zakat application and utilization. This progression supports the use of KAP as a behavioral diagnostic tool to assess readiness, engagement, and sustainability of zakat usage among beneficiaries.

Within Islamic social finance, zakat is not merely a financial transfer but a faith-based social mechanism requiring conscious participation and trust. Therefore, the KAP framework is theoretically suitable for examining how religious knowledge and institutional communication shape beneficiaries' attitudes and behaviors. Applied to higher education settings, KAP enables zakat institutions to identify knowledge gaps, attitudinal constraints, and behavioral barriers, thereby enhancing governance efficiency, communication strategies, and equitable distribution outcomes.

Taken together, the reviewed studies highlight the fragmented examination of zakat-related behaviour, where knowledge, attitudes, practices, and satisfaction are often analysed separately. Addressing this gap, the present study adopts an integrated framework to examine how these dimensions interact from the perspective of zakat recipients in higher education institutions.

This study contributes at the institutional, measurement, and stakeholder levels by empirically validating university-based zakat management through an extended KAP –satisfaction framework, offering reliable measurement tools and actionable insights to strengthen inclusive education support for B40 students.



Figure 1. Conceptual Framework Knowledge, Practice in Zakat towards Satisfaction among B40 Students

Note: Satisfaction is conceptualized as an evaluative outcome of students’ experiences with institutional zakat management, rather than as a component of attitude.

In the framework, Knowledge represents students’ cognitive understanding of zakat eligibility, procedures, and institutional mechanisms. This knowledge informs Attitude, which reflects evaluative beliefs, motivation, and perceptions toward zakat management. These attitudinal dispositions subsequently shape Practice, manifested through behavioural engagement with the zakat application and utilisation process. Satisfaction is conceptualised as an evaluative outcome of these experiences, rather than as a component of attitude, and reflects students’ overall assessment of institutional zakat management.

The conceptual framework assumes a directional sequence in which Knowledge forms the cognitive foundation influencing Attitude, which subsequently shapes Practice. Specifically, greater understanding of zakat procedures, eligibility criteria, and institutional mechanisms is expected to foster more favourable attitudes toward zakat management, leading to higher levels of engagement and

utilisation behaviour. While the present study examines associative relationships rather than causal effects, the proposed directionality is grounded in KAP theory and aligned with behavioural models such as the Theory of Planned Behaviour.

Although Attitude and Satisfaction are conceptually related, they are treated as analytically distinct constructs in this study. Attitude refers to students' evaluative beliefs and predispositions toward zakat as a support mechanism, encompassing perceptions of its role, relevance, and motivational value. In contrast, Satisfaction represents post-experience evaluations of institutional service delivery, including system accessibility, clarity of information, communication effectiveness, and administrative efficiency. By modelling Satisfaction as an outcome variable rather than a component of Attitude, this study avoids construct overlap and enables clearer interpretation of how cognitive and attitudinal factors translate into evaluations of zakat management performance.

The relationships proposed in the framework are theoretically grounded in behavioural models which posit that knowledge provides the cognitive basis for attitude formation, attitudes influence behavioural intentions and practices, and experienced practices subsequently shape evaluative judgments such as satisfaction. Within the context of zakat recipients, these relationships are further reinforced by beneficiaries' direct engagement with institutional procedures and service delivery mechanisms.

This study contributes to the zakat literature in three ways. First, it extends zakat research by focusing on beneficiaries rather than contributors, addressing an underexplored perspective within higher education settings. Second, it applies the KAP framework as an explanatory lens to understand behavioural engagement with zakat assistance. Third, by positioning Satisfaction as an outcome of institutional service delivery, the study offers practical insights for improving zakat management effectiveness among student recipients.

3. Methodology

3.1. Research Design

This study utilized the quantitative approach using a set of questionnaires encompassing KAP and satisfaction level inquiries to 236 B40 students at UiTM Negeri Sembilan to obtain data. The items of the set consist of the KAP of zakat recipients towards the zakat application system, Advertisement of zakat distribution, Sources of information, ZAWAF's programs and types of shocks by students. ZAWAF stands for Zakat, Sedekah, and Waqf Unit in UiTM. The detailed mapping of constructs, measurement items, and their sources is provided in Appendix to enhance transparency and replicability.

3.2. Sampling Method

In this study, zakat recipients refer to students classified under the B40 income group, as determined through institutional zakat eligibility assessments based on verified household income documentation and demonstrated financial need. As this study focuses on B40 zakat recipients, the findings may not be generalisable to students from higher income groups who do not qualify to receive zakat in UiTM Negeri Sembilan. This research focused on B40 students as the sample using a random stratified sampling method. This approach involves categorizing students based on their faculties at UiTM Negeri Sembilan and then randomly selecting participants from each stratum. By implementing this method, this study captured diverse perspectives from various faculties, enhancing the overall validity and generalizability of the findings. This meticulous sampling strategy ensures a well-rounded representation of B40 students across the university, contributing to a comprehensive understanding of their experiences and perceptions related to zakat management. This study was conducted on 236 students in the B40 category within UiTM Negeri Sembilan, which includes Kuala Pilah, Rembau and Seremban 3 campuses. The sample size of 236 students was gained from the records of the Hal Ehwal Pelajar (HEP) on the students who received zakat from the past four semesters.

3.3. Data Analysis

Descriptive analysis was applied to the demographic data of the samples, encompassing measures of frequency, central tendency, and dispersion. This approach aims to provide a comprehensive summary of the respondents' demographic characteristics within the sample size (Yellapu, 2018). Measures of frequency were employed to determine ratios and percentages of respondents answering specific questions, offering insights into response patterns (Yellapu, 2018). Additionally, the analysis yields mean, median, and mode values, providing a central tendency perspective within the sample (Yellapu, 2018). To assess the level of dispersion and identify the range of data, a measure of dispersion was utilized.

Quantitative analysis measured the Knowledge, Attitude, and Practice (KAP) levels, along with satisfaction levels among B40 students regarding zakat management at UiTM Negeri Sembilan. Cross-sectional questionnaires, employing a Likert-Scale method ranging from 1 = strongly disagree to 5 = strongly agree, was distributed. Reliability analysis using Cronbach's Alpha assessed the questionnaire's internal consistency, with a range of 0.7 to 0.8 considered acceptable (Ursachi et al., 2013). In measuring KAP levels, correlation analysis was conducted to determine the relationship between the KAP on zakat distribution by ZAWAF's. A statistical significance value ($p < 0.05$) was employed to assess the strength of the correlation.

The Likert-Scale method used to measure the level of satisfaction among B40 students, referencing the Wiersma minimum score (1995) for analysis (Zainal & Abu, 2019). The Statistical Package for Social Science (SPSS) was employed for the analysis, ensuring a robust and systematic evaluation of the collected data. This comprehensive data analysis approach aims to unveil insights into the demographic characteristics, KAP levels, and satisfaction levels among B40 students at UiTM Negeri Sembilan, contributing valuable findings for zakat management enhancement.

The analyses directly address the study objectives; overall KAP and Satisfaction levels, correlations among KAP variables and Satisfaction, and Satisfaction differences across campus, income, and CGPA were treated as confirmatory, while normality checks, reliability tests, and item-level mean patterns were considered exploratory.

In assessing Knowledge, Attitude, and Practice (KAP), ensuring measurement validity is essential to confirm that the survey items accurately capture the constructs intended. Like most self-reported KAP studies, this research is susceptible to common response biases such as social desirability bias, where students may provide favorable answers to appear compliant or appreciative of zakat assistance, and response-set tendencies (e.g., acquiescence or consistently choosing higher-end Likert options). To reduce these risks, the questionnaire was designed with clear, neutral wording and included both positively and negatively phrased items to encourage thoughtful responses. Participants were also assured of anonymity to minimize socially desirable responding. Nevertheless, these biases cannot be fully eliminated; therefore, they will be acknowledged as study limitations, and future research may incorporate mixed-methods triangulation or behavioral data to strengthen validity.

4. Results

This study aims to assess Knowledge, Attitude, and Practice (KAP) among B40 students regarding zakat management at UiTM Negeri Sembilan to get a quality education in their studies. Therefore, the results of this study are based on the research question as follows:

1. What are the levels of Knowledge, Attitude, Practice (KAP) toward zakat management among B40 students at UiTM Negeri Sembilan?
2. What are the differences in practice toward zakat management by campus, household income category and CGPA among B40 students at UiTM Negeri Sembilan?

3. What is the relationship between Knowledge, Attitude, and Practice (KAP) toward zakat management among B40 students at UiTM Negeri Sembilan?

4.1. Demographic of Respondents

Table 1. Summary of the Demographic of the Respondents

		Frequency (Number of Respondents)	Percent (%)
Gender	Male	58	24.6
	Female	178	75.4
Current Academic's Undertaking	Diploma	141	59.7
	Bachelor's Degree	95	40.3
Campus	Rembau	59	25.0
	Kuala Pilah	63	26.7
	Seremban 3	114	48.3
Household Income Classification	Less than RM2500	192	81.4
	RM2501 – RM3000	24	10.2
	RM3001 – RM3500	9	3.8
	RM3501 – RM4000	8	3.4
	RM4001 and above	3	1.3
CGPA	Less than 2.50	5	2.1
	2.51 – 3.00	52	22.0
	3.01 – 3.50	106	44.9
	3.51 and above	73	30.9
Number of Siblings	1	2	8
	2 – 3	73	30.9
	4 – 5	106	44.9
	6 – 7	38	16.1
	> 8	17	7.2

The summary of the demographic data of the respondents focuses on the respondent's background information. The variables of the demographic data consist of the respondent's gender, current academic undertaking, campus, household income classification, Cumulative Grade Point Average (CGPA) and number of siblings. Once the data collection process finished, the researcher managed to collect 236 respondents among the students of UiTM Negeri Sembilan.

According to the analysis, most of the respondents for this study is female with 75.4% (n=178) followed by male with 24.6% (n=58). Besides, the highest respondent of this study is the diploma students with 59.7% (n=141) while the remaining respondents are bachelor's degree students with 40.3% (n=95). The respondents from UiTM Seremban 3 are the highest contributor to this study with 48.3% (n=114) followed by UiTM Kuala Pilah with 26.7% (n=63) and UiTM Rembau with 25% (n=59). As for the household income classification, 81.4% (n=192) of the respondents answered that their household income is less than RM2,500 per month which equal to less than RM30,000 per annum. Then the data of household income classification followed by 10.2% (n=24) respondents came from family with income between RM2501 – RM3000, 3.8% (n=9) for respondents who came from family with income

between RM3001 – RM3500 and 3.4% (n=8) for the family with income between RM3500 – RM4000. Moreover, there are only 1.3% (n=3) of 236 respondents came from family with income above RM4001. Most of the respondents CGPA is between 3.01 to 3.50 with the percentage of 44.9% (n=106) followed by 3.51 and above with 30.9% (n= 73), 22% (n=52) of respondents for CGPA between 2.51 – 3.00 and 2.1% (n=5) with CGPA below 2.50. Finally, for the number of siblings there are 44.9% (n=106) of respondents are from family with the siblings of 4 -5, followed by the siblings of 2 – 3 with 30.9% (n=73), siblings of 6 – 7 with 16.1% (n=38) and 7.2% (n=17) for the respondents with the number of siblings more than eight. From the data collected there are only 8% (n=2) of the respondents who are the only child.

4.2. Normality Test

The normality test focused on skewness and kurtosis, which are measures of each variable’s information. To test the normality of this data, the skewness value must be less than 2.0 (Hae, 2013).

Table 2. Test of Normality

Variables	Skewness	Remarks
Knowledge	-1.559	Normal
Attitude	-1.422	Normal
Practice	-1.911	Normal
Satisfaction	-1.644	Normal

The table above shows the test of normality for the three variables that were tested in this study. Among the four variables are knowledge, attitude, practice, and satisfaction. According to the table above, the result of knowledge is -1.559 for skewness. While for the attitude, the result shows that the skewness of this variable is -1.422. Besides, the skewness for the practice is -1.911, and the skewness for satisfaction is 1.644. Therefore, it can be concluded that the skewness results for all three variables are normal, since the skewness values are less than 2.0.

4.3. Reliability Test

Cronbach’s alpha is the measure which is used by researchers in testing the reliability of the variables of the study. The range of accepted Cronbach alpha’s value could be differed among the researchers where according to Nunnally 1967, it stated in his books where the value could be low as 0.50 and other researchers which is Hair et al (2016) prefer that 0.7 are the acceptable value for the value and could be as low as 0.60. According to George and Mallery (2003), there is a tiered approach in determining the acceptable value for Cronbach alpha which was used in this study. The tiered approach is as follows: > 0.9 (excellent) and ≤ 0.5 (unacceptable) (C. Howard, nd).

Table 3. Summary of Reliability Test

Variables	Cronbach’s Alpha	No. of items
Knowledge	0.915	9
Attitude	0.868	7
Practice	0.936	8
Satisfaction	0.930	13

According to the table above, the value of Cronbach’s alpha for knowledge is 0.915 with nine items or questions. The value of the Cronbach’s alpha for knowledge is excellent, which is acceptable at 0.915. While for the attitude, the value of the Cronbach’s alpha is also high, which is acceptable at 0.868, where

there are 7 items for the variables. Furthermore, the Cronbach’s alpha for practice is also high at 0.936 (8 items). Lastly, the result for satisfaction shows that Cronbach’s alpha value is in the acceptable range at 0.930 (13 items). In a nutshell, the tested variable for this study is shown as reliable where the value of Cronbach’s alpha is within 0.868 and 0.930, where it’s considered that the items or the questions created and answered are reliable.

4.4. The Level of Knowledge, Attitude, and Practice toward Zakat Management

The "Knowledge" section assesses the participants' awareness and understanding of zakat distribution processes, its importance, and its availability, particularly in a university setting. High mean scores in this section indicate a high level of zakat recipients’ experience. If items related to knowledge regarding zakat distribution processes or the efforts made by the university in providing zakat assistance score highly, this implies that the university's communication and information dissemination about zakat are effective. Students are not only aware but also well-informed. This level of knowledge is crucial for ensuring that those who need zakat assistance can access it.

Table 4. Mean Analysis of Students’ Knowledge

Items	Mean
B1) I am aware that there is an effort made by the university to help such as zakat distribution to the students.	4.64
B2) I am aware of the procedures to apply for zakat	4.49
B3) I am aware that B40 category students are entitled to receive a zakat.	4.74
B4) I know the duration of how long my zakat application could be approved.	3.90
B5) I am aware that my zakat application will undergo the process of eligibility by ZAWAF's for the HEP department.	4.53
B6) I am aware of the eligibility requirements to apply for zakat.	4.51
B7) I am aware that zakat applications are open for every early semester.	4.44
B8) I am aware that the application and any information about zakat could be accessed in the student portal.	4.52
B9) I am familiar with the documents that are required for a zakat application.	4.40

From the table, items “*I am aware that there is an effort made by the university to provide assistance such as zakat distribution to the students*” have a mean score of 4.64. In addition, the item “*I am aware that B40 category students are entitled to receive a zakat*” has a mean score of 4.74. This suggests that, on average, participants agreed or strongly agreed with these two statements. These following items have the score above 4.5; “*I am aware that my zakat application will undergo the process of eligibility by ZAWAF's for the HEP department*”, “*I am aware of the eligibility requirements to apply for zakat*”, “*I am aware that the application and any information about zakat could be accessed in the student portal*”.

Each section (Knowledge, Attitude, Practices) contains a list of items with corresponding mean scores. These mean scores represent the average response of the study participants to each item. The items are statements that participants likely rated on a scale. The "Attitudes" section measures the participants' beliefs, perceptions, and feelings towards zakat distribution. This section is crucial in understanding how students perceive the moral, social, and practical aspects of zakat.

Table 5. Mean Analysis of Students' Attitude

Items	Mean
C1) I believed that zakat distribution by ZAWAF could ease the burden among B40 students to pay the university fee.	4.61
C2) I believed that ZAWAF could ease the burden among B40 students to buy the learning essential.	4.64
C3) Throughout the semester, I will have no issues in meeting my everyday needs (such as food).	3.62
C4) I am pleased with the sum University provided by ZAWAF.	4.10
C5) After receiving the zakat from university from ZAWAF, I feel motivated to study.	4.49
C6) The student portal is easy to access for the zakat application process.	4.47
C7) The eligibility criteria to apply for zakat made the needy students easy to access for the application.	4.42

High mean scores on items that measure belief in the positive impact of zakat distribution, like easing financial burdens, indicate a positive perception and acceptance among students. It reflects a communal understanding of zakat as a beneficial and ethical practice within the student body.

Table 6. Mean Analysis on Students' Practices

Items	Mean
D1) I am committed to preparing the documents as required by ZAWAF	4.55
D2) I am committed to complying with the zakat application rules.	4.60
D3) I am aware of the invitation for the interview.	4.58
D4) I am always checking the application status.	4.50
D5) I agree with the total zakat amount given.	4.33
D6) I always follow the updates regarding the zakat application by ZAWAF.	4.36
D7) I won't delay using the zakat money for study.	4.54
D8) I am aware of the closing date of the application.	4.51

The "Practices" section evaluates the behaviors, actions, or practices of students in relation to zakat, such as their engagement in the application process or their commitment to fulfilling requirements for zakat distribution. High mean scores in practices, like commitment to preparing necessary documents, indicate that students are not only aware and have positive attitudes but are also actively engaging in the zakat process. It shows a practical application of their knowledge and attitudes.

The "Satisfaction" section assesses the participants' satisfaction with zakat management, covering information dissemination, system accessibility, processing duration, distribution methods, and overall institutional performance. High mean scores in this section indicate a high level of zakat management's performance. If items related to satisfaction with zakat management score highly, this implies that the zakat service is good and well delivered to the students. From the table, item "*E1) I feel comfortable using the e-zakat facility when applying for zakat*" has the highest mean score with a mean = 4.45. In addition, the item "*The e-zakat system is user-friendly*" has a mean score of 4.38. The other four items have mean value 4.30 and above are item "*Method used by ZAWAF to distribute information about zakat application and zakat distribution is effective (e.g UiTM Student Portal, social media, WhatsApp, Telegram)*", item "*The instructions given in the e-zakat portal for zakat application are clear and easy*", item "*I feel comfortable with the preparation of documents during the application process through e-zakat*" and item "*The time given for students to apply for the zakat application with the method of information distributed is sufficient*". This suggests that, on average, participants agreed or strongly agreed with e-zakat services and the method used by zakat management to distribute information about zakat.

Table 7. Mean Analysis on Students' Satisfaction

Items	Mean
E1) I feel comfortable using the e-zakat facility when applying for zakat.	4.45
E2) The e-zakat system is user-friendly.	4.38
E3) I feel comfortable with the preparation of documents during the application process through e-zakat.	4.35
E4) The dissemination of information regarding the zakat application on the university's social media is comprehensive.	4.17
E5) Information about the zakat application is quickly shared on the university's social media platforms.	4.14
E6) I discovered that university social media is slow in disseminating information about zakat applications.	3.31
E7) Social media makes it simple for me to learn more about the application.	4.18
E8) The information of zakat distribution by ZAWAF is well distributed.	4.20
E9) The instructions given in the e-zakat portal for zakat application are clear and easy.	4.36
E10) Method used by ZAWAF to distribute information about zakat application and zakat distribution is effective (e.g UiTM Student Portal, social media, WhatsApp, Telegram).	4.37
E11) The time given for students to apply for the zakat application with the method of information distributed is sufficient.	4.33
E12) The zakat application status given within the given period of time.	4.19
E13) The zakat sum given within the suitable period of time	3.94

4.5. Comparison of Mean Differences in Participation by Campus, Household Income and CGPA

Table 8. Mean Differences in Participation by Campus, Household Income and CGPA

Variable	n	Mean	SD	F	p
Campus					
Rembau	59	4.50	0.63	3.96	.02
Kuala Pilah	63	4.67	.423		
Seremban 3	114	4.39	.692		
Household Income				.314	.87
Less than RM2500	192	4.51	.59		
RM2501 – RM3000	24	4.43	.87		
RM3001 – RM3500	9	4.50	.57		
RM3501 – RM4000	8	4.39	.56		
RM4001 and above	3	4.20	.59		
CGPA				3.31	.02
Less than 2.50	5	3.70	1.53		
2.51 – 3.00	52	4.48	.51		
3.01 – 3.50	106	4.6	.56		
3.51 and above	73	4.46	.67		

A one-way analysis of variance was done to compare practices toward zakat management by three campuses of UiTM. The findings revealed the differences were significant, $F(236) = 3.96$, $p = .02$. Meanwhile, the findings showed that there is no difference in practice toward zakat management by household income group, with $F(236) = .314$, $p = .87$. The findings showed that there is significant difference in practice toward zakat management by CGPA, with $F(236) = 3.31$, $p = .02$

4.6. The Relationship between Knowledge, Attitude, Practice and Satisfaction toward Zakat Management

A Pearson Product-Moment Correlation was performed to test the relationships between knowledge, attitude, practice and satisfaction as shown in Table 9. The results revealed a high, significant positive relationship ($r = 0.739$, $n = 236$, $p = .000$) knowledge and satisfaction toward zakat management, as well as a high, significant positive relationship between attitude and satisfaction toward zakat management ($r = .861$, $n = 236$, $p = .000$). In addition, the findings showed a high, significant positive relationship ($r = 0.681$, $n = 236$, $p = .000$) practice and satisfaction toward zakat management. Based on the findings, as the knowledge, attitude, and practice toward zakat management increase, the satisfaction of the respondents toward zakat management also increases.

Table 9. Correlation Coefficient Between Knowledge, Attitude, and Practice

Satisfaction	<i>r</i>	<i>p-value</i>
Knowledge	.739**	.000
Attitude	.861**	.000
Practice	.681**	.000

** Correlation is significant at the 0.01 level

5. Discussion

The findings should be interpreted in light of the respondents' socioeconomic position as B40 students, for whom financial constraints may influence knowledge, attitudes, practices, and satisfaction toward institutional zakat assistance.

This study assessed the levels of Knowledge, Attitude, and Practice (KAP) among B40 students regarding zakat management at UiTM Negeri Sembilan. The findings revealed that students possess a high level of awareness about the zakat application process, demonstrate positive attitudes towards its impact on their lives, and actively engage in the application procedures. This indicates that the Zakat management system implemented by ZAWAF is received by the students. This study also highlights the importance of clear communication, user-friendly application systems, and efficient dissemination of information through social media and student portals. Students' high satisfaction levels with zakat management show that zakat assistance not only alleviates financial burdens but also motivates them to excel academically.

The findings suggest that students' understanding of zakat eligibility and institutional procedures plays a foundational role in shaping their evaluative attitudes toward zakat management. Consistent with the conceptual framework, favourable attitudes toward zakat management were associated with more proactive engagement in zakat-related practices, including application compliance and utilization behaviour. The results further indicate that students' practical engagement with zakat processes significantly influenced their satisfaction with institutional zakat service delivery. Higher levels of satisfaction were associated with positive educational and psychosocial outcomes, such as improved academic continuity, reduced financial stress, and increased trust in zakat institutions.

The transfer of knowledge about zakat can lead to more efficient distribution and use of zakat funds. It also prepares students to be better informed about Islamic financial practices, which is particularly important in regions where Islamic finance plays a significant role. Positive attitudes towards zakat can foster a supportive environment for zakat practices within the university. It might also encourage students to participate in or contribute to zakat in the future, reinforcing a culture of mutual assistance and social responsibility. Zakat distribution needs to be carried out efficiently and reach the intended

recipients. It also reflects a proactive stance among students in managing their financial responsibilities and seeking available assistance.

A one-way ANOVA was conducted to determine whether practices toward zakat management differed across three UiTM campuses, household income groups, and CGPA categories. The results showed a statistically significant difference in zakat management practices among the three campuses with $F = 3.96, p = .02$. This indicates that students' practices toward zakat management differed across campuses. This situation revealed that institutional context may influence students' engagement with zakat-related practices. Differences in campus administration, exposure to zakat awareness programmes, accessibility of zakat units, communication channels, or local campus culture may explain these variations. This finding is consistent with a recent study by Bahori et al. (2024), who reported that students' knowledge, attitude, and practice toward zakat management in higher education are shaped by institutional delivery systems and the dissemination of zakat information through university zakat units. They highlighted that unequal access to information and services may create differences in student practices across campuses.

In contrast, the ANOVA results revealed no statistically significant difference in zakat management practices based on household income group, $F = .314, p = .87$. This suggests that students from different income backgrounds demonstrated relatively similar practices toward zakat management. One possible explanation is that zakat management behaviour among university students may be driven more strongly by religious obligation, awareness, and institutional support rather than socioeconomic background. Since zakat is fundamentally rooted in Islamic values and communal responsibility, students may hold comparable behavioural tendencies regardless of family income status. This finding aligns with the broader literature indicating that behavioural engagement in zakat-related matters is often influenced more by intrinsic values and perceived importance than by income level alone. Rosele et al. (2024) similarly emphasized that trust, awareness, and management efficiency are more decisive factors in zakat participation than purely economic status.

The findings also showed a statistically significant difference in zakat management practices according to CGPA, $F = 3.31, p = .02$. This suggests that academic performance is associated with different levels of zakat management practice. Students with higher CGPA may demonstrate stronger discipline, responsibility, and better information-processing skills, which can positively affect their financial management and compliance-related behaviours, including zakat practices. Academically stronger students may also be more responsive to institutional information and more aware of ethical or religious responsibilities. This supports the view that educational attainment and academic engagement can enhance responsible behavioural outcomes.

The Pearson Product-Moment Correlation analysis demonstrated that knowledge, attitude, and practice toward zakat management were all positively and significantly associated with respondents' satisfaction. Among the three variables, attitude showed the strongest relationship with satisfaction ($r = .861$), followed by knowledge ($r = .739$) and practice ($r = .681$). These findings indicate that respondents who possess better understanding of zakat management, hold more favorable perceptions toward zakat institutions, and engage in positive zakat-related practices tend to report higher satisfaction levels with zakat management services.

The strong positive relationship between knowledge and satisfaction suggests that when respondents are well informed about zakat procedures, distribution mechanisms, eligibility criteria, and institutional roles, they are more likely to appreciate and trust the management system. This finding aligns with recent studies emphasizing that public awareness and understanding are essential in strengthening confidence toward zakat institutions. For example, Haslina et al. (2024) noted that effective management of zakat institutions requires greater stakeholder confidence, which can be enhanced through transparency and public understanding of zakat operations. Likewise, Rosele et al. (2024) reported that better public awareness of zakat systems contributes to stronger trust and confidence among zakat payers.

The strongest correlation found between attitude and satisfaction indicates that respondents' perceptions, beliefs, and emotional evaluations toward zakat institutions play a central role in shaping satisfaction. Individuals who perceive zakat institutions as trustworthy, fair, efficient, and socially responsible are more likely to feel satisfied with the services provided. This result is consistent with Zulfikri et al. (2023), who found that satisfaction with zakat distribution, service quality, and disclosure practices are major determinants influencing trust in zakat institutions. Positive attitudes often emerge when institutions demonstrate accountability and professionalism, leading to greater satisfaction among stakeholders.

The significant relationship between practice and satisfaction also implies that respondents who actively engage in zakat-related behaviors such as timely payment, use of institutional payment channels, and participation in zakat programs tend to experience higher satisfaction. Practical interaction with zakat systems may expose users to efficient services, digital platforms, and convenient payment methods, thereby enhancing satisfaction. This is supported by Haslina et al. (2025), who found that quality-in-use dimensions of online zakat systems significantly affect user satisfaction, highlighting the importance of user-friendly digital platforms in zakat management. Similarly, Olivia et al. (2024) concluded that digital technology in zakat management can improve trust and loyalty among contributors.

Overall, these findings support the Knowledge-Attitude-Practice (KAP) framework, where knowledge shapes favorable attitudes, which subsequently influence practices and satisfaction. The stronger effect of attitude suggests that while knowledge and practice are important, emotional trust and positive perception toward zakat institutions are especially crucial. Therefore, zakat institutions should prioritize educational campaigns, transparent governance, responsive service delivery, and effective communication strategies to improve public perceptions and satisfaction.

From a practical perspective, institutions managing zakat should focus on enhancing public literacy regarding zakat management processes, increasing service efficiency, and strengthening institutional integrity. When respondents perceive zakat institutions as competent and trustworthy, their satisfaction is likely to increase, which may also encourage continued zakat compliance and stronger support for institutionalized zakat systems.

The findings of this study can contribute to the decision of policy and communication. The study's findings can guide the ZAWAF's to enhance the university policies and to develop more communication strategies regarding zakat distribution, ensuring they are aligned with students' knowledge levels, attitudes, and practices. Furthermore, the finding not just contributes to the university's policies but shows reflection of broader cultural values as perceived by the students such as follows:

5.1. Reflection of Social Responsibility at Universities

High levels of knowledge and positive attitudes towards zakat among students might reflect broader cultural values emphasizing charity, social responsibility, and communal support in UiTM Negeri Sembilan. This could indicate a deeply ingrained cultural norm that helps those in need, especially through structured means like zakat, is highly valued (Abdillah et al., 2024). In UiTM, ZAWAF plays a significant role, perhaps the understanding of how students view and practice zakat can offer insights into how religious teachings influence contemporary social practices. It shows religious influence on social practices or the integration of religious obligations with everyday life, highlighting the role of faith in shaping social behaviors and norms.

5.2. Social Dynamics within the University

Social Cohesion and Mutual Support: The attitudes and practices surrounding zakat distribution can foster a sense of community and mutual support within the university. If students hold positive views and actively engage in zakat practices, it could lead to a more cohesive student body that values mutual

assistance. Awareness of Socio-economic Diversity: Students' engagement with zakat could also reflect their awareness and sensitivity towards socio-economic diversity and inequality among their peers. This understanding can foster a more inclusive environment where students are more attuned to the challenges faced by others and are willing to support them. It is same as Mat Daud & Wahid (2024) findings found that student readiness in the education process plays a significant role in mediating the effect between zakat aid and the learning process and academic performance.

5.3. Promoting Culture and Social Impact

Preparing Future Contributors and Beneficiaries: University students are future leaders and active members of society. Their perspectives on zakat can shape how they contribute to and engage with social welfare schemes in their professional and personal lives. Positive engagement at the university level could lead to continued support and participation in similar practices beyond the university, which in turn leads to social change and continuity (Yanmei et al, 2023). Social Change and Continuity: Students' attitudes towards zakat can be a bellwether for broader social change. If they hold progressive or differing views from traditional interpretations of zakat, this could signal evolving social norms. Conversely, strong adherence to traditional views can signify a desire for continuity in cultural and religious practices.

5.4 Educational and Policy Implications

Role of Education in Shaping Social Values: The way zakat is taught and discussed in educational settings can significantly influence students' understanding and attitudes. This highlights the role of education in shaping social values and practices related to charity and social welfare (Siti Aisyah et al., 2024). Informing Policy Development: Understanding students' KAP towards zakat can guide policymakers in developing relevant social welfare policies and programs that are culturally sensitive in addressing the needs of different community segments.

Thus, examining students' KAP towards zakat distribution not only provides insights into their individual beliefs and behaviors but also offers a window into the larger cultural and social fabric of the university community and, by extension, the wider society. It highlights how religious and cultural values are manifested in contemporary social practices and attitudes, and how these might evolve with future generations. In part of educational opportunities, these findings could also highlight areas where more education or information is needed, guiding future programs or interventions to improve students' understanding and engagement with zakat. All findings should be interpreted within the context of B40 student's experiences as zakat recipients' as the respondents were beneficiaries of zakat assistance rather than representatives of the general student population.

6. Conclusion

In conclusion, this study provides a deeper understanding of how B40 students at UiTM Negeri Sembilan interact with the zakat system provided. The findings can serve as a foundation for improving ZAWAF's policies and communication strategies to be more inclusive and responsive to students' needs. Moreover, the study reflects the strong cultural and religious values among students, particularly in terms of social responsibility and community support. Therefore, efficient zakat management not only supports B40 students financially but also nurtures a generation that is socially conscious and committed to helping others. These conclusions reflect the experiences of university B40 students who received zakat assistance and should be understood within the scope of beneficiary-based engagement rather than general student perceptions. This study demonstrates that zakat engagement among B40 university students is best understood as a behavioural process that begins with knowledge, progresses through attitudinal evaluation and practical engagement, and culminates in satisfaction with institutional zakat management. Satisfaction subsequently contributes to broader intended outcomes, including academic continuity and enhanced trust in zakat institutions.

Acknowledgement

This article funded by research grant entitled *Knowledge, Attitude and Practice (KAP) and Satisfaction Survey on Zakat Management in UiTM Negeri Sembilan* project reference code *100-UiTMKNS (ZAWAF (GPZ. 02/2023)* as well as Academy Contemporary of Islamic Studies, Universiti Teknologi MARA (UiTM) Cawangan Negeri Sembilan.

Ethics Statement

This study has received permission and approval from the Research Management Centre, UiTM Negeri Sembilan. All personal data of respondents is confidential.

References

- Abdillah, A., Kassim, Z. A., Drahman, D. N. A., Hossen, R., & Yon, W. A. W. (2024). Management of Zakat Funds by Students in a Public University. *International Journal of Academic Research in Business and Social Sciences*, 14(11), 484–493. <http://dx.doi.org/10.6007/IJARBS/v14-i11/23181>
- Abdul, H. M. N., Mohammed, S. A. R., Rashidah, A. R., Rozman, M. Y., & Siti, M. A. (2012). *Assessing performance organizations: A framework for Zakat Institutions*. *British Journal of Economics, Finance and Management Sciences*, 5(1), 12-22.
- Alam, G. M. (2023). *Sustainable Education and Sustainability in Education: The Reality in the Era of Internationalisation and Commodification in Education—Is Higher Education Different?* *Sustainability*, 15(2), 1315. <https://doi.org/10.3390/su15021315>
- Allang, B.A., Awang, M.M., Ahmad, A.R., & Ahmad, A. (2019). *Influenced Factors of B40 Students' Academic Achievement*. Proceedings of The 2nd International Conference on Sustainable Development & Multi-Ethnic Society - ICOSH2 2019.
- Anwar, M., & Roziyah, S. (2021). *Komitmen Majlis Agama Islam Negeri Sembilan (MAINS) dalam era covid 19 di Negeri Sembilan*. *Journal of Fatwa Management and Research*, 25(1), 34-48.
- Aziz, S. N. A., Mohd Zahid, E. S., Mearaj, M., Sumery, Z., Redzuan, M. A., & Abdul Kadir, J. (2020). Tadbir Urus Agihan Dana Zakat di UiTM Cawangan Johor: Kajian Terhadap Isu dan Penambahbaikan Pengurusan Agihan. *Journal of Islamic Philanthropy & Social Finance (JIPSF)*, 1(1), 9-22.
- Azli, R. M., Kamaruzzaman, M. A. S., & Zhaffar, N. M. (2024). *Analisis ekonomi pelajar: Tinjauan terhadap permohonan zakat di UiTM Negeri Sembilan*. *Journal Islamic Philanthropy and Social Finance*, 6(1), 94-107.
- Azman, A. R., & Ahmad, W. M. (2011). *Kelayakan dan kedudukan pelajar sebagai penerima zakat menurut perspektif Islam*. *Jurnal Pengurusan JAWHAR, Jabatan Wakaf, Zakat & Haji, Jabatan Perdana Menteri*, 5(1), 131-147.
- Azman, A. R. (2012). *Zakat institutions in Malaysia: Problem and issues*. *Global Journal Al-Thaqafah*, 2(1), 35-41.
- Bahori, A., Mohd Azli, R., Yaakob, A. F., & Mohd Yunos, Z. (2024). *Knowledge, Attitude and Practice (KAP) on Zakat Management in Higher Education*. *Environment-Behaviour Proceedings Journal*, 9(SI22), 51–56. <https://doi.org/10.21834/e-bpj.v9iSI22.5800>
- Hae, K. (2013). *Statistical notes for clinical researchers: Assessing normal distribution (2) using skewness and kurtosis*. *Restoring Dentistry & Endodontics*, 52-54. <http://doi:10.5395/rde.2013.38.1.52>
- Hamzah, N., Masroom, M. N., Ruskam, A., & Saim, A. I. (2021). Penggunaan Wang Bantuan Zakat dalam Kalangan Asnaf Fisabilillah dan Asnaf Gharimin di Universiti Teknologi Malaysia. *Azka International Journal of Zakat & Social Science*, 1(2), 187-209.
- Hainnuraqma, R., Hamidah, M. I., Nor Balkish, Z., Mohamed Fairouz, A.K., & Sobhani, F.A. (2024). Perceived usefulness and attitude toward intention and acceptance of e-payment zakat. *Journal of Nusantara Studies*, 9(1), 320-344. <http://dx.doi.org/10.24200/jonus.vol9iss1pp320-344>
- Haslina Mohd, Baharom, F., Mohamed, S. F. P., Yusuf, Y., Abai, N. H. Z., Barraod, S. O., & Ba-Quttayyan, B. (2025). User satisfaction of the zakat system in the Kedah state: From a quality-in-use perspective. *Journal of Digital System Development*, 3(1). <https://doi.org/10.32890/jdsd2025.3.1.10>

Howard, C. (n.d.). Introduction to Cronbach's Alpha. Retrieved from mattchoward.com: [https://mattchoward.com/introduction-to-cronbachs-alpha/]

Ibrahim, M. F. (2015). *Sistem pengurusan zakat di Malaysia: Analisis strategi penyebaran maklumat menerusi laman sesawang [Zakat management systems in Malaysia: Analysis of information dissemination strategy through website]*. Jurnal Pengurusan, 42, 119-130.

Izani, M., & Aripin, M. A. (2017). *Proses agihan zakat secara efektif di Universiti Awam Malaysia: Pengalaman UiTM Cawangan Sabah [The effective zakat distribution process at the public university of Malaysia: UiTM Sabah branch experience] [Paper presentation]*. Konferensi Antarabangsa Islam Borneo KAIB, Balik Papan Samarinda Indonesia, 2017, September 25.

Jerome, C., Ting, S. H., Perry, E. J., & Lim, C. K. N. (2023). *Knowledge, attitudes, and practices (KAP) towards popular indigenous music of Sarawak: A preliminary survey*. International Journal of Social Science Research, 5(2), 17-30.

Mat Daud, M. S., & Wahid, H. (2024). Assessment of educational performances: the role of zakat and learning-teaching process in higher education institution in Malaysia. Journal of Islamic Accounting and Business Research, Vol. ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/JIABR-04-2024-0146>

Muda, Khadijah and Awang, Mohd Daud and Abdul Rahim @ Abdul Wahab, Husniyah and Abang Abai, Dayang Shobihah (2013) Persepsi pengguna laman web LZS terhadap pusat Lembaga Zakat Selangor dan pembayaran zakat melalui atas talian. In: Seminar Hasil Penyelidikan Sektor Pengajian Tinggi ke-3 2013, 2-3 Jul. 2013, EDC, Universiti Utara Malaysia. (pp. 1792-1803).

Muhammad Tajuddin Abdul Rahim & Wan Mohd Al Faizee Wan Ab Rahaman. (2017). *Pengurusan zakat IPT: Pengalaman Unit Zakat UKM*. [https://www.researchgate.net/publication/321125194_Pengurusan_Zakat_IPT_Pengalaman_Unit_Zakat_at_UKM]

Mustakim, Siti Salina and Hassan, Aminuddin and Chen, Xiaofei (2024). *Economic environment in fostering the internationalization of higher education institutions: what matters?* International Journal of Academic Research in Business and Social Sciences, 14 (2). pp. 332-342. ISSN 2222-6990; eISSN: 2308-3816

Nor Samsiah Sani, Ahmad Fikri Mohamed Nafuri, Zulaiha Ali Othman, Mohd Zakree Ahmad Nazri and Khairul Nadiyah Mohamad. (2020). *Drop-Out Prediction in Higher Education Among B40 Students*. International Journal of Advanced Computer Science and Applications (IJACSA), 11(11), 550-559. <http://dx.doi.org/10.14569/IJACSA.2020.0111169>

Nurhasniza Idham Abu Hasan, Shahrman Zainal Abidin, Mogana Darshini Ganggayah, Nur Faezah Jamal, & Wan Noor Hayatie Wan Abdul Aziz. (2022). *Knowledge, attitude and practices (KAP) theory towards preventive measures among Malaysians in early outbreak of COVID-19*. Malaysian Journal of Public Health Medicine, 22(1), 38-47.

Olivia, H., Hayati, I., Afandi, A., Daud, A., & Pasha, F. A. (2024). Integration of digital technology in zakat management: From accountability to muzzaki loyalty through trust. *Journal of Law and Governance*, 7(1).

Omar, P. M. F. F. A., Hajimin, M. N. H. H., Lada, S., Ghazali, H. M., & Khalil, N. M. (2022). *The acceptance of online zakat payment among Muslims in East Malaysia: A conceptual study*. Labuan E-Journal of Muamalat and Society, 22, 13-19.

Paizin, M. N., & Som, H. M. (2019, September 24). *Penerimaan masyarakat untuk membayar zakat menerusi saluran atas talian (Online): Satu tinjauan baharu [Community receiver to pay zakat through online channels (Online): A new review] [Paper presentation]*. 5th Muzakarah Fiqh & International Fiqh Conference, MFIFC Kolej Universiti Islam Antarabangsa Selangor.

Rosele, M. I., Muneem, A., Che Seman, A., Abdullah, L. H., Abdul Rahman, N. N., Abd Sukor, M. E., & Ali, A. K. (2024). The status quo of zakat management in Malaysia: Obstacles, opportunities and directions. *Labuan E-Journal of Muamalat and Society*, 18(1), 94–110.

Shaharin, N. S., Bhari, A., Mohamed Yusof, M. F., & Yaakob, M. A. Z. (2021). Analisis Agihan Zakat di Lembaga Zakat Selangor Semasa Pandemik Covid-19. *Perdana: International Journal of Academic Research (Social Sciences & Humanities)*, 11(1), 1-10.

Shamsuddin, K. B., Wahab, B., & Salleh, M. S. (2021). *Impak bantuan zakat terhadap prestasi akademik pelajar dan penghayatan agama: Kajian kes semasa era Covid-19*. Proceedings of the 2nd Kedah International Zakat Conference 2021 (i-KEIZAC 2021) eISBN: 978967171284841. (Impact of zakat assistance on the students' academic performance and religiosity: A case study during the Covid-19 era)

Sharif, D., Rameli, M. F. P., Aris, N. M., Adnan, S. D. M., Nasir, M. F. M., & Abas, S. A. (2022). *Perceptions on e-Zakat advancement distribution concept among UiTM Melaka staff: A qualitative study*. *International Journal of Academic Research in Economics and Management Sciences*, 11(3), 698-709.

Siti Aisyah Zahari & Shahida Shahimi & Suhaili Alma'amun & Mohd Mursyid Arshad. (2024). *"Millennials and Gen-Z Ethical Banking Behaviour in Malaysia," Springer Books*, in: Zulkefly Abdul Karim & Ruzita Abdul Rahim & Wai Yan Wong & Siti Farah Dilla Zakaria (ed.), *Contemporary Issues in Finance, Investment and Banking in Malaysia*, pages 161-177, Springer.

Takril, N.F, & Othman, N. F. (2020). *Effectiveness Of Zakat Collection and Distribution of Zakat Counter at Higher Learning Institutions*. *International Journal of Islamic Economics and Finance Research*, 3(2), 91–106. <https://doi.org/10.53840/ijiefer35>

Ursachi, G., Horodnic, I. A., & Zait, A. (2013). *How reliable are measurement scales? External factors with indirect*. *Procedia Economics and Finance*, 20, 679-686.

Yanmei, Z., Muhamad, M. M., Mustakim, S. S., & Zhufen, Y. (2023). *Strategies for Developing Holistic University Students within the Framework of Five-dimensional Education Integration in China: Status, Concept, and Realization Paths*. *International Journal of Academic Research in Progressive Education and Development*, 12(2), 426–439.

Yellapu, V. (2018). *Descriptive statistics*. *International Journal of Academic Medicine*, 4(1), 60-63.

Zainal, H., & Abu, B. A. (2019). *Tahap kepuasan agihan dalam kalangan pihak berkepentingan zakat di Negeri Kedah*. *International Journal of Zakat and Islamic Philanthropy*, 1(1), 14-19.

Zulfikri, Kassim, S., & Othman, A. H. A. (2023). Exploring zakat payers' attitudes determinants on trust in zakat institutions. *Journal of Islamic Social Finance*, 1(2).

Zur Batrisyia Mohd Zubir, Nor Yasmin Abd Rahaman, Rukman Awang Hamat, & Hayati Kadir @ Shahr. (2021). *University students' knowledge, attitude, and practice (KAP) towards COVID-19 in Malaysia*. *PERTANIKA Journal of Social Science and Humanities*, 29 (4). 2853 - 2868. ISSN 0128-7702; ESSN: 2231-8534.

APPENDIX

SECTION A: DEMOGRAPHIC OF RESPONDENTS

SEKSYEN A: DEMOGRAFI RESPONDEN

1. Gender / *Jantina*

Male / *Lelaki* Female / *Perempuan*

2. Current Academic's Undertaking / *Tahap Pendidikan*

Diploma / *Diploma* Degree / *Ijazah Sarjana Muda*

3. Campus / *Kampus*

Rembau *Kuala Pilah* *Seremban 3*

4. Household Income Classification / *Klasifikasi Pendapatan Isirumah*

Less than RM 2500 / *Kurang dari RM2500*

RM2501 - RM3170

RM3171 – RM3970

RM3971 – RM4850

No Income / *Tiada pendapatan*

5. CGPA / *Keputusan Peperiksaan Kumulatif*

Less than 2.50 / *Kurang daripada 2.50*

2.51 – 2.99

3.00 – 3.50

3.51 and above / *3.51 dan keatas*

6. Number of siblings / *Jumlah Bilangan Adik Beradik*

1

2 – 3

4 -5

6 – 7

> 8

SECTION B: KNOWLEDGE

SEKSYEN B: PENGETAHUAN

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Mixed Feeling / Tidak Pasti	Agree / Setuju	Strongly Agree / Sangat Setuju

No.	Questions / Soalan
1	I am aware that there are effort made by university to provide assistance such as zakat distribution to the students. / <i>Saya mengetahui bahawa terdapat usaha yang dilakukan oleh pihak universiti untuk menyediakan bantuan seperti pengagihan zakat kepada pelajar.</i> (Nor Muhamad & Abu Hassan, 2022)
2	I am aware of the procedures to apply for zakat / <i>Saya mengetahui tentang prosedur untuk memohon zakat.</i> (Ab Rahman, Mokhtar, Wan Razali, Ahmad, & Syed Omar, nd)
3	I am aware that B40 category students are entitled to receive a zakat. / <i>Saya mengetahui bahawa pelajar kategori B40 layak untuk mendapat zakat.</i> (Ab Rahman, Mokhtar, Wan Razali, Ahmad, & Syed Omar, nd)
4	I know the duration of how long my zakat application could be approved / <i>Saya mengetahui tempoh masa permohonan zakat saya akan diluluskan.</i> (Ab Rahman, Mokhtar, Wan Razali, Ahmad, & Syed Omar, nd)
5	I am aware that my zakat application will undergo the process of eligibility by ZAWAF or HEP department. / <i>Saya mengetahui bahawa permohonan zakat saya akan melalui proses semakan, tapisan dan kelayakan oleh pihak ZAWAF ataupun pihak HEP.</i>
6	I am aware of the eligibility requirements to apply for zakat / <i>Saya mengetahui tentang syarat kelayakan untuk memohon zakat.</i>
7	I am aware that zakat applications are open for every early semester / <i>Saya mengetahui bahawa permohonan zakat dibuka pada setiap awal semester.</i>

8	I am aware that the application and any information about zakat could be accessed in the student portal. / <i>Saya mengetahui bahawa permohonan dan segala informasi tentang zakat boleh didapati di portal pelajar.</i>
9	I am familiar with the documents that required for zakat application / <i>Saya mengetahui mengenai dokumen-dokumen yang diperlukan untuk memohon zakat.</i>

SECTION C: ATTITUDE (REVIEW / RECONSTRUCT)

SEKSYEN C: SIKAP (RELEVENCY FOR ATTITUDE QUESTIONS)

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Mixed Feeling / Tidak Pasti	Agree / Setuju	Strongly Agree / Sangat Setuju

No.	Questions / Soalan
1	I believed that zakat distribution by ZAWAF could ease the burden among B40 students to buy the learning essential / <i>Saya percaya bahawa agihan zakat dapat meringankan beban pelajar B40 untuk membeli barang keperluan pelajaran.</i>
2	Students that eligible to received zakat is the students who are from the B40 household income group / <i>Pelajar yang layak untuk menerima zakat adalah pelajar daripada golongan isirumah B40.</i>
3	Students who received zakat distribution will feel ease in fulfilling the daily essential throughout the semester (e.g food) / <i>Pelajar yang menerima zakat akan merasa beban berkurang dalam memenuhi keperluan harian sepanjang semester (contohnya makanan)</i>
4	Other than buying the essentials, students who received zakat distribution feel motivated to study. / <i>Selain daripada membeli barang keperluan, pelajar yang menerima zakat akan bertambah motivasi untuk belajar.</i>
5	Student's who are not comes from B40 category but faced with hardship to survive financially during semester are also could apply for zakat with valid reason / <i>Pelajar yang bukan daripada kalangan kategori B40 tetapi menghadapi kesukaran kerana masalah kewangan juga boleh memohon zakat dengan sebab yang kukuh.</i>

SECTION D: PRACTICE

SEKSYEN D: PRAKTIS

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Mixed Feeling / Tidak Pasti	Agree / Setuju	Strongly Agree / Sangat Setuju

No.	Questions / Soalan
1	I received the zakat application status and distribution process within the given period of time / <i>Saya menerima status permohonan dan proses pengagihan dalam masa yang telah ditetapkan.</i>
2	The information of zakat distribution by ZAWAF is well distributed / <i>Saya berpendapat bahawa informasi tentang pengagihan zakat oleh ZAWAF telah disampaikan dengan baik.</i> (Toto Ngadiman, Wahid, & Mohd Nor, 2016)
3	The instruction given in e-zakat portal for zakat application is clear and easy / <i>Saya berpendapat bahawa arahan yang diberikan di dalam portal e-zakat untuk memohon zakat adalah jelas dan mudah.</i> (Saud & Abd. Khafidz, 2018)
4	Method used by ZAWAF to distribute the information about zakat application and zakat distribution is effective (e.g UiTM Student Portal, Social Media, WhatsApp, Telegram) / <i>Kaedah yang digunakan oleh ZAWAF untuk menyampaikan informasi berkaitan permohonan dan pengagihan zakat adalah berkesan.</i>
5	The student portal is easy to be access for the zakat application process / <i>Portal pelajar adalah mudah untuk diakses bagi tujuan proses permohonan zakat.</i>
6	The eligibility criteria to apply for zakat made the needy students easy to access for the application / <i>Kriteria kelayakan untuk memohon zakat membuatkan pelajar yang memerlukannya mudah untuk mengakses permohonan zakat.</i>
7	The time given for students to apply for the zakat application with the method of information distributed is sufficient / <i>Masa yang diberikan kepada pelajar untuk membuat permohonan dengan informasi yang telah disampaikan adalah mencukupi.</i>

SECTION E: LEVEL OF STUDENT' S SATISFACTION

SEKSYEN E: TAHAP KEPUASAN PELAJAR

1	2	3	4	5
Strongly Disagree / Sangat Tidak Setuju	Disagree / Tidak Setuju	Mixed Feeling / Tidak Pasti	Agree / Setuju	Strongly Agree / Sangat Setuju

No.	Questions / Soalan
1	I am satisfied with the method used by ZAWAF to distribute the information related to zakat application. / <i>Saya berpuas hati dengan kaedah yang digunakan oleh ZAWAF dalam menyampaikan maklumat mengenai permohonan zakat.</i>
2	I am satisfied with the system used in the Zakat application process. / <i>Saya berpuas hati dengan sistem yang digunakan di dalam proses permohonan zakat. (Toto Ngadiman, Wahid, & Mohd Nor, 2016)</i>
3	I am satisfied with ZAWAF initiatives taken by ZAWAF in distributing the information to the students. / <i>Saya berpuas hati dengan usaha yang diambil oleh ZAWAF dalam menyalurkan maklumat kepada pelajar.</i>
4	I agree with the eligibility criteria for the students to apply for Zakat. / <i>Saya bersetuju dengan syarat-syarat kelayakan pelajar untuk memohon zakat.</i>
5	I am satisfied with the accessibility to access the student portal for the zakat application process / <i>Saya berpuas hati dengan kebolehcapaian dalam mengakses portal pelajar untuk memohon zakat.</i>
6	I am satisfied with the duration of the zakat application process / <i>Saya berpuas hati dengan tempoh pemprosesan zakat.</i>
7	I am satisfied with the method used by ZAWAF to distribute the zakat fund to the students. / <i>Saya berpuas hati dengan kaedah yang digunakan ZAWAF dalam mengagihkan dana zakat kepada pelajar</i>
8	I am satisfied with the clear manual provided by ZAWAF to guide me to make the application in the student portal. / <i>Saya berpuas hati dengan manual yang jelas yang telah disediakan oleh ZAWAF sebagai panduan pelajar untuk memohon zakat.</i>

9	Overall, I am satisfied with zakat management in UiTM Negeri Sembilan. / Secara keseluruhan, saya berpuas hati dengan pengurusan zakat di UiTM Negeri Sembilan.
---	---

Mapping of Survey Items to Constructs

Construct	Item Code	Survey Item (Short Description)
Knowledge	B1	Awareness of university efforts to provide zakat assistance
	B2	Awareness of procedures to apply for zakat
	B3	Awareness that B40 students are entitled to receive zakat
	B4	Knowledge of expected duration for zakat approval
	B5	Awareness that applications undergo eligibility screening by ZAWAF/HEP
	B6	Awareness of eligibility requirements for zakat
	B7	Awareness that zakat applications open every early semester
	B8	Awareness that zakat information is accessible via the student portal
	B9	Familiarity with documents required for zakat application
Attitude	C1	Belief that zakat eases tuition-fee burden
	C2	Belief that zakat eases burden of purchasing learning essentials
	C3	Belief that zakat eases daily living needs during the semester
	C4	Satisfaction with the amount of zakat provided
	C5	Motivation to study after receiving zakat
	C6	Ease of accessing the student portal for zakat application

	C7	Perceived accessibility of eligibility criteria
Practice	D1	Commitment to preparing required documents
	D2	Compliance with zakat application rules
	D3	Awareness of interview invitations
	D4	Actively checking zakat application status
	D5	Agreement with total zakat amount received
	D6	Following updates regarding zakat applications
	D7	Prompt use of zakat funds for study purposes
	D8	Awareness of zakat application closing date
Satisfaction	E1	I feel comfortable using the e-zakat facility when applying for zakat.
	E2	The e-zakat system is user-friendly.
	E3	I feel comfortable with the preparation of documents during the application process through e-zakat.
	E4	The dissemination of information regarding the zakat application on the university's social media is comprehensive.
	E5	Information about the zakat application is quickly shared on the university's social media platforms.
	E6	I discovered that university social media is slow in disseminating information about zakat applications.
	E7	Social media makes it simple for me to learn more about the application.
	E8	The information of zakat distribution by ZAWAF is well distributed.
	E9	The instructions given in the e-zakat portal for zakat application are clear and easy.

	E10	Method used by ZAWAF to distribute information about zakat application and zakat distribution is effective (e.g UiTM Student Portal, social media, WhatsApp, Telegram).
	E11	The time given for students to apply for the zakat application with the method of information distributed is sufficient.
	E12	The zakat application status given within the given period of time.
	E13	The zakat sum given within the suitable period of time

Construct Operationalisation

In this study, the survey instrument operationalised four main constructs: Knowledge, Attitude, Practice (KAP), and Satisfaction with zakat management among B40 students at UiTM Negeri Sembilan. The Knowledge construct was measured using nine items (B1–B9) assessing students’ awareness and understanding of zakat availability, eligibility, procedures, timelines, and access to information via institutional platforms. Attitude was operationalised through twenty items (C1–C20) capturing students’ beliefs, perceptions, comfort levels, and evaluative judgments regarding the effectiveness, fairness, usability, and communication of zakat management and the e-zakat system. The Practice construct comprised eight items (D1–D8) reflecting students’ actual behaviours and engagement in the zakat process, including compliance with requirements, information-seeking behaviours, and utilisation of zakat funds. Finally, Satisfaction was measured using nine items (E1–E9) evaluating students’ overall satisfaction with zakat management, covering information dissemination, system accessibility, processing duration, distribution methods, and overall institutional performance. Collectively, these constructs align with the KAP framework, enabling systematic assessment of students’ awareness, perceptions, behaviours, and evaluative outcomes related to zakat management in a higher education context.