



INTERNATIONAL ACCOUNTING AND BUSINESS CONFERENCE 2015, IABC 2015

Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management

Raja Adzrin Raja Ahmad^a, Ahmad Marzuki Amiruddin Othman^b, Muhammad Sufiyudin Salleh^b

^aAccounting Research Institute, Universiti Teknologi MARA, UiTM Johor, 85200 Malaysia

^bUniversiti Teknologi MARA Johor, Malaysia, UiTM Johor, 85200 Malaysia

Abstract

Zakat is a mean of discharging social accountability and is obligatory to Muslims to provide a specific amount of their wealth to beneficiaries that meet certain conditions and requirements. The main aim of zakat is to improve the socio-economic status of the recipients and the nation as a whole. In Malaysia, zakat collection is institutionalized although it is a state matter. The respective state authority is responsible in managing zakat administration which includes zakat collection and distribution. Despite the increase in the amount of zakat being distributed to the recipients, there are complaints received from asnafs with regard to the quality of services rendered to them. Hence, the objectives of this study are to identify the medium of information utilised by the recipients to obtain information on zakat distribution and to assess the satisfaction level of zakat recipients towards zakat management. Surprisingly, despite the advancement in technology, the findings reveal that the main medium utilized to obtain zakat information was by words of mouth. The findings of this study could be beneficial to the zakat institution to evaluate the efficiency of zakat management in meeting the needs of the zakat recipients.

© 2015 Published by Elsevier B.V. This is an open access article under the CC BY-NC-ND license (<http://creativecommons.org/licenses/by-nc-nd/4.0/>).

Peer-review under responsibility of Universiti Teknologi MARA Johor

Keywords: zakat; zakat management; asnaf; service quality; satisfaction.

* Corresponding author. Tel: 07-9352454 fax: 07-9352716
E-mail address: adzrin75@johor.uitm.edu.my

1. Introduction

Zakat is one of the pillars Islam which has been made obligatory by Allah s.w.t to each and every Muslim. Zakat means taking some particular property, according to the specific characteristics and to be given to certain beneficiary groups or Asnafs (Al-Mawardi in Hawiy al, 2011). Zakat, as a financial distribution can be used to reduce poverty and improve their quality of life, whereby the property can be distributed to eligible individuals (Farah Aida Ahmad Nazri et.al, 2012). If zakat distribution is better managed to the zakat recipients, it will resolve all poverty problems among Muslim.

Zakat institution manages distribution to the zakat recipients and is one of the organizations that provides stability and maintains the Islamic socio-economic system. It is also an integral part that provides the highest level of development for asnaf life (Azman Ab Rahman *et.al*, 2012, p.35) In Malaysia zakat collection is institutionalized. The respective state authority involved in zakat administration carries out the following responsibilities: promotion, collection and distribution of zakat; organized assistance to the poor and needy; including other asnaf in accordance to guidelines prescribed by the Syariah. (Ibid).

Majlis Agama Islam Melaka (MAIM) is the state religious council entrusted with zakat issues in Melaka. The core activities of MAIM includes raising funds through Zakat Centre Melaka from eligible Muslims and distribute them to the rightful beneficiaries. MAIM provides various assistance in terms of food, shelter, health, and education that aid beneficiaries of zakat. Melaka is the only state that provides asnafs with receipts of the relief where forms must be filled to ascertain the qualification level of the zakat recipients. With these huge responsibilities, it is very important for MAIM to perform at their utmost level of efficiency in ensuring the rationale of its existence.

This study attempts to explore the level of satisfaction of zakat recipient toward zakat management in Majlis Agama Islam Melaka, the state religious council which handles zakat issue in Melaka. The area of this study uses a theoretical framework to analyse the result from zakat recipients. Independent variables which are personnel behavior, information receive and services quality are examined. The aim of this study is to increase the quality services in zakat management.

1.1 Background of Majlis Agama Islam Melaka (MAIM)

Majlis Agama Islam Melaka (MAIM) was constituted on 28th September 1960 to manage State Islamic Religion affairs Melaka based on the Islamic Religion Administration Enactment (Melaka State) 2002 Section 4 parts 1. There are a few Islamic agencies and departments which are under MAIM's patronage such as Jabatan Mufti Melaka, Jabatan Syariah Melaka, Jabatan Agama Islam, Baitulmal and MAIM's Subsidiaries. Melaka has a different zakat administration compared to other States. In Melaka, collection and distribution of zakat is made by different agencies. Agency managing the collection of zakat is Pusat Zakat Melaka (PZM) and distribution is managed by Majlis Agama Islam Melaka (MAIM). Historically, before the establishment of the Pusat Zakat Melaka (PZM), all matters relating to the zakat were managed by the Waqf, Zakat and Baitulmal (MAIM) whose scope is focused on managing and distributing on the Administration of Islamic Law (State of Melaka). This enactment is designed to replace traditional methods in which the religious teachers are entrusted to collect and distribute zakat.

In early 1993, a more streamlined system, namely Zakat Counter Computer (KZB), was introduced. Zakat payment improved as a result of the existence of a database payer. For Baitulmal, the responsibility of this agency is to manage financial assets owned and held in trust by the Melaka Islamic Religious Council as zakat, waqf property and other sources allowed by Islamic law in order to help Muslims for socio-economic development and poverty eradication. In 2003, MAIM attained the MS ISO 9001:2008 and recently the MS 1900/2005 (syariah code) which part of the Quality Management system (QMS) regimes, to ensure a continuous improvement in terms of the efficiency and effectiveness of its operations. This indicates that MAIM provide a professional and credible Baitulmal services to its clientele. Zakat collection in Melaka has been steadily increased from year to year (Laporan Tahunan Maim, 2010, p.85). However, the process for monthly food assistance for poor and needy of MAIM somehow need to revised. This is because the process takes a lengthy time, about 60 days from the application being submitted to MAIM (MAIM's Zakat Department: 2013).

1.2 Background of Study

This research focuses on the services quality of zakat management in Majlis Agama Islam Melaka. These zakat institutions MAIM which focus to the administration of zakat distribution for assess through the level of satisfaction of zakat recipients (asnaf). The preliminary works on this study found that there is lack of knowledge from potential recipient towards the availability of the zakat giving. Complaints were also received from the recipient of zakat towards the zakat management. So that, this study has attempt to get result from their performances of zakat distribution which is give impact to their services quality between zakat recipients. This study has conducted by use the method of interview and some survey questionnaire to assess it satisfaction.

1.3 Problem statement

In Malaysia, zakat institution is part of integral for socio-economic system. Zakat collection is institutionalized although is a state matter. The respective state authority involved in zakat administration carries out responsibilities such as promotion, collection and distribution of zakat, organized assistance to the poor and needy, including other asnaf in accordance to guidelines prescribed by the syariah. This in turn will help to alleviate poverty. However, this study found that there is lack of knowledge from potential towards the availability of the zakat giving. Complaints were also received from the recipient of zakat towards zakat management.

1.4 Research Objectives

This study aims to assess the level of satisfaction of zakat recipient towards zakat distribution in Institution of MAIM. In order to achieve the below mention aim and provide answers to the research questions, three objectives have been developed:

1. To examine the perception of zakat recipients on the efficiency of zakat distribution that is managed by Majlis Agama Islam Melaka (MAIM).
2. To examine the medium of information utilized by the recipient to obtain information on zakat distribution that is managed by Majlis Agama Islam Melaka (MAIM).
3. To identify who are the major category of zakat recipients in Majlis Agama Islam Melaka.

1.5 Research Question

Based on the background of the problems discussed earlier, the problem statement of this study is “Does MAIM’s distribution of zakat improve their services quality and give satisfy to the zakat recipients?”. Based on the above stated problem statement, several research questions have been constructed for the study as follows:

1. What is perception of zakat recipients about services quality by MAIM?
2. How is perception of zakat recipients about environment of office MAIM?
3. What is the level of satisfaction of recipients within the times waiting in MAIM?

1.6 Hypothesis

The following hypothesis addressed the research question:

Hypothesis 1: There is an association between the services quality and the level of satisfaction zakat recipients.

Hypothesis 2: There is an association between environment offices and the level of satisfaction zakat recipients.

Hypothesis 3: There is an association between times waiting and the level of satisfaction zakat recipients.

1.7 *Scope of Study*

This research is more focused on Baitulmal which in the zakat management specifically in the department of zakat distribution at MAIM. About 100 questionnaires will be distributed where the respondent of this research will be selected in major category of asnaf. Even, Majlis Agama Islam has many agencies like Jabatan Mufti, Mahkamah Syariah, Jabatan agama Islam and their subsidiaries. The scope of study just focuses to department of zakat distribution that locates in administration of Baitulmal.

1.8 *Significance of Study*

In general, this study will enable MAIM to improve its efficiency aspect of their zakat distribution. This would also benefit and provide increased standard living to the zakat recipients and improve their quality of life. This study aims to analyze comprehensively the level of satisfaction of zakat recipients. This study also has potential significance as follow:

1. The finding from this study would help MAIM to enhance the zakat distribution with good in their services
2. With the enhancement of MAIM, this would indirectly improve the standard living of the recipients.

2. **Literature Review**

2.1 *Background and Objectives of Zakat*

In Islam, the right of other fellow Muslims, especially the less fortunate, could be traced to the possession of property. Zakat collected will be distributed to those groups (Asnaf) for the specific purpose of economic development. The Qur'an (Surah Al-Taubah verses 60) described eight categories of Asnaf entitled to receive zakat recipients (Ili Diyana et al, 2013, pp. 927).

2.2 *Role of Zakat Institutions in Economy Development*

In Malaysia zakat collection is institutionalized. The respective state authorities involved in zakat administration carries out promotion, collection and distribution of zakat, and organize assistance according to guidelines prescribed by the syariah (Azman et al, 2012). Zakat institution may give a safety-net, particularly during economic slowdown or recession. According to Jamaliah et al (2012), zakat institution of zakat takes the mandate as recipient, collector as well as a distributor of zakat. In distribution of zakat, the organizations apply various methods and approaches in channelling the donation to the asnaf. The donation and the distribution are extended in various forms from unproductive aids to productive aids (Abdul Wahab and Abdul Rahim, 2011). This type of aid is intended to help the poor continue their life and fulfilling their principal needs (Jamaliah et al, 2012).

2.2.1 *Category of Zakat Recipients*

There are eight categories of people defined in the Quran as those who are entitle for zakat payment. Mahyudin et al (2011) in his research has outlined the details of the eight categories of recipients as below:

1. Fakir: consist of people whose property is below the nisab threshold, the poor, the destitute and need other people's help to survive, either because of their physical inability, old age or others. According to the 9th Malaysia Plan (9th MP), the household income for the faqir is below than food consumption which is RM400 a month (Economic Planning Unit, JPM (2006).
2. Masakin: consist of the poor whose income is between RM 400-RM691 for every household in the Malaysian context (9th MP).
3. Amilin: consist of those administrating and managing matters related to zakat, including officers and members of the staff appointed by state to manage zakat matters such as calculation, collection and disbursement.

4. Muallaf Al-Qulub: consist of converts who are inclined to be close to Islam, including those who have close relationship and strong commitment to solidify Islam such as to give newly converts who are to give up their property and family relation.
5. Riqab: to free slaves. In the current situation, the slave system has long been abolished. These days, however the interpretation has been extended to those who are oppressed such as Muslims who are restricted from performing their duties under the rule of non-Muslim reign.
6. Gharimin : people who are in debts and have no resources to pay their debts are considered acceptable in Islam such as being in debt to get basic amenities to sustain their lives and those under their care,
7. FI Sabillillah: Fighters in the cause of Allah to promote Islam such as students and those who are in the war to protect Islamic countries from the invasion of enemies of Islam.
8. Wayfarers who run out food ration in their travel for a good cause.

2.3 *Efficiency and inefficiency*

Based on the previous studies on zakat, there have been reported incidences of negatives perception on the management of zakat funds that, which if not addressed adequately, will have an impact on further development of zakat institutions (Hairunizam, Sanep & Radiah 2009). The efficiency of zakat institution is important to make sure that function and it distributions of fund is distributing well to its recipients. Azman Ab Rahman, Mohammad and Syed Mohd (2012) argue for enhancing the zakat management system to address the inefficiency issues. For example, there are complaints made by public the zakat did not reach the target group due to lack of publicity by the authority or lack of knowledge on the other part of the community (Azman et al, 2012, pp. 39).

2.4 *Services Quality*

Services quality may define as customers' perception of how well a service meets or exceeds their expectations (Czepiel 1990). According to Geetika (2010) satisfaction from services quality is usually evaluated in terms of technical and functional quality. Technical quality relates to customers not having access to information about technical aspects of services. Functional quality becomes a major factor that shapes the perception towards services quality. According to Anber Abraheem (2011), quality is an important issue that is significant and is regarded as strategic organizational weapons. The pressing need of developing services organizations and upgrading their services necessitates the measuring of services quality.

2.5 *Customer Satisfaction*

According to Anber Abraheem (2011, pp. 62), satisfaction become popular topic in marketing during 1980s and is a debated topic during both business expansions and recessions. Most discussions on customer satisfaction involve customer expectation of the services delivery, actual delivery of the customer experience, and expectations that are either exceed or unmet. Anber Abraheem (2011) again, if expectations are exceeded positive disconfirmation results, while a negative disconfirmation results when customer experience is poorer than expected.

2.5.1 *Customers' Satisfaction: Zakat payers and Zakat recipients*

Five dimensions of service quality performance have been agreed to measure customer satisfaction index for zakat organizations (Jamaliah et al, 2012):

1. Compliance to Islamic principles - not involve in any interest activities, invest only in Islamic compliance financial institution, in-house religious advisors, disposal of non-Shariah compliant earnings, fulfill its social role, promote Islamic finance, no contradictory to Islamic teaching; incorporate Islamic business principles.
2. Reliability - performance of service in a dependable and accurate manner, knowledgeable staffs, meet deadlines, sincerity in assisting customers, service right the first time, proper advice, value-added service that is according to Islam, courteous and knowledgeable staffs and management team, friendliness, wide and easy access to network.

3. Tangibles - availability and appearance of facilities and personnel, comfort, convenient location, counter partitions for customer with 'issues', handouts such as brochure or magazines, operation hours, number of counters during peak hours, relevant forms associated with the service, facilities for disabled people.
4. Empathy - willingness of staff to understand customers' needs, personnel attention, confidentiality of customers' information, zero service charge, availability of user-friendly forms, value-added services such as counselling, photocopy service and filling forms for customers.
5. Responsiveness - prompt service. ability to fulfill individual needs, courteous counter service staff, fast and efficient counter service, number of branches available, one stop centre, number of staff/ counters available.

2.6 Zakat Distribution

According to Abdul Rahman (2010), zakat collection is getting better from year to year. Hairunnizam et.al (2008) argued that increased collection of zakat in this country may be caused by several factors such as easy payment methods (Internet banking, mobile banking) and privatization of zakat institution. Although the management of zakat collection is improving, the issues of zakat distribution are still unsatisfactory (Hairunnizam Wahid and Radiah Abdul Kader, 2010). Ineffective distribution has the potential to result in angry zakat payers being dissatisfied, which later on might lead them to pay zakat directly to asnaf, instead of going through zakat institution. If the zakat distribution cannot be addressed properly, it could give rise to negative impact on the future development of the zakat institutions.

3. Research Design and Methodology

The research design starts from use the primary data. Secondly, the research used data descriptive analysis. Next is Reliability and validity analysis. Correlation analysis, and lastly use the multiple regression analysis.

3.1 Research Design and Methodology

1. Identify the problem
2. Conduct a review of the literature
3. Create set of questionnaire for survey research
4. Collect research data
5. Analyzed collected data, and
6. Present the result of the study

3.2 Descriptive Analysis

The questionnaire consisted of three main sections. Section A measured the background of the respondents, section B consisted of the components of frequency, medium of information gathered, and purpose deal with personnel and section C consisted of element effectiveness of services quality in MAIM's office. A comprehensive questionnaire was used to ensure that all of the components are measured within one instrument. It consisted of 16 items. Each item in the questionnaire described respondent's perception towards zakat distribution of MAIM. Respondents use a 6 Likert-Scale to indicate whether their satisfaction with the services, environment and waiting time of MAIM. Based on analysis, we constructed a diagram to exhibit the relationship between the level satisfaction of zakat recipients and the factors which has influence on it.

The relationship is constructed as follow:

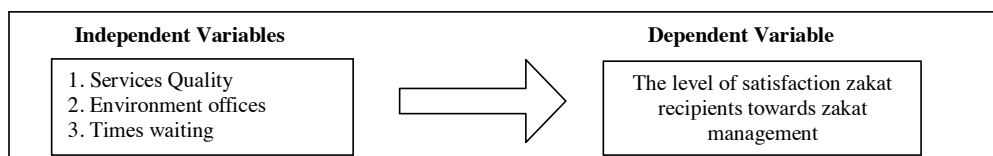


Fig 1. Assessing the level of Satisfaction of Zakat Recipients towards Zakat Management in MAIM

4. Finding and Discussion

4.1 Analysis

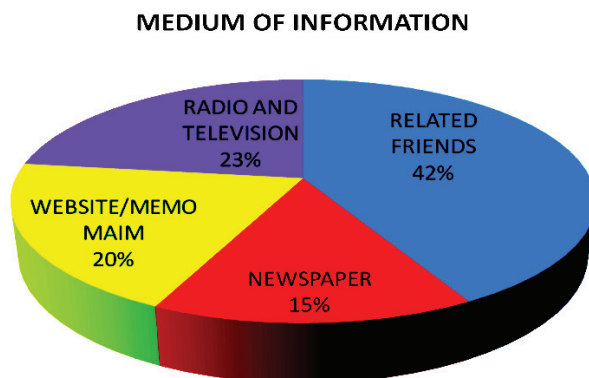
4.1.1 What is the perception of zakat recipients about zakat distribution managed by MAIM?

Most of the respondents give a positive result. Most of the recipients are poor and needy, they are very thankful for the assistance from MAIM. Some of the recipients told that assistance of zakat give more benefit to them to continue their life. The asnaf who are category in poor and needy, however, were not satisfied with the waiting time as the waiting time was too long. This happen because the procedure to complete the register application and interview the asnaf take about one or two hours. After completing this step, applicants will have to wait three weeks to know their results.

4.1.2 How the zakat recipients obtain information for zakat distribution?

Most of the respondents obtain information from their relative friend. Some of recipients get the information from the department of MAIM such as from memo posted in front of MAIM’s office, information from MAIM’s website, radio, and the television programmed. Around 42 percents information from friend that recipients got. 23% from radio and television and balance of percents in the website and the memo own by MAIM.

Fig 2. How the zakat recipients obtain information for zakat distribution



4.2 Does the satisfaction of zakat recipients have influence the zakat distribution of MAIM?

The following findings on quality services zakat distribution of its recipients illustrate the descriptive statistics, reliability analysis and multiple regression analysis.

Table 1 : Descriptive Statistics Satisfaction Of The Zakat Recipients

	N	Minimum	Maximum	Mean	Std. Deviation
Services	100	3.70	6.00	4.9960	.61839
Environment	100	3.00	6.00	5.2433	.66135
Times	100	2.50	6.00	4.9900	.79130
Valid N (listwise)	100				

Based on initial findings, most of the zakat recipients were satisfied with the quality of services of zakat by MAIM. The question is divided into 3 groups that are service, environment, and times. Among the question the higher mean with 5.2433 is environment. It means that based on the question shows that MAIM'S office have the good in their services environment. Overall mean of the satisfaction of recipients is 5.0764 which are considering on the higher scale.

Table 2: Reliability Analysis For The Satisfaction Of Zakat Recipients

Influences	Mean	Reliability Coefficient Alpha	Mean Rank
Services	4.9960	.61839	3 rd
Environment	5.2433	.66135	2 nd
Times	4.9900	.79130	1 st

To address reliability, Cronbach's Alpha was calculated for each influence of quality services of office MAIM. As shown in table 2, one of influence has required achieve score above 0.7 Cronbach's Alpha with the highest values goes to influences of times results 0.79130. Even though, the other influences such as services and environment have not decided because the Cronbach's Alpha is less than 0.7, so we decide not to continue both of variable to the next step.

Table 3: Reliability Statistics

Reliability Coefficient Alpha	No of Items
.805	3(Service, environment and times)

To address reliability analysis, Cronbach's Alpha was calculated for each influences services quality that is reliable Environment. As shown in table 3 all required influences achieve scores above 0.805 for their Cronbach's Alpha. Furthermore, all of these influences above the minimum requirements of reliability analysis with Cronchbach's Alpha greater than 0.7.

Table 4: Correlation Among Influences Satisfaction of Zakat Recipients and The Level Satisfaction Toward Zakat Management in MAIM

Influences Satisfaction of Zakat Recipients	Level of satisfaction of zakat recipients
Services	.465**
Environment	.823**
Times	.722**

For association between influences satisfaction of zakat recipients (Services, environment and times) and level of satisfaction zakat recipients, Pearson correlation analysis has been applied as shown in the table 5. The correlation between overall independent and dependent variable was positive and significant at P value more than 0.01 levels, with all values represented above 0.01, which means there are association with the services, environment and times. The highest association represented by environment. Therefore, the study indicated that there is association among services, environment and times satisfaction with the level of satisfaction zakat recipients.

Table 5 : Correlations

		Level of satisfaction	services	Environment	Times
Level of satisfaction	Pearson Correlation	1	.465**	.823**	.722**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
services	Pearson Correlation	.465**	1	.512**	.480**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100
Environment	Pearson Correlation	.823**	.512**	1	.745**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Times	Pearson Correlation	.722**	.480**	.745**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

Table 6 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839	.704	.695	.427

a. Predictors: (Constat), Times, services, Environment

Table 7 : ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.671	3	13.890	76.246	.000 ^a
	Residual	17.489	96	.182		
	Total	59.160	99			

a. Predictors: (Constant), Times, services, Environment

b. Dependent Variable: Level of satisfaction

Table 8 : Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.019	.397		.049	.961
	services	.033	.082	.027	.407	.685
	Environment	.738	.101	.631	7.320	.000
	Times	.234	.082	.239	2.836	.006

a. Dependent Variable: Level of satisfaction

Variables of zakat recipients explained 70% of the total variance in the dependent variable. The zakat recipient's with R-square 0.695, the relationship between three influences of zakat recipients and the level of satisfaction is high moderate relationship. Three determinants namely services, environment and times have emerged as moderate significant. Procedure reported to be highly significant at the level below 1%. The variables of environment with value 0.00 are highly significant and positively lowest with the level of satisfaction zakat recipients at 1%. Variable of times is also highly significant at the level below 1%. The value shows 0.006 explained that is highly significant and positive relationship. Variable of services is not significant and no relationship at the level regression test. It is because the value is 0.685 explained the level of significant is more than 5%. This regression result implies the important of influence zakat recipients such environment and times towards the level of satisfaction zakat recipients. As a conclusion, these findings will reject H1. The finding will accept H2 and H3.

Therefore the hypothesis would result in:

Hypothesis 1:

Ha: There is an association between the services quality and the level of satisfaction zakat recipients. (Rejected)

Ho: There is no association between the services quality and the level of satisfaction zakat recipients. (Accepted)

Hypothesis 2:

Ha: There is an association between environment and the level of satisfaction zakat recipients (Accepted).

Ho: There is no an association between environment and the level of satisfaction zakat recipients. (Rejected)

Hypothesis 3:

Ha: There is an association between times waiting and the level of satisfaction zakat recipients (Accepted).

Ho: There is no an association between times waiting and the level of satisfaction zakat recipients. (Rejected)

It was found that two variable come out with significant value which are environment and times. Therefore, the MAIM should focus more on their services quality of offices should be provided to them. MAIM's should give commitment on the recipients and the staff should take committed and proactive step in order to achieve the goals and performance for a long term.

5.1 Conclusion

5.1.1 Introduction

The effort undertaken by the Majlis Agama Islam (MAIM) in assessing the satisfaction of zakat recipients by giving their services and better information should be applauded. Zakat distribution of MAIM need to serve services as an alternative and give better satisfaction through the best time waiting and their environment in the offices.

5.1.2 Research Objectives Revisited

Objectives 1: To examine the perception of zakat recipients on efficiency of zakat distribution that is managed by Majlis Agama Islam Melaka (MAIM).

MAIM as zakat distribution and management, have to selected and arrange the best services in the office. Services quality that should adjust such as with their services manages for zakat recipients, times possible to recipients wait, and clear environment of offices must be included. So, if the services quality can be performing more active and efficient that will be influence the perception of zakat recipients. Directly, the level of satisfaction for zakat recipients will be good respond.

Objectives 2: To examine the medium of information utilized by the recipients to obtain information on zakat distribution that is manages by MAIM.

The medium of information gathered from recipients through the services give from personnel. Majority of

information obtained by zakat recipients was from their relative friends 80% of recipients confess get information from them. Other 10% of information they get from newspaper and memo of MAIM in office. The remaining balances of information from website MAIM only 7% and the information from radio only 3% they know.

Objectives 3: To identify who are the major category of zakat recipients in Majlis Agama Islam Melaka.

Majority of recipients from zakat that gathered from respondents are female. Female respondents make up a higher proportion (60%) than male respondents (40%). The majority of the zakat recipients in the category of poor which is 46% of respondent, the faqir also the major of zakat recipients with 35% of respondents and remaining balance is other asnaf category. The majority of these asnaf aged from 25 until 40. 25% aged 41 until 55 years same with aged from below 25 and the remaining 15% from aged 55 years above. Of the respondents 35% have SPM, 25% have PMR, 25% have UPSR and the remaining 15% are not schools and the IPTA or IPT. Therefore, most of the respondents have a basic knowledge and education. Majority respondents are from category of poor and faqir which are 46% from poor and 32% from faqir. Both of categories have come from family who generate income below RM700 and below RM500. The other category like gharimin has 8% of respondents; the remaining of 5% comes from respondents of ibnu sabil, and muallaf respondents. The amil only 2% respondents and fisabilillah has 2%. Other asnaf likes raqib was not taken in this survey. Totally, the respondents of recipients have generated income around below RM500 with 56%. Then, incomes of RM500 to RM700 and RM900 to RM900 have same percents with 18%. Lastly, the lowest income of respondent's from RM1000 and above with only 8%.

5.2 Recommendations

5.2.1 Provide the personnel skills in front of the counter

The personnel skills must be extended to the services in front of the office to give more satisfaction of zakat recipient when they deal with us. The personnel must be also active and effective when manage their assistance of zakat recipients. Then, the personnel must have experience before giving truth information to the zakat recipients.

5.2.2 Provide the best services quality in the office.

The management system in MAIM organize need to be more systematic and professional in tackling and handling any problem that arise from the recipients. Every year, MAIM making sure the quality service that undertaken by office MAIM in front of counter should be improve and develop for satisfaction to the zakat recipient. The result will being successful the goal and objective in management of MAIM.

5.2.3 Promoting the product of MAIM through the medium of information to the zakat recipients.

It is highly suggested that MAIM should ensure that the product MAIM have been know from the recipients. It is because to give them understanding about the criteria and condition will be qualify to the recipients for getting the zakat. The promotions of their product can be done by using recent technology such as website, newspaper in way to get more information to understanding the recipients. Lack of information on the question of life, particularly the poor and needy *asnaf* must be overcome.

The role of local communities especially in the area of the mosque *kariah* is important to ensure that communities are entitled to *zakat* is not abandoned. Meanwhile, the Baitulmal must also recognize the *asnaf* to undertake more intensive so that each individual or group of 49 people who are entitled to their rights. However, the criteria of each *asnaf* are different for every state, and there are the definitions of each *asnaf* that the researcher gets from interviewing with the selected person in Majlis Agama Islam Melaka.

5.2.4 Assistance of MAIM in terms of products

Table 9: Product of MAIM assistance for distribution to asnafs (MAIM's Annual Report: 2011)

ASNAF	TYPES OF PRODUCTS
<i>Fakir</i>	<i>Food, financial, schools fees, clothes, tuition, health-care, skill-development, temporary residence</i>
<i>Miskin</i>	<i>Assistance as above, zakat business loan,</i>
<i>Amil</i>	<i>Allocation of fund to the management of PZM, MAIM's Staff Emoluments Amil's wages</i>
<i>Muallaf</i>	<i>Assistance as for Miskin asnafs</i>
<i>Riqab</i>	<i>NIL</i>
<i>Gharimin</i>	<i>Zakat business loan</i>
<i>Fisabilillah</i>	<i>Tabung Amanah Pendidikan Negeri Melaka, Halaqah programme, Donation to the Islamic NGOs</i>
<i>Ibnu sabil</i>	<i>Petty cash to the travelers.</i>

5.2.5 Limitation of the Study

The relationship between MAIM's zakat management and how it effects the zakat recipients' satisfaction cannot be seen directly. Furthermore, acquiring information from primary data is limited due to incomplete data, delay, low commitment and misunderstanding resulted in the study reliance on secondary data such as journal, articles, websites, and published reference which might not accurately reflect the satisfaction from the recipients.

5.2.6 Further Research Study

Future studies should include more independent variables and larger samples to examine their perception on the efficiency of zakat fund mobilization. The views of zakat officers in every districts, imams or chairman of Muslim community in rural areas on factors that affect the efficiency of zakat distribution should also be sought.

References

- Abdul Halim Mohd Nor, Mohammaed Saladin Abdul Rasool, Rashidah Abdul Rahman, Rozman Md .Yusof Siti Mariam Ali (2012), *Assesing Performance Organizations: A Framework For Zakat Institutions* , Vol 5, (1)
- Abdul Rahim Abdul Rahman, Norazlina Abd Wahab. (2011). *A Framerwork to Anaylse the Efficiency and Governance of Zakat Institutions*
- Anber Abraheem Shalash Mohammad, Shireen Yassen Mohammad Alhamdani. (2011) *Services Quality Perpectives and Customer Satisfaction in Commercial Banks Working In Jordan.*
- Azman Ab Rahman. (2012). *Zakat Institutions in Malaysia: Problem and Issues*, USIM, Negeri Sembilan, Malaysia,
- Geetika, Shefali Nandan. (2010). *Determinations of Customer Satisfaction on Services Quality: A Study of Railway Platforms in India*
- Hairunizam Wahid, Sanep Ahmad, Radiah Abdul Kader (2011), *Localization of Zakat Distribution and the Role of Mosque: Perceptions of Amil and Zakat Recipients in Malaysia*
- Hairunnizam Wahid, Sanep Ahmad, Radiah Abdul Kader (2010), *Localization of Malaysian Zakat Distribution: Perceptions of Amil And Zakat Recipients*
- Hairunnizam Wahid, Sanep Ahmad, Radiah Abdul Kader (2010), *Localization of Malaysian Zakat Distribution: Perceptions of Amil and Zakat Recipients*
- Ili Diyana Yusop, Sanep Ahmad, Hairunnizam Wahid (2013). *Zakat: Analisis Pengurusan dan Trend Agihan di Melaka*
- Jamaliah Said, Erlane K, Ghani, Siti Noorhayati Zawawi, Sharifah Norzehan Syed Yusof. (2012). *Composite Performance for Zakat Organizations*
- Laporan Tahunan MAIM 2010, Majlis Agama Islam Melaka, (2010), Melaka, Pp.78
- Mahyudin Haji Abu Bakar. (2011). *Towards Achieving the Quality Of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)*
- Mohammad Abdul Mohit, Nurul Nazyddah. (2011). *Social Housing Programe of Selangor Zakat Board of Malaysia and Housing Satisfaction*