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Analysis of User Feedback on Penang State Income Zakat Calculator

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Abstract

Income zakat calculator is an instrument used by state zakat management institutions to determine whether an individual is eligible to pay zakat or not. This calculator was developed based on online to make it easier for zakat payers to access the calculator. This study aims to analyze the content of the calculation calculator website used in Penang Zakat (ZPP) and analyze the response of Penang state income zakat payers. The methodology used is an online content study by browsing the website of the state zakat center and focusing on the income zakat calculator. Next, the second methodology used is data collection also using the focus group discussion (FGD) method to get responses from income zakat payers in the state of Penang. The findings of the study found that the zakat payers agreed that there are items and parameters of the zakat calculator that need to be updated based on the current economic situation in order to benefit the community.

Keywords: Feedback, User, Calculator, Income Zakat

Introduction

In parallel with the changes in technology nowadays, online platforms are among the people's choices in carrying out daily affairs. Penang Zakat is also no exception in facilitating the affairs of Penang zakat payers through the provision of a zakat calculator website in matters of income zakat payment. The purpose of this calculator is to facilitate zakat payers in the state to determine whether they are eligible to pay zakat income or not. If eligible, this calculator will also give the value of the income zakat payment that must be paid every month. However, considering the increase in the cost of living for the community especially after the covid-19 attack affects the income of the community including zakat payers. Therefore, this study aims to analyze the response of Penang state zakat payers to the income zakat calculator and then help Penang Zakat to update the existing calculator.

ZAKAT

The word zakat or al-Zakah in Arabic contains various meanings. Zakat means pure, mercy, growing, fertile, intelligent, increasing, good, peace, almsgiving and praiseworthy. However, the meaning that is often used for this word refers more to the production of a certain amount of property. Zakat from the syar'a term is a right that must be removed from property. According to the Maliki perspective, zakat is defined as 'releasing part of a specific property that has reached the limit of quantity that obligates zakat to the person who is entitled to receive it (mustahiq) on the condition that the ownership is full and reaches a haul (one year), not mining and not agriculture. The jurists of the Hanafi perspective define zakat as making part of a specific property from a specific property as belonging to a specific person, which is determined by the syar'a because of Allah S.W.T." The expression "making part of the property ... as property" (tamlik) in the above definition means to avoidance of *ibahah* (permission).

Thus, if someone feeds an orphan with the intention of paying zakat, then zakat in that way is considered invalid. Similarly, if the food is handed over to the orphan or clothes given to him, even if the condition of ownership of the property is linked to him, that is, the person who receives it. The property given is only punished as maintenance for the orphan because the conditions for zakat are not complete. In the Syafi'e thought, zakat is defined as an expression for the mandatory production of certain property and distributed to certain groups when the mandatory conditions are met. The Hanbali perspective defines zakat as a right that must be issued from specific property for a specific group as well (Kasim, 2004).

There are three different meanings of zakat from a linguistic, theological or legal point of view. Linguistically, zakat means cleaning or purifying something from dirt and impurities. Next from the theological point of view is that zakat brings spiritual purification which is the result of giving zakat and lastly from a legal point of view zakat means the giving of ownership of property specifically for specific individuals under certain conditions (Norhidayah & Hairunnizam, 2017).

In addition, zakat acts as a financial mechanism that functions as a form of social security guarantee for those who are in poverty and in need. In addition, it also plays a role in generating balanced economic growth through the redistribution of wealth and society (Nur Alisha & Hairunnizam, 2018).

Income Zakat

Salary zakat in the Islamic financial management system is known as *ata'* ('*utiya*t), which is any wage received by a person from an employer in return for services (work) permitted by syar'a. While income zakat is known by the term *al-Mal al-Mustafad* which means any reward received by a person from any party as a result of expertise (work) permitted by syarak. Since recently, the two forms of zakat above use the term *al-Mal al-Mustafad* which means "any wage, reward, reward or any term that equates to income from public or private employers or customers in general fixed, contract, retirement or death provided that the income is derived from business transactions, investments or livestock breeding." *Zakat al-Mal al-Mustafad* is a new source of zakat widely introduced by Prof. Dr. Yusuf al-Qaradawi through his book titled *Fiqh al-Zakat Dirāsah Mugaranah li-Ahkamihā wa Falsafatihā fi Daw' al-Qur'an wa alSunnah* (Tarimin, 2006). Income zakat is one of the hot topics of discussion nowadays. Acquired property is divided into three.

1. Income property, salary, and wages All income earned by a person from his employer as a result of business or work done for his employer either during his service, after his service or

after his death (issued pension). The meaning of income here can be referred to monthly income or certain wages (Shofian & Husin, 2002). For example salary, wages, bonus, pension, incentive, gratuity and others.

2. Property from independent work All income earned by a person as a result of work done on his own initiative without any connection with other parties in the form of independent work or professional services. For example doctors, lawyers, contractors, commission income, architects and copyright royalties and others.

3. Fixed asset income property Property that remains the owner but can grow by generating income through rental or sale of the proceeds. For example, income from house or vehicle rental, income from rubber plantations, palm oil, agriculture other than rice, livestock income such as eggs, milk and others.

Background of Zakat Penang

Penang Zakat officially started operations on December 27, 1994 based in Taman Selat, Butterworth. At the beginning of its establishment, there were two more zakat service counter branches at the Islamic Religious Department of Penang (JAIPP) and at the Bukit Mertajam complex. On January 3, 2005, Penang Zakat managed to have its own building in Bandar Perda, Bukit Mertajam in addition to having six zakat service branches in Nibong Tebal, Bayan Baru, Balik Pulau, Kepala Batas, Lebu Buckingham and Ayer Itam. The main objective of the establishment of ZPP antara is to increase the collection of zakat in the state of Penang, introduce a more systematic zakat collection system through computerized operations and provide facilities for paying and distributing zakat money more effectively and fairly so that zakat payers and Muslims are not oppressed and thus increase confidence in zakat institutions (Penang, n.d).

Literature Review

Based on research, there are several studies found regarding zakat calculator. Among them is a study on the application of the concept of *khultah* in the calculation of zakat in Malaysia which includes challenges and solutions. *Khultah* generally refers to the properties owned by several owners that are brought together to meet the amount of nisab zakat. *Khultah* also means assets owned by several owners that are kept in the same place, and all management related to them is managed by a party that has been appointed by the owners of the property. Among the issues raised is that *khultah* is practiced only at Tabung Haji and business companies. There is non-uniformity especially for zakat on savings accounts in banks, funds and current investment instruments. The main issue is mixing property from several accounts to meet the zakat rate. In addition, one of the obstacles is that there are different accounts in the period of time they are opened in addition to sales in addition to the amount of savings when they are opened that do not reach *niṣāb*. The method of payment is not clear and the account owner is not subject to zakat is also an obstacle in implementing zakat calculation based on *khultah* (Zikrullah & Ahmad, 2017).

In addition, there is a study on the highlight of the difference in the *kifayah* limit of basic necessities and its effect in the calculation of income zakat. This study has analyzed the difference in the amount of zakat payment of individual income based on the expenditure limit for basic necessities of life set in the calculation of zakat income. Calculation of income zakat with the assumption of income and expenses is simulated through an online zakat calculator. The findings of this study found that the expenditure of basic needs shows that there are similarities and differences related to the type and rate of use. Findings from this

study show that differences in the type of PKA, especially between states, require re-evaluation (Muhammmad et. al).

Next is the study of Tajudin et. al (2021) is about the level of knowledge related to the items in the calculation of total zakat income among civil servants in the state of Perak. There are a number of income items that are studied, i.e. involving salaries and fixed monthly allowances, salary arrears and bonuses. The findings of the study found that the level of knowledge of the respondents related to the basic concept of zakat in general and specifically was very high. However, the analysis of the items found that the items of salary arrears and bonuses are at a level that is not well known by civil servants in Perak.

Research Methodology

This study uses two methodological methods. The first methodology is an online content study by browsing the website of the state zakat center and focusing on the income zakat calculator. Each category and item used by each calculator will be identified. Next, the second methodology used is data collection also using the focus group discussion (FGD) method. This methodology involves respondents from Penang zakat payers and represents a sample for zakat payers in the B40, M40 and T20 groups (Department of Statistics Malaysia, n.d) consisting of civil servants, private sector workers and the self-employed. The justification for the selection of all these groups is because they are involved in the payment of income zakat in the state of Penang. B40 refer to lower-income group which is household income is below RM4,850 per month. M40: Middle-income group which is household income between RM4,851 per to RM10,970 per month and T20 refer to upper class which is household income exceeds RM10,971 a month

Analysis and Findings of The Study 4.1 Penang State Income Zakat Calculator

The results of the study for income categories are as shown in table 1.

Table 1

Items found in the Income Category

Item	ZPP
Employment Income	/
Income from Allowance	/
Income from Overtime Allowance	/
Free/Professional Yield Income	X
Fixed Asset Yield Income	X
Income from Donations or Contribution	X

As for deductions, it can be broken down into household kifayah limit deductions (Table 2) and conditional/additional kifayah limits (Table 3). The results of the study are as follows:

Table 2

Deductions – Household Income Limits

Item	ZPP
Self / Head of Family	RM 9000
Non-Working Spouse (per individual)	RM 3000
Working Spouse (per individual)	RM 3000
Number of Children (per individual)	RM 1000
Working Adult 18 years and above (per individual)	X
Higher education children (per individual)	X
Children 7 years and over (per individual)	X
Children 6 years and below (per individual)	X
Children 7 years and above (per individual)	X

Table 3

Deductions – Conditional/Additional Allowance Limits

Item	ZPP
Alimony for Parents	/
EPF deduction	/
Contribution to the Hajj Fund	/
Chronic Pain Health Care (Household and non-household) Children with disabilities	X
Children with disabilities	X
Cost of Child Care (Nursery)	X

* X: n/a

Suggested Feedback

As a result of the focus group discussion (FGD) conducted, there are various suggestions given by the respondents based on the situations that occur when paying zakat based on the website of the Penang Zakat Center (ZPP).

Item	Suggestion
1. Log in	Some respondents have suggested that the registration of access to the ZPP website should be more user friendly by only using the identity card number instead of using the name. This is because there is a possibility of confusion between upper and lower case letters when logging in and allowing simpler passwords. In addition, there are also those who suggest that it is not necessary to log in because there is a possibility of problems such as not receiving a confirmation email for access to the website.
2. Items and parameters that need to be taken into account	The items and parameters of the Penang zakat calculator are among the main focus of the respondents' responses. Among them, it is recommended that items be added based on the latest economic situation affecting zakat payers. Among them include adding items for wives based on the current trend that many husbands share income with their partners and there are also only wives who work. Therefore, there is a recommendation that women or wives be allowed to participate in the deduction deduction in the income deduction calculator. The justification for this recommendation is because there are wives who are also involved in payments such as house payments, children's school allowance, school van rental and others. Next, there is also a response to add status items involving widows and widowers. In addition, there are respondents who suggest that it should be taken into account in this zakat calculator to create items for the care of children with disabilities, SSPN, ASNB contributions and not just Tabung Haji items. SSPN is the savings facility designed by National Education Fund Corporation (PTPTN) For the purpose of higher education. ASNB is the largest unit trust management company in Malaysia.

In summary, the responses from the respondents as a whole are diverse but have been combined in the themes above. These recommendations are general and random but which will determine whether these items can be used or otherwise is subject to decisions involving Penang Zakat and Penang Fatwa Committee Members.

The researchers only provide detailed information related to determine the rejection of items and parameters that need to be rejected then the final decision is determined by the two bodies mentioned above (Zakat Penang and Penang Fatwa Committee Members).

Conclusions

The Penang zakat calculator website is a platform to facilitate the affairs of Penang zakat payers. However, the current economic and subsistence situation that is increasing has an impact on the lives of the community. Therefore, the responses and suggestions from zakat payers are needed for Penang Zakat to update the zakat deduction limit in order to simplify the calculation of income zakat according to the local cost of living while not neglecting the rights of zakat payers. The importance of this study allows the zakat office to improve their

website so that it is easily accessible and user-friendly. In addition, the significance of this study also helps the payers to provide more accurate information to the zakat office.

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