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**ONLINE COLLECTION FUND PLATFORMS: PEOPLE'S
VIEWS ON "ASNAF CARE"**

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ABSTRACT

Asnaf Care was introduced by the Kedah State Zakat Board (Lembaga Zakat Negeri Kedah or LZNK) on March 29, 2020. Asnaf Care is a fundraising system that uses an online system connected to the Internet to raise charity funds or donations to help the community in Kedah affected by the Covid-19 pandemic. Through this fund, LZNK aims to help 700,000 families. Nevertheless, judging from the data gathered by the Asnaf Care system, the collections could be more encouraging. This development is quite worrying and needs to be seriously examined for the factors and reasons that lead to this situation, namely the passive contributions to the Asnaf Care fund among the people of Kedah. A study was conducted to identify the factors that could contribute to

the awareness of online charity contributions, especially for the Asnaf Care fund. This study used a questionnaire form as an instrument. A total of 250 respondents for this study are targeted at those aged 18 years and above and from various walks of life. Descriptive statistics are used to explain the findings of this study. The results indicated that almost half of the total respondents had never heard of this program. Similarly, the existence of the Asnaf Care campaign is also unknown to the people of Kedah. The findings of the study can be used to suggest some recommendations to the Kedah State Zakat Board on methods to spread awareness of online contribution among the people of Kedah so that the collection of Asnaf Care can be increased and able to achieve the target set by LZNK.

Keywords: Zakat, online collection, collection, online donation, donation, acceptance, trust, asnaf care.

INTRODUCTION

Famine or lack of food is one of the catastrophes feared by people of all countries worldwide. This situation poses a threat to any government facing it. It occurs when a country is cut off from its food supply or unable to produce food resources for various reasons. It can happen because of civil war in a country, like in Somalia, or it can also occur because of attacks by outsiders on a country, like in Iraq and Afghanistan. It can also occur due to natural disasters such as earthquakes, volcanic eruptions, major floods, and various types of natural disasters that destroy food sources or obstruct food supply from reaching the disaster-stricken area. One form of tragedy that is now plaguing the country resulting in food shortage or, if not curbed, may result in famine, is the spread of disease outbreaks such as Covid-19 (Kementerian Kesihatan Malaysia, 2019 ; Kementerian Kesihatan Malaysia 2021). This unexpected and unprecedented outbreak of the disease worldwide has also affected the provision of food supplies to the affected population due to the failure to anticipate the epidemic's effects.

Under normal circumstances, Malaysia is not a famine-stricken country, and even if there is so, the case of those who lack food could not be considered famine. The issue related to food shortage

in the country is more of an isolated and individual case. However, something unexpected happened at the end of 2019 and the beginning of 2020: the Covid-19 pandemic hit the world, including this country. As a result of the pandemic, economic activities were disrupted, and many were affected due to the loss of their source of income. The outbreak also caused communities to be quarantined and their daily activities restricted. It affected the income of both low-income and middle-income earners. The loss of the ability to carry out economic activities affected the ability to pay for food supplies. Although there have been no conflicts of war or natural disasters, the epidemic has significantly impacted people's ability to obtain food continuously. Those in the lower-income group felt a more negative impact, compounded by their loss of jobs and opportunity to get jobs.

As one of the efforts to help those communities affected by the Covid-19 pandemic as well as actions that restrict their movement to find sources of income, the Kedah State Zakat Board (LZNK) has established a public contribution system called "Asnaf Care". It is a system of collecting donations via the Internet, alms, and contributions from a community member who wants to help supply food to those in need. It is not a collection of "zakat" from the public, even though it is managed by the Kedah State Zakat Board. Zakat is the obligatory payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes, while Asnaf is the party that is eligible to receive Zakat assistance collected from Muslims.

Figure 1

Asnaf Care (asnafcare.com.my)



PROBLEM STATEMENT

Asnaf Care was introduced by the Kedah State Zakat Board on March 29, 2020. This collection system was introduced to facilitate the collection of donations to help “snap” those affected by the Covid-19 pandemic. The purpose of this system is to ensure adequate zakat funds when needed, especially during times such as the Covid-19 pandemic. This is due to an expenditure deficit of RM 8 million to meet these needs (Noorazura Abdul Rahman, 2020). During the launch, Asnaf Care aims to collect RM 32,946,000.00, which is in the form of staple foods such as rice, sugar, biscuits, sardines, cooking oil, soy sauce, sauce, tea leaves and vermicelli. Asnaf Care is also targeting fundraising for cash vouchers worth RM10, RM50, RM100, RM500 and RM1000.

However, six months after its launch, the amount collected was still low. Up to September 2020, only RM 621,260.90 or 1.89 per cent of the original target were able to be collected (Asnaf Care, 2020). The total collection is still far off at 98.11 per cent. Looking at the problem stated, a study is needed to identify factors that contribute to the low and lethargic Asnaf Care online contribution among the people of Kedah. This study wants to see the perception and acceptance of online fundraising among the people of Kedah. This study also intends to obtain information related to questions such as the extent of the effectiveness of zakat fundraising through online fundraising and what are the public’s views on online fundraising. The findings of this study can provide recommendations to the Kedah State Zakat Board to improve the way and process of disseminating and raising awareness among the people of Kedah on the method of channeling contributions through online funds.

Trust or confidence in the information technology used (Schuster et al., 2017) can also contribute to a program receiving a lackluster or low response. This may be due to an individual’s perceptions where each person is unique with their own views on something (Karabulut, 2016; Van, 2020). However, the awareness may also depend on the past experiences of the user. Some of them may feel that the online collection or donation process could be more suitable for implementation. The role of the Kedah State Zakat Board is also important in educating the community by promoting and informing

the community on their activities. A well-informed society can change its perception and acceptance of something or of a service (Mohd Zool Hilmie Mohamed Sawal, Kamarudin Ngah & Zaherawati Zakaria, 2017; Tontus, 2020). If trust exists, acceptance may increase (Herman, 2019; Irfan Muhammad Iqbal, 2020). The possibility that the awareness to contribute or give alms already exists among the Malaysian community, but at the same time, several factors may arise and hinder the absolute success of such a program.

RESEARCH OBJECTIVES

1. To identify the level of awareness of zakat fund collection through the “Asnaf Care” online collection method among the people of Kedah.
2. To identify factors that influence the collection of “Asnaf Care” zakat funds online collection method among the people of Kedah.

METHODOLOGY

The quantitative research method is used in this study, where it uses a questionnaire as an instrument that focuses on the young workforce aged 18 years and above. The age of 18 is made the minimum guideline because the age of 18 is categorized as the adult age, according to Act 21 (Age of Majority Act ,1971). A total of 250 respondents among the population of Kedah were selected for this study, consisting of various age groups and various employment sectors throughout the state of Kedah. Descriptive statistics were used to explain the findings of this study. The justification for selecting 250 respondents is based on the “Rule of Thumb” proposed by Roscoe (1975) as quoted by Sekaran (Sekaran, 2003), wherein determining the sample size, the simplest rule in selecting the sample size for most research is as small as 30 and as large as 500. Therefore, the sample of this study met those requirements.

Data collection for this study was done through the distribution of online questionnaires for six (6) months to the target group. The data collection period of this study took a relatively long time due to the

constraints in obtaining the cooperation of respondents following the Covid-19 pandemic. Accordingly, from the original target, only 221 respondents provided complete feedback and cooperation in this study. The questionnaire of this study uses five (5) “Likert Scale” (Bernstein, 2005), starting with a scale of 1 as the most disagree and a scale of 5 as the most agree.

A pilot study was carried out to evaluate the research design’s viability. This is a preliminary, scaled-down “exercise” where researchers test the approaches they want to utilize for this study. In order to avoid wasting time and money, the results of this pilot study might assist researchers in defining the research topics and assessing the viability of this project. The outcomes of this pilot study can also be used by researchers to direct the methods of future, extensive investigations. A pilot study with 50 participants was done for this investigation. 20% of the study’s total respondents are represented by this figure. The findings of the pilot study analysis demonstrate that the design and research questions satisfy the requirements for a research project’s viability.

FINDING AND DISCUSSION

Table 1

Demographic Profile

Label	Stats / Values	Freqs (% of Valid)
Age	1. 18 - 29	32 (14.50%)
	2. 30 - 39	66 (29.90%)
	3. 40 - 49	69 (31.20%)
	4. 50 - 59	48 (21.70%)
	5. 60 and above	6 (2.70%)
Gender	1. Male	85 (38.50%)
	2. Female	136 (61.50%)
Occupation	1. Self-employed	9 (4.10%)
	2. Retiree	4 (1.80%)
	3. Student	21 (9.50%)
	4. Public Sector	161 (72.90%)
	5. Private Sector	26 (11.80%)

(continued)

Label	Stats / Values	Freqs (% of Valid)	
Income	1. RM1,000 - RM 3,000	43	(19.50%)
	2. RM10,000 and above	12	(5.40%)
	3. RM3,001- RM5,000	51	(23.10%)
	4. RM5,001-RM8,000	60	(27.10%)
	5. RM8,001-RM10,000	32	(14.50%)
	6. No Income	23	(10.40%)
Marital Status	1. Married	171	(77.40%)
	2. Single	43	(19.50%)
	3. Widower / Widow	7	(3.20%)

Table 1 shows a total of 221 respondents who answered the questions of this study. This study found that 69 people, or 31.2%, respondents aged between 40-49 years old. 66 respondents (29.9%) aged between 30-39 years. A total of 48 respondents (21.7%) were aged between 50-59. While a total of 32 respondents were young people aged between 18-29 years and a total of 6 people (2.7%) respondents aged 60 years and above. Therefore, overall, the dominant age group is 40 years and above. Based on the results of the study, more than half of the respondents, namely 136 people (61.5%) are female respondents. While 85 people (38.5%) are male respondents. As for the occupation or field of employment of the respondents, the results of the study showed that more than two-thirds of the respondents are from the public sector, which is 72.9% (161 respondents). While other fields of employment showed less than one-third of respondents working in the private sector (26 people; 11.8%), students (21 people; 9.5%), self-employed (9 people; 4.1%) and retirees (4 people; 1.8%). As for the monthly income of the respondents, the data shows that a total of 60 people (27.1%) of the respondents earned between RM5,001 - RM8000. A total of 51 people (23.1%) has an income between RM3,001 - RM5000. The rest have income between RM1,000-RM3,000 (43 people; 19.5%), RM8,001-RM10,000 (32 people; 14.5%) and no income (23 people; 10.4%). For an income over RM10,000, there are 12 respondents (5.4%). In general, 64.7 % of respondents have an income of more than RM3,000.00 per month. The results of the study showed that more than two-thirds of the total number of respondents, namely 171 people (77.4%), are respondents who were married. Meanwhile, 43 (19.5%) respondents are single, and 7 (3.2%) respondents are either widows or widowers.

2) Awareness of the Asnaf Care Program

Table 2*Asnaf Care Program Awareness*

Label	Stats/Values	Freqs	(% of Valid)
1. I have heard about the Asnaf Care program from the Kedah State Zakat Board (LZNK).	1. NO	99	(44.80%)
	2. YES	122	(55.20%)
2. I am aware of the existence of the Asnaf Care campaign by the Kedah State Zakat Board (LZNK).	1. NO	102	(46.20%)
	2. YES	119	(53.80%)
3. I know of the objectives of the Asnaf Care campaign by the Kedah State Zakat Board LZNK	1. NO	116	(52.50%)
	2. YES	105	(47.50%)
4. I know that the latest trend of alms/ donations for the needy is done online.	1. NO	26	(11.80%)
	2. YES	195	(88.20%)
5. I understand that Asnaf Care targets collections in the form of staple foods such as rice, sugar, biscuits, sardines, cooking oil, soy sauce, sauces, tea powder, vermicelli, and others for those in need.	1. NO	109	(49.30%)
	2. YES	112	(50.70%)
6. I know that Asnaf Care also aims to raise funds for cash vouchers amounting to RM 10, RM 50, RM 100, RM 500, and RM 1000 for the purpose of helping those who need help.	1. NO	139	(62.90%)
	2. YES	82	(37.10%)
7. I am a zakat payer at the Kedah State Zakat Board (LZNK)	1. NO	45	(20.40%)
	2. YES	176	(79.60%)
8. I have heard about the Asnaf Care program from information at the mosque.	1. NO	172	(77.80%)
	2. YES	49	(22.20%)
9. I have heard about the Asnaf Care program through social media.	1. NO	100	(45.20%)
	2. YES	121	(54.80%)

Table 2 shows the findings on the awareness of the Asnaf Care program. In terms of the level of awareness of respondents on the Asnaf Care program, it was found that almost 45% of respondents had never heard of this program. As for the statement of the existence of the Asnaf Care campaign, the percentage who did not know about the existence of the Asnaf Care campaign increased to 46.2%. This statement is further strengthened by the number of respondents who do not know about the objectives of Asnaf Care, which is 52.5%.

Almost all respondents are aware of the latest trends in charity and online donations, which is 88.2% of respondents. For the Asnaf Care collection target, the number of respondents who do not know and are aware is almost the same; that is, those who do not know is 49.3%, and the number who are aware is 50.7%. As for the collection in the form of cash vouchers, the number of respondents who do not know about it is more, which is 62.9%, compared to the number who know about it, which is 37.1%. The results of the study also show that 79.6% of the total respondents are LZNK zakat payers. The results of the study also showed that most respondents, namely 77.8%, had never heard of the Asnaf Care program through information disseminated by the mosque. Furthermore, a total of 45.2% of respondents had never heard of the Asnaf Care program through social media. This percentage is quite high, and it is quite unfavorable for the information distribution environment nowadays. Overall, it was found that only half of the respondents were aware of the Asnaf Care program.

3) Acceptance of Asnaf Care

Table 3

Asnaf Care Acceptance

Label	Stats / Values	Freqs (% of Valid)
1. I support efforts to raise funds online.	Mean (sd) : 4.6 (0.6)	2 : 2 (0.90%)
	min ≤ med ≤ max:	3 : 14 (6.30%)
	2 ≤ 5 ≤ 5	4 : 48 (21.70%)
	IQR (CV) : 1 (0.1)	5 : 157 (71.00%)
2. The concept used is to facilitate charity among Malaysians, especially residents of Kedah.	Mean (sd) : 4.7 (0.6)	2 : 1 (0.50%)
	min ≤ med ≤ max:	3 : 12 (5.40%)
	2 ≤ 5 ≤ 5	4 : 44 (19.90%)
	IQR (CV) : 1 (0.1)	5 : 164 (74.20%)

(continued)

Label	Stats / Values	Freqs (% of Valid)
3. Doubts about the ability of the online contribution system used by the Kedah State Zakat Board (LZNK) to some extent affect the smooth running of the Asnaf Care program.	Mean (sd) : 3.6 (1.2)	1 : 16 (7.20%)
	min ≤ med ≤ max:	2 : 16 (7.20%)
	1 ≤ 4 ≤ 5	3 : 72 (32.60%)
	IQR (CV) : 2 (0.3)	4 : 56 (25.30%)
		5 : 61 (27.60%)
4. I feel that the online collection or donation process is suitable to be implemented by the Kedah State Zakat Board (LZNK).	Mean (sd) : 4.5 (0.8)	1 : 1 (0.50%)
	min ≤ med ≤ max:	2 : 4 (1.80%)
	1 ≤ 5 ≤ 5	3 : 20 (9.00%)
	IQR (CV) : 1 (0.2)	4 : 56 (25.30%)
		5 : 140 (63.30%)
5. Donating online makes it easy for me to do charity work.	Mean (sd) : 4.6 (0.6)	1 : 1 (0.50%)
	min ≤ med ≤ max:	3 : 13 (5.90%)
	1 ≤ 5 ≤ 5	4 : 50 (22.60%)
	IQR (CV) : 1 (0.1)	5 : 157 (71.00%)
		Mean (sd) : 4.5 (0.8)
6. I am comfortable with online collection even though there is no contract process.	min ≤ med ≤ max:	1 : 1 (0.50%)
	1 ≤ 5 ≤ 5	2 : 4 (1.80%)
	IQR (CV) : 1 (0.2)	3 : 24 (10.90%)
		4 : 50 (22.60%)
		5 : 142 (64.30%)
7. I like Asnaf Care's 'Road Tour' promotion.	Mean (sd) : 4.3 (0.8)	1 : 1 (0.50%)
	min ≤ med ≤ max:	2 : 1 (0.50%)
	1 ≤ 5 ≤ 5	3 : 46 (20.80%)
	IQR (CV) : 1 (0.2)	4 : 62 (28.10%)
		5 : 111 (50.20%)
8. The campaign to donate to Asnaf Care using video clips increased public interest in donating to the fund.	Mean (sd) : 4.4 (0.8)	1 : 1 (0.50%)
	min ≤ med ≤ max:	2 : 2 (0.90%)
	1 ≤ 5 ≤ 5	3 : 26 (11.80%)
	IQR (CV) : 1 (0.2)	4 : 64 (29.00%)
		5 : 128 (57.90%)

Table 3 shows the results of the study findings related to respondents' acceptance of the Asnaf Care program. The level of respondents' acceptance of the effort to raise funds online is high at 71%, and the concept used to facilitate charity among Malaysians, especially residents of Kedah, is accepted by most respondents, which are 74.2%.

Doubts about the ability of the online donation system used by LZNK to some extent affected the smooth running of the Asnaf Care program.

This statement is supported by the findings that 85.5% of respondents are skeptical about the ability of the online contribution system used by the Kedah State Zakat Board (LZKN), and this affects the smooth running of the Asnaf Care program.

However, the majority of respondents, namely 97.6%, felt that the online collection or donation process is suitable to be implemented by LZKN. This is further supported by the respondent's statement that donating online facilitates the respondent's intention to do charity which is 99.5%, and the respondent is also comfortable with online collection even though there is no face-to-face contract process, which is 97.8%.

As many as 99% of respondents liked Asnaf Care's 'Road Tour' promotion. While the campaign to donate to Asnaf Care using video clips to increase public interest to donate to the fund received support from respondents of 98.7%.

CONCLUSION

In conclusion, the level of awareness of respondents on the Asnaf Care program was found that almost half of the total respondents had never heard of this program. Similarly, the existence of the Asnaf Care campaign is also unknown to the people of Kedah. Not knowing about the existence of the Asnaf Care program also makes the people of Kedah not know the objectives of the program. As such, this situation is one of the contributing factors to the unfavourable response to the Asnaf Care fundraising. The slow response to the Asnaf Care fund is due to the factors of respondents who did not listen, never knew about the existence of the Asnaf Care program, and indirectly did not know what the objectives of the Asnaf Care program were. Most Kedah citizens are aware of the latest trends in charity and online donations but do not know about the form of donations through the Asnaf Care program. Because many people do not know about the form of Asnaf Care contribution, it became one of the factors that contributed to the very low amount of contribution. The effectiveness of information disseminated through the mosque also needs to be improved because the Asnaf Care awareness campaign through the mosque is low. Respondents who have never heard of the Asnaf Care program

through social media are quite high, which is quite unfavourable for the information distribution environment nowadays. Overall, it was found that only half of the respondents were aware of the Asnaf Care program.

Based on the feedback from respondents on online contributions, in general, respondents accepted and acknowledged the effectiveness of the method. The statement of most respondents (85.5%) who doubted the ability of the online donation system used by LZNK but at the same time felt that the online donation process was suitable to be implemented by LZNK (97.6%) indicated that there are weaknesses in the online donation system used by LZNK to fund Asnaf Care. This is compounded by the fact that 99.5% of respondents feel it is easy to do charity even though donations are collected online and feel comfortable even though there is no face-to-face contract process when making donations online. In other words, the thing that restricts donors from donating to the Asnaf Care fund is their doubts about the capabilities of Asnaf Care's online donation system.

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