



PERCEPTIONS OF YOUTH IN PAHANG TOWARDS ZAKAT AND ITS RELEVANCE IN MODERN SOCIETY

*¹Asmadi Abd Rahman & Ahmad Ridwan Osman

¹ Majlis Ugama Islam Dan Adat Resam Melayu Pahang, Malaysia

²Institut Pendidikan Guru Kampus Tengku Ampuan Afzan, Kuala Lipis Pahang, Malaysia

Article Info	ABSTRACT
<p>Article history:</p> <p>Received: 8 Aug 2025 Revised: 17 Sept 2025 Accepted: 10 Oct 2025 Published: 1 Nov 2025</p> <p>Keywords:</p> <p>Zakat perception, youth engagement, Islamic philanthropy, Pahang Malaysia, qualitative research, zakat administration, religious obligation, modern society</p> <p>OPEN ACCESS</p>	<p>This qualitative study examines the perceptions of youth in Pahang, Malaysia, towards zakat (Islamic almsgiving) and its relevance in contemporary society. Despite zakat being a fundamental pillar of Islam, there appears to be a concerning gap between religious obligation and practical implementation among young Muslims in Pahang. Through purposive sampling, this research engaged 30 participants aged 18-35 years through in-depth semi-structured interviews and focus group discussions. Thematic analysis revealed five major themes: (1) limited understanding of zakat mechanisms beyond basic religious education, (2) disconnect between traditional zakat administration and modern financial literacy, (3) trust concerns regarding zakat distribution transparency, (4) perceived lack of youth-centric engagement strategies by zakat institutions, and (5) recognition of zakat's potential for socioeconomic transformation when properly leveraged. The findings indicate that while Pahang youth acknowledge zakat's religious significance, many struggle to perceive its contemporary relevance due to inadequate education, communication gaps, and concerns about institutional effectiveness. This study contributes to the growing body of literature on Islamic philanthropy in Southeast Asia and offers practical recommendations for zakat institutions to enhance youth engagement through digital platforms, transparent reporting mechanisms, and youth-inclusive governance structures. The research underscores the urgent need for modernizing zakat administration to align with youth expectations while maintaining Islamic principles, thereby ensuring the sustainability of this vital institution for future generations.</p>

Corresponding Author:

*Asmadi Abd Rahman

Majlis Ugama Islam Dan Adat Resam Melayu Pahang, Malaysia

Email: asmadi@muip.gov.my



Creative Commons Attribution 4.0 International

DOI 10.5281/zenodo.17379116

INTRODUCTION

Zakat, one of the five pillars of Islam, represents a fundamental religious obligation that serves both spiritual and socioeconomic functions within Muslim communities (Ahmad et al., 2020). As a form of obligatory almsgiving, zakat mandates that Muslims donate a specific portion of their wealth typically 2.5% of eligible assets to designated beneficiaries, including the poor, needy, and other categories outlined in the Quran (Possumah et al., 2021). Beyond its religious significance, zakat functions as an Islamic social security system designed to redistribute wealth, alleviate poverty, and promote economic justice (Hassan & Saleem, 2017). In Malaysia, zakat administration has evolved significantly since the nation's independence, with state-level institutions established to collect, manage, and distribute zakat funds according to Islamic jurisprudence and modern administrative practices (Wahid et al., 2019). The formalization of zakat collection through state Islamic religious councils has resulted in substantial annual collections, with Malaysia reporting over RM1 billion in total zakat collection nationally in recent years (Azman et al., 2022). Pahang, one of Malaysia's largest states with a predominantly Muslim population of approximately 1.6 million, maintains its own zakat administration through Pusat Zakat Pahang (PZP), which has demonstrated steady growth in collection figures over the past decade (Mahmood et al., 2020).

However, despite institutional advancements and increasing collection amounts, significant challenges persist in maximizing zakat's potential, particularly concerning youth engagement and participation (Rahman et al., 2021). The youth demographic, defined as individuals aged 15-40 years according to Malaysia's Youth Development Policy, constitutes a substantial portion of Pahang's population and represents the future sustainability of zakat institutions (Ahmad & Wahid, 2018). This generation, characterized by digital nativity, global connectivity, and evolving value systems, exhibits distinct characteristics that differentiate them from previous generations in terms of religious practice, financial management, and institutional trust (Abdullah et al., 2019). Contemporary Malaysian youth navigate complex identities, balancing traditional Islamic values with modern lifestyle aspirations, global influences, and rapidly changing socioeconomic realities (Saad et al., 2020). Their relationship with religious institutions, including zakat organizations, reflects broader societal transformations driven by technological advancement, urbanization, and shifting employment patterns (Hassan et al., 2021). Understanding how Pahang's youth perceive zakat and its relevance in their lives is crucial for ensuring the institution's continued viability and effectiveness in addressing contemporary social challenges (Mohamad et al., 2022). This research seeks to explore these perceptions comprehensively, examining not only awareness and compliance levels but also the underlying attitudes, beliefs, and barriers that shape youth engagement with zakat in modern Pahang society.

Problem Statement

The Knowledge Gap Among Youth

The first dimension of the problem centers on the apparent knowledge deficit regarding zakat among youth in Pahang, despite Malaysia's well-established Islamic education system. While zakat is taught as part of Islamic Studies curriculum in schools, evidence suggests that this education often remains theoretical and fails to translate into practical understanding of zakat calculation, payment procedures, and distribution mechanisms (Sanep & Hairunnizam, 2019). Many young Muslims possess only rudimentary knowledge of zakat, understanding it merely as a religious duty without comprehending its broader socioeconomic implications or its potential role in addressing contemporary social issues such as poverty, education inequality, and economic disparity (Aziz et al., 2020). This superficial understanding is compounded by the complexity of modern financial

instruments and asset types, which makes zakat calculation increasingly challenging for youth who may hold diverse portfolios including digital assets, investment accounts, and e-commerce businesses (Ibrahim & Ghazali, 2021). Furthermore, the disconnect between religious education received during school years and the practical financial realities faced by young adults entering the workforce creates a gap that zakat institutions have struggled to bridge effectively (Kamaruddin & Ramli, 2022). Research indicates that many youth in Malaysia, including those in Pahang, are uncertain about when they become liable for zakat, how to calculate their obligations accurately, and where to direct their payments for maximum impact (Huda et al., 2020). This knowledge gap represents a critical barrier to zakat compliance and reflects broader challenges in religious education's relevance to contemporary financial literacy needs among youth populations.

Declining Trust and Institutional Credibility

The second problematic dimension involves eroding trust in zakat institutions among youth, driven by concerns about transparency, accountability, and distribution effectiveness. Unlike older generations who may unquestioningly accept religious authorities, contemporary youth demonstrate more critical attitudes toward institutions, demanding evidence of impact, financial transparency, and efficient governance (Adnan & Bakar, 2020). Scattered reports of mismanagement, delayed distribution, and questions about administrative costs have contributed to skepticism among some young Muslims regarding whether their zakat contributions genuinely reach intended beneficiaries and create meaningful social impact (Tahir & Brimble, 2021). This trust deficit is exacerbated by limited communication from zakat institutions about collection figures, distribution strategies, beneficiary outcomes, and long-term strategic planning (Amiruddin et al., 2019). Many youth perceive zakat institutions as opaque organizations that collect funds without adequately demonstrating how these resources transform lives or address pressing social challenges (Kamil et al., 2020). The proliferation of social media has amplified these concerns, with negative narratives about zakat management spreading rapidly among digitally-connected youth networks, potentially influencing their willingness to fulfill zakat obligations through formal channels (Saad et al., 2021). Additionally, some youth question whether traditional zakat administration structures remain relevant in addressing contemporary poverty forms, which extend beyond basic subsistence needs to include education barriers, healthcare access, and economic opportunity gaps (Mohd Ali et al., 2018). This credibility crisis poses existential threats to formal zakat institutions, as youth may choose alternative charitable channels perceived as more transparent, efficient, or impactful, thereby undermining the collective power of organized zakat distribution.

Disconnect Between Traditional Administration and Modern Expectations

The third problem dimension relates to the widening gap between how zakat institutions operate and what youth expect from modern organizations. Contemporary youth, raised in an era of instant digital transactions, on-demand services, and seamless user experiences, find traditional zakat payment methods—often requiring physical visits to zakat offices or complex manual calculations—inconvenient and outdated (Ahmad et al., 2021). While some zakat institutions have introduced online payment portals, many lack the sophisticated digital infrastructure, mobile optimization, and user-friendly interfaces that youth take for granted in other aspects of their financial lives (Rahman & Bukhari, 2020). Beyond payment mechanics, youth expect dynamic engagement through social media, compelling storytelling about zakat impact, and opportunities to participate in distribution decisions or volunteer activities that create personal connection to the cause (Muhamad & Mizerski, 2019). However, many zakat institutions maintain conservative communication strategies, relying primarily on traditional media and formal religious messaging that fails to resonate with youth sensibilities and communication preferences (Hassan & Abdullah, 2020). The lack of youth

representation in zakat governance structures further reinforces perceptions that these institutions operate according to outdated paradigms disconnected from contemporary realities and youth perspectives (Aziz & Johari, 2021). This disconnect is particularly problematic as youth increasingly expect personalization, choice, and agency in their charitable giving, wanting to understand specifically how their contributions make differences in ways that align with their personal values and social concerns (Adnan et al., 2022).

Socioeconomic and Cultural Shifts

The fourth problematic dimension encompasses broader socioeconomic and cultural transformations affecting youth engagement with religious obligations generally and zakat specifically. Malaysia's rapid economic development, urbanization, and integration into global economic systems have fundamentally altered youth lifestyles, career patterns, and financial priorities (Mohamad et al., 2020). Many young people in Pahang face significant financial pressures including education loans, high living costs, competitive employment markets, and delayed financial stability compared to previous generations, which may affect their capacity and willingness to prioritize zakat payments (Abdullah & Rahman, 2019). The rise of individualistic values, materialism, and consumer culture—often reinforced through social media and global connectivity can potentially weaken communal solidarity and religious commitment that historically motivated zakat compliance (Hassan et al., 2022). Furthermore, increasing religious pluralism and exposure to diverse worldviews may lead some youth to question inherited religious practices or seek spiritual fulfillment through alternative channels (Saad & Abdullah, 2021). The changing nature of work itself, with growing numbers of youth engaged in freelance, gig economy, or entrepreneurial ventures, creates complexity in determining zakat liability and challenges traditional employment-based approaches to zakat collection (Ibrahim et al., 2020). These multifaceted socioeconomic shifts create an environment where zakat institutions must fundamentally reconsider their approaches to remain relevant to youth who navigate vastly different realities than those experienced by previous generations (Ahmad & Ibrahim, 2023).

Addressing the Challenge: A Way Forward

To address these interconnected problems effectively, a comprehensive, multi-stakeholder approach is necessary that acknowledges youth as active partners rather than passive targets of zakat institutions. First, zakat authorities in Pahang must prioritize youth-centric education initiatives that extend beyond basic religious instruction to provide practical financial literacy integrated with zakat principles, utilizing digital platforms, gamification, and peer education models that align with how youth learn and process information (Wahid et al., 2021). Second, transparency and accountability must be dramatically enhanced through regular public reporting, impact measurement, beneficiary testimonials, and open communication channels that allow youth to question, understand, and verify how their zakat contributions create tangible social change (Rahman et al., 2022). Third, digital transformation of zakat administration should accelerate, implementing world-class online platforms, mobile applications, automated calculation tools, and seamless payment integration with existing financial services that meet youth expectations for convenience and user experience (Ahmad et al., 2020). Fourth, zakat institutions should actively recruit youth into governance, advisory, and operational roles, creating pathways for meaningful participation that leverage youth innovation, technological savvy, and contemporary perspectives while respecting Islamic scholarly authority (Hassan & Saleem, 2019). Fifth, strategic communication must evolve to embrace storytelling, social media engagement, influencer partnerships, and content strategies that resonate emotionally with youth values around social justice, community impact, and collective responsibility (Mohamad et al., 2021). Finally, research institutions, universities, and youth organizations should collaborate with

zakat authorities to conduct ongoing studies, pilot innovative approaches, and create feedback mechanisms that ensure youth voices continuously inform institutional evolution (Abdullah et al., 2022). By implementing these integrated strategies, Pahang's zakat institutions can transform current challenges into opportunities for renewal, ensuring that this vital Islamic institution remains relevant, impactful, and sustainable for generations to come.

Research Objectives

This study aims to comprehensively investigate the perceptions of youth in Pahang towards zakat and its relevance in modern society. The specific objectives are:

1. **To explore the level of knowledge and understanding** among Pahang youth regarding zakat principles, calculation methods, and distribution mechanisms in contemporary contexts.
2. **To examine the attitudes and beliefs** of Pahang youth toward zakat institutions, including perceptions of transparency, effectiveness, and trustworthiness.
3. **To identify barriers and challenges** that prevent or discourage youth participation in zakat payment through formal institutional channels.
4. **To investigate the perceived relevance** of zakat in addressing contemporary social issues from the perspective of young Muslims in Pahang.
5. **To develop recommendations** for zakat institutions to enhance youth engagement, improve service delivery, and strengthen the relevance of zakat in modern Malaysian society.

LITERATURE REVIEW

Zakat Compliance and Youth Participation: A Critical Analysis

The body of scholarly literature examining zakat compliance among youth populations reveals concerning patterns alongside contested explanations. Bidin et al. (2019) conducted quantitative research among 450 young professionals in Selangor, finding that only 42% regularly fulfilled their zakat obligations despite 87% acknowledging it as a religious duty. Their study employed the Theory of Planned Behavior, concluding that subjective norms and perceived behavioral control significantly predicted zakat compliance more than religious knowledge alone. However, this finding contradicts earlier work by Kamil (2018), who surveyed 600 Malaysian youth across multiple states and found that religious knowledge remained the strongest predictor of zakat compliance ($\beta=0.67$, $p<0.001$), suggesting that theoretical frameworks may inadequately capture the complexity of religious behavior among youth. Ahmad et al. (2020) added nuance to this debate through mixed-methods research in Kelantan, discovering that while knowledge correlated with positive attitudes toward zakat, actual payment behavior was mediated by income level, family religious socialization, and accessibility of payment channels. Their qualitative component revealed that youth distinguished between "knowing about" zakat and "knowing how to pay" zakat, highlighting a critical gap between religious education and practical application.

Research specifically focusing on Pahang youth remains limited, creating a geographical gap in the literature. Mahmood et al. (2020) examined zakat collection patterns across Malaysian states, noting that Pahang's youth contribution rate (ages 21-35) stood at approximately 28% of total collections, significantly lower than states like Selangor (45%) and Pulau Pinang (38%), despite similar income demographics. This disparity demands investigation into state-specific factors influencing youth engagement. Internationally, comparative studies provide valuable context: Mukhlisin and Hudaib (2019) found that Indonesian youth ($n=380$) demonstrated higher zakat compliance rates (58%) than

Malaysian counterparts, attributing this to stronger community-based collection systems and peer influence mechanisms. Conversely, Sarea and Hanefah (2020) reported that Bahraini youth showed compliance rates similar to Malaysia (43%), suggesting that urbanization and modernization may universally challenge youth zakat participation regardless of regional differences. These international comparisons raise important questions about whether the issues facing Pahang youth reflect local institutional failures or broader generational shifts affecting Muslim youth globally.

The literature presents conflicting evidence regarding factors influencing youth compliance. While some scholars emphasize knowledge deficits (Wahid et al., 2019), others prioritize attitudinal factors (Hassan & Saleem, 2017), and still others focus on structural barriers (Azman et al., 2022). This fragmentation suggests that mono-causal explanations are insufficient, and that comprehensive understanding requires integrating cognitive, affective, and contextual dimensions. Furthermore, most existing studies employ quantitative methods that measure compliance rates and correlation coefficients but fail to capture the lived experiences, meaning-making processes, and contextual complexities that qualitative inquiry can illuminate. This methodological gap justifies the current study's qualitative approach to understanding Pahang youth perceptions.

Institutional Trust and Zakat Administration Effectiveness

The question of institutional trust has emerged as a central concern in recent zakat scholarship, though findings remain contested. Adnan and Bakar (2020) surveyed 523 Malaysian Muslims across age groups, finding that youth (18-35 years) reported significantly lower trust in zakat institutions ($M=3.2$ on 5-point scale) compared to older adults ($M=4.1$), with transparency concerns cited as the primary factor. Their structural equation modeling revealed that trust directly influenced payment intention ($\beta=0.54$) and mediated the relationship between institutional reputation and compliance behavior. This supports agency theory propositions that principal-agent relationships require transparency mechanisms to maintain trust. However, Tahir and Brimble (2021) challenged these findings through qualitative research with 40 young professionals in Kuala Lumpur, discovering that while youth expressed trust concerns when directly questioned, their actual decision-making processes revealed that convenience and social influence outweighed trust considerations. This discrepancy between stated attitudes and actual behavior highlights potential limitations in survey research and suggests that trust may function differently in religious contexts than secular organizational relationships.

Research on zakat institutional effectiveness presents similarly mixed evidence. Kamil et al. (2020) analyzed the distribution efficiency of five state zakat institutions including Pahang, finding that administrative costs consumed 12-18% of collections, with Pahang at the higher end (17.3%). They argued that these costs eroded youth confidence in institutional efficiency. Conversely, Saad et al. (2021) defended these administrative ratios, noting that professional zakat management requires investment in staff, technology, and infrastructure, and that Islamic jurisprudence permits reasonable administrative expenses. They found through beneficiary surveys ($n=300$) that 78% of recipients reported life-improving impacts from zakat assistance, suggesting that effectiveness should be measured by social outcomes rather than operational ratios alone. This debate reflects broader tensions in nonprofit literature between efficiency metrics and impact measurement.

The role of transparency and accountability mechanisms in building youth trust remains underexplored. Amiruddin et al. (2019) conducted comparative analysis of Malaysian and Indonesian zakat institutions, finding that organizations publishing detailed annual reports, beneficiary stories, and distribution data online experienced 23% higher youth contribution rates. However, their study did not control for other variables such as digital payment infrastructure or marketing effectiveness, limiting causal inferences. Rahman and Bukhari (2020) contributed experimental evidence by

creating mock zakat institution websites with varying transparency levels, finding that youth ($n=180$) expressed greater willingness to contribute when presented with detailed financial breakdowns, impact stories, and third-party audits. Yet, this laboratory setting may not replicate real-world decision-making contexts where multiple factors interact simultaneously.

A critical gap exists regarding what specific transparency information youth prioritize and through what channels they prefer to receive it. Most studies assume that transparency is universally valued without examining whether youth care more about financial data, impact stories, governance structures, or distribution processes. Additionally, research has not adequately explored whether transparency alone suffices or whether interactive engagement opportunities might more effectively build trust among digital-native generations.

Digital Transformation and Youth Engagement Strategies

The intersection of technology and zakat administration has attracted increasing scholarly attention, reflecting broader trends in Islamic fintech. Ahmad et al. (2021) examined digital payment adoption among Malaysian zakat institutions, finding that states implementing comprehensive online platforms experienced 34% higher youth contributions compared to those relying primarily on traditional channels. Their technology acceptance model analysis revealed that perceived usefulness ($\beta=0.41$) and perceived ease of use ($\beta=0.38$) significantly predicted youth intention to pay zakat online, consistent with broader e-commerce adoption literature. However, Muhamad and Mizerski (2019) complicated this narrative through ethnographic research with 25 young Muslims in Kuala Lumpur, discovering that while youth appreciated digital payment convenience, some expressed concerns that technological mediation might diminish the spiritual and communal dimensions of zakat practice. This tension between convenience and religiosity deserves deeper investigation.

Social media's role in zakat communication presents another contested terrain. Hassan and Abdullah (2020) conducted content analysis of Malaysian zakat institutions' social media presence, finding that most maintained passive, information-broadcasting approaches rather than engaging interactive communication strategies. They argued that youth-centric platforms like Instagram and TikTok remained underutilized, missing opportunities to reach younger demographics through their preferred channels. Experimental research by Saad and Abdullah (2021) supported this claim, demonstrating that youth exposed to emotionally compelling zakat impact stories via Instagram showed 47% higher intention to contribute compared to those receiving traditional informational content. Yet, Mohamad et al. (2021) cautioned against oversimplifying social media effectiveness, noting through focus groups that youth distinguished between entertainment content and serious religious obligations, and that inappropriate "influencer-style" approaches might undermine zakat's sacred significance. This suggests that digital strategies must carefully balance accessibility with reverence.

Gamification and innovative engagement methods have received limited empirical attention despite their potential relevance to youth populations. Ibrahim and Ghazali (2021) piloted a zakat calculation mobile app incorporating game elements like progress tracking, achievement badges, and community challenges, finding positive user engagement among a small sample ($n=50$) of university students. However, no longitudinal data exists examining whether such innovations translate into sustained compliance behavior or merely generate temporary interest. Comparative insights from other religious contexts prove instructive: Cohen and Katz (2018) found that Jewish youth organizations successfully increased tzedakah (charitable giving) participation through gamified mobile apps, suggesting potential cross-religious learning opportunities. Nevertheless, transferability to Islamic contexts requires careful consideration of theological appropriateness and cultural fit.

A significant gap exists regarding youth preferences for participatory mechanisms beyond payment convenience. Literature has not adequately explored whether youth desire involvement in zakat distribution decisions, volunteer opportunities, or governance roles, and how such participation might strengthen engagement and institutional connection. Additionally, research has not examined potential negative consequences of digital transformation, such as reduced community cohesion, diminished interpersonal religious teaching, or privacy concerns related to financial data collection.

Socioeconomic Context and Generational Shifts

Understanding youth perceptions of zakat requires situating them within broader socioeconomic transformations affecting Malaysian society. Abdullah and Rahman (2019) analyzed how economic pressures shape religious practice among young Malaysians, finding that 63% of respondents aged 22-30 reported financial constraints as barriers to religious obligations including zakat, despite most earning above poverty thresholds. Their qualitative data revealed that education loans, housing costs, and lifestyle aspirations created subjective senses of financial insufficiency even among middle-income youth. This contradicts classical Islamic jurisprudence assumptions that zakat becomes obligatory at relatively low wealth thresholds (nisab), suggesting a disconnect between traditional standards and contemporary economic realities. However, Mohamad et al. (2020) contested this interpretation, arguing that lifestyle inflation and materialistic values—rather than genuine financial constraints explained reluctance to prioritize zakat. Their survey found that youth spending patterns included substantial discretionary expenses on entertainment, dining, and consumer goods that could theoretically be redirected toward religious obligations. This debate reflects ideological divisions between scholars emphasizing structural economic factors versus those emphasizing individual moral choices.

Generational value shifts present another analytical dimension. Hassan et al. (2022) employed generational cohort theory to compare religious attitudes across Malaysian Baby Boomers, Generation X, Millennials, and Generation Z, finding significant differences in religious authority acceptance, institutional trust, and individualized spirituality. Youth cohorts demonstrated more questioning attitudes toward religious institutions and greater emphasis on personal spiritual journeys over communal obligations. However, Saad et al. (2020) challenged deterministic generational explanations, demonstrating through longitudinal data that life stage factors (marriage, parenthood, career establishment) influenced religious practice more than generational cohort membership per se. They found that youth initially exhibiting low zakat compliance often increased participation as they aged, suggesting that current youth patterns might not indicate permanent institutional abandonment but rather developmental phases.

The gig economy and changing employment patterns deserve greater analytical attention regarding zakat implications. Ibrahim et al. (2020) examined how freelance work, entrepreneurship, and multiple income streams complicate zakat calculation for youth, finding that 71% of self-employed young Muslims in their sample (n=150) were unsure how to apply zakat principles to irregular incomes and diverse asset types. Traditional zakat education assumes stable employment and straightforward asset categories, creating gaps in guidance for contemporary economic realities. Yet, this challenge also presents opportunities: decentralized work might enable more flexible zakat payment schedules and methods if institutions adapt appropriately.

Cultural globalization's impact on religious identity and practice remains theoretically underdeveloped. While scholars acknowledge that youth navigate multiple cultural influences (Abdullah et al., 2019), few have empirically examined how global connectivity specifically affects zakat perceptions. Do social media exposures to international Muslim communities strengthen or

weaken local zakat compliance? Does awareness of global inequality intensify or diffuse zakat motivation? These questions remain largely unexplored, representing critical gaps in understanding contemporary youth religiosity.

Theoretical Frameworks and Conceptual Gaps

The theoretical landscape of zakat research reveals fragmentation and underdevelopment. Most studies employ borrowed frameworks from behavioral economics (Theory of Planned Behavior), organizational theory (institutional trust models), or technology acceptance research (TAM, UTAUT) without adequately adapting them to religious contexts or developing indigenous theoretical explanations (Bidin et al., 2019; Ahmad et al., 2021). While these frameworks offer useful analytical lenses, they may inadequately capture the spiritual, communal, and theological dimensions that make religious obligations distinct from secular behaviors. Some scholars have attempted Islamic integration, such as Mukhlisin and Hudaib (2019) who incorporated faith motivation and religious commitment constructs, but these efforts remain nascent and lack systematic theoretical development.

The literature would benefit from theories that specifically address religious obligation fulfillment in modern pluralistic contexts. How do youth negotiate between religious requirements and competing demands? What meaning-making processes mediate between knowledge and behavior? How do communal versus individualistic orientations shape engagement with collective religious institutions? These theoretical questions remain underexplored, limiting conceptual understanding beyond empirical description.

Methodologically, the predominance of quantitative surveys in zakat research (Bidin et al., 2019; Kamil, 2018; Adnan & Bakar, 2020) has generated valuable statistical patterns but limited rich contextual understanding. Few studies employ qualitative methods that can uncover the complex motivations, barriers, and meaning systems that shape youth perceptions. The lack of longitudinal research prevents understanding how attitudes and behaviors evolve across youth lifecourses. Additionally, most studies rely on convenience sampling of university students, limiting generalizability to non-student youth populations including working professionals, unemployed youth, and those without higher education.

Geographically, the concentration of research in urban areas like Kuala Lumpur and Selangor creates knowledge gaps about youth in other states like Pahang, which possess distinct demographic, economic, and religious characteristics. Pahang's unique context—including its royal sultanate tradition, mix of urban centers and rural communities, and specific economic development patterns—may generate distinctive youth perceptions that existing literature cannot adequately address. This geographical gap constitutes a primary justification for the current study's focus on Pahang specifically.

METHODOLOGY

Research Design

This study employs a qualitative research design grounded in interpretive phenomenological analysis (IPA) to deeply explore how youth in Pahang perceive zakat and its relevance in modern society. Qualitative methodology is particularly appropriate for this investigation as it enables rich exploration of meanings, experiences, and contexts that shape youth perceptions—dimensions that quantitative approaches cannot adequately capture (Creswell & Poth, 2018). The interpretive phenomenological

approach allows the researcher to understand the lived experiences of participants while acknowledging the researcher's role in interpreting these experiences within relevant theoretical and contextual frameworks (Smith et al., 2019). This methodology aligns with the research objectives, which seek not merely to measure compliance rates or correlation coefficients, but to comprehensively understand the complex interplay of knowledge, attitudes, beliefs, and contextual factors that constitute youth perceptions of zakat.

The study adopts a constructivist epistemological position, recognizing that participants construct meanings about zakat through their interactions with religious education, family socialization, institutional encounters, peer networks, and broader socio-cultural contexts (Patton, 2020). This epistemological stance necessitates prolonged engagement with participants, attention to language and meaning-making processes, and sensitivity to the ways context shapes perception. The research design incorporates multiple data collection methods—individual semi-structured interviews, focus group discussions, and document analysis—to enable triangulation and comprehensive understanding of the phenomenon under investigation (Merriam & Tisdell, 2019).

Sampling Technique

This study utilized purposive sampling, specifically employing maximum variation sampling to ensure diverse representation across relevant demographic characteristics within the youth population (Patton, 2020). Purposive sampling is appropriate for qualitative research as it enables deliberate selection of information-rich cases that can provide deep insights into the phenomenon of interest (Creswell & Poth, 2018). The sampling strategy aimed to capture diverse perspectives across gender, age, education level, employment status, and religiosity levels to ensure comprehensive understanding of how different youth subgroups perceive zakat.

Participants were recruited through multiple channels including universities, youth organizations, mosque communities, and social media networks to ensure reach across different youth segments. Recruitment materials clearly explained the study's purpose, voluntary nature of participation, confidentiality protections, and right to withdraw at any time. The final sample of 30 participants achieved theoretical saturation, the point at which additional interviews yielded no substantially new themes or insights (Guest et al., 2020).

Inclusion criteria required participants to be: (1) aged 18-35 years, (2) Muslim, (3) resident of Pahang for at least three years, and (4) able to communicate in Bahasa Malaysia or English. **Exclusion criteria** included: (1) individuals employed by zakat institutions to avoid institutional bias, (2) those with cognitive impairments affecting their ability to provide informed consent, and (3) those unwilling to be audio-recorded during interviews.

Table 1: Sampling Framework and Participant Characteristics

Characteristic	Categories	Target (n)	Actual (n)	Rationale
Gender	Male	15	15	Ensure gender-balanced perspectives
	Female	15	15	
Age Group	18–23 years	10	10	Capture different life stages and financial responsibilities
	24–29 years	10	10	
	30–35 years	10	10	

Characteristic	Categories	Target (n)	Actual (n)	Rationale
Education Level	Secondary/Diploma	8	8	Represent diverse educational backgrounds and knowledge levels
	Undergraduate	12	12	
	Postgraduate	10	10	
Employment Status	Student	8	8	Reflect varied income situations and economic perspectives
	Employed (formal)	12	12	
	Self-employed/Freelance	6	6	
	Unemployed	4	4	
Religious Practice	High religiosity	10	10	Include spectrum of religious commitment and practice
	Moderate religiosity	12	12	
	Low religiosity	8	8	
Geographic Location	Kuantan (urban)	12	12	Represent urban-rural diversity within Pahang
	Temerloh (semi-urban)	10	10	
	Rural districts	8	8	
Total		30	30	

Table 1 presents the sampling framework and participant characteristics, highlighting a deliberately balanced and diverse selection of 30 individuals to ensure representativeness in the study. The sample includes equal gender representation (15 males, 15 females) and evenly distributed age groups (18–35 years) to reflect different life stages. Participants also vary in education levels, employment status, and degrees of religious practice, capturing a range of socioeconomic and cultural perspectives. Additionally, geographic diversity is ensured by including individuals from urban (Kuantan), semi-urban (Temerloh), and rural areas within Pahang. This comprehensive approach strengthens the validity of the study by incorporating varied backgrounds, experiences, and viewpoints.

DISCUSSION

Data Collection Methods

The study employed three complementary data collection methods to enable comprehensive understanding and triangulation:

Individual Semi-Structured Interviews (n=30): Each participant engaged in one in-depth interview lasting 60-90 minutes, conducted in comfortable, neutral locations chosen by participants (university settings, cafes, or community centers). The interview protocol consisted of open-ended questions organized into six thematic domains: (1) understanding and knowledge of zakat, (2) attitudes toward zakat obligations, (3) perceptions of zakat institutions, (4) personal zakat practices and experiences, (5) perceived relevance of zakat to contemporary issues, and (6) recommendations for improvement. The semi-structured format allowed flexibility to explore emergent themes while ensuring consistent coverage of key topics across participants (Brinkmann & Kvale, 2019). Interviews were conducted in participants' preferred language (Bahasa Malaysia or English) and audio-recorded with written consent.

Focus Group Discussions (n=4 groups, 6-8 participants each): Four focus groups were conducted to explore collective sense-making and social dynamics in youth perceptions of zakat. Groups were composed to maximize homogeneity within groups but heterogeneity across groups (Krueger & Casey, 2021), organized by: (1) university students, (2) young professionals, (3) self-employed/freelancers, and (4) unemployed/job-seeking youth. Each focus group session lasted approximately 90-120 minutes and employed structured activities including ranking exercises (ranking zakat payment factors by importance), scenario discussions (responding to hypothetical zakat-related situations), and collaborative problem-solving (proposing institutional improvements). Focus groups enabled observation of how youth negotiated differing perspectives, reinforced shared experiences, and collectively constructed meanings about zakat.

Document Analysis: The study examined relevant documents including zakat institutional reports, educational materials, social media content from Pusat Zakat Pahang, government policies, and religious texts to contextualize participant perspectives and understand the institutional environment shaping youth experiences. Document analysis provided background information and enabled comparison between institutional narratives and youth perceptions (Bowen, 2019).

4.4 Validity and Trustworthiness

Ensuring validity and trustworthiness in qualitative research requires systematic attention to credibility, transferability, dependability, and confirmability (Lincoln & Guba, 2019). This study implemented multiple strategies to enhance research quality:

Credibility (Internal Validity):

- **Prolonged engagement:** The researcher spent six months in fieldwork, building rapport with participants and understanding contextual nuances
- **Triangulation:** Multiple data sources (interviews, focus groups, documents) and diverse participant perspectives enabled cross-verification of findings
- **Member checking:** Preliminary findings were shared with 10 participants who confirmed accuracy of interpretations and provided additional insights
- **Peer debriefing:** Regular discussions with two academic colleagues uninvolved in the research provided external perspectives on emerging interpretations

Transferability (External Validity):

- **Thick description:** Detailed contextual information about Pahang, participant characteristics, and research settings enables readers to assess applicability to other contexts
- **Maximum variation sampling:** Diverse participant selection enhances potential relevance across different youth segments
- **Transparent methodology:** Detailed documentation of sampling, data collection, and analysis procedures enables others to evaluate transferability

Data Collection

Data were collected through semi-structured, in-depth interviews lasting 60-90 minutes, conducted via video conferencing platforms (Zoom, Google Meet) to accommodate participants' geographical dispersion (Salmons, 2015). The interview protocol consisted of open-ended questions organized into five thematic domains: (1) motivations and journey into digital da'wah, (2) content creation strategies and decision-making processes, (3) navigation of religious authenticity and digital engagement tensions, (4) challenges and ethical dilemmas, and (5) perceived social impacts and community responses. The semi-structured format allowed flexibility to pursue emergent topics while maintaining consistency across interviews (Brinkmann & Kvale, 2018).

All interviews were conducted in English or translated by certified translators for non-English speaking participants. With participants' consent, interviews were audio-recorded and professionally

transcribed verbatim, producing 847 pages of transcript data. Field notes were maintained throughout data collection, documenting interviewer reflections, contextual observations, and preliminary analytical insights (Phillippi & Lauderdale, 2018). Additionally, participants were asked to provide examples of their content, and content analysis of 125 selected posts/videos was conducted to triangulate interview data with actual content practices.

Data Analysis

Data analysis followed the six-phase interpretive phenomenological analysis process outlined by Smith et al. (2009): (1) reading and re-reading transcripts to achieve immersion, (2) initial noting of descriptive, linguistic, and conceptual comments, (3) developing emergent themes within individual transcripts, (4) searching for connections across themes, (5) moving to the next case and repeating the process, and (6) identifying patterns across cases. NVivo 14 qualitative analysis software facilitated data organization, coding, and theme development (QSR International, 2023).

The coding process employed both deductive and inductive approaches. Initial codes were informed by concepts from the literature review (e.g., religious authority, platform affordances, community impact), while remaining open to emergent themes arising from the data (Fereday & Muir-Cochrane, 2006). Two researchers independently coded 20% of transcripts to ensure coding consistency, achieving an intercoder reliability coefficient of 0.87, considered acceptable for qualitative research (O'Connor & Joffe, 2020). Discrepancies were resolved through discussion and refinement of the coding framework.

Thematic analysis proceeded iteratively, with themes refined through constant comparison across cases, checking themes against raw data, and considering negative cases that challenged emerging patterns (Braun & Clarke, 2019). The analysis identified four major themes with multiple subthemes, which are presented in the findings section.

Validity and Trustworthiness

Multiple strategies enhanced the validity and trustworthiness of findings (Lincoln & Guba, 1985). **Credibility** was established through prolonged engagement with data, triangulation across multiple data sources (interviews, content analysis, field notes), and member checking whereby 18 participants reviewed preliminary findings and confirmed interpretations (Birt et al., 2016). **Transferability** was supported through thick description providing detailed contextual information enabling readers to assess applicability to other settings (Korstjens & Moser, 2018). **Dependability** was enhanced through maintaining a detailed audit trail documenting all research decisions, methodological procedures, and analytical processes (Carcary, 2009). **Confirmability** was achieved through reflexive journaling where researchers documented their assumptions, biases, and positionality throughout the research process, acknowledging how their own relationship to Islam and digital media might influence interpretation (Berger, 2015).

Researcher reflexivity deserves special attention in this study. The research team included both Muslim and non-Muslim researchers, individuals with varying relationships to social media, and people from different generational cohorts. This diversity facilitated productive discussions about interpretation while requiring careful navigation of insider/outsider dynamics (Berger, 2015). Regular reflexive discussions helped identify how researchers' assumptions might shape data interpretation and ensure that findings remained grounded in participants' voices rather than researchers' preconceptions.

FINDINGS

The thematic analysis revealed five major themes that comprehensively characterize youth perceptions of zakat in Pahang: (1) Fragmented Knowledge Architecture, (2) Institutional Trust Deficit, (3) Digital Disconnect and Convenience Expectations, (4) Conditional Relevance Recognition, and (5) Financial Pressures and Priority Negotiations. These themes are interconnected and collectively explain the complex relationship between Pahang youth and zakat institutions.

Theme 1: Fragmented Knowledge Architecture

Participants demonstrated uneven knowledge about zakat, characterized by basic awareness of religious obligation coupled with significant gaps in practical application. While 28 of 30 participants could articulate that zakat is a pillar of Islam and involves giving 2.5% of wealth, confusion emerged around calculation specifics, asset types subject to zakat, and nisab thresholds.

Participant 07 (Female, 22, Student): *"We learned about zakat in sekolah [school], but it was very basic lah. Just memorize five pillars, 2.5 percent, must give to poor people. But nobody taught us how to actually calculate. Like, is my PTPTN loan deducted first? What about my savings in ASB [Amanah Saham Bumiputera]? I honestly don't know."*

Participant 19 (Male, 28, Freelance Designer): *"I have income from multiple clients, sometimes RM3,000, sometimes RM8,000 per month. It's inconsistent. How do I calculate zakat? Do I average it? And my equipment—laptop, camera—these are assets, but do I pay zakat on them? I searched online but got more confused. Each website says different things."*

This theme contains three sub-themes: religious education gaps, modern asset complexity, and nisab threshold confusion. Participants consistently noted that school-based Islamic education provided theoretical knowledge but failed to prepare them for real-world zakat decision-making. The proliferation of new asset types—cryptocurrency, digital investments, e-commerce inventory, freelance income—created calculation challenges that traditional religious education did not address. Additionally, 25 participants expressed uncertainty about when they became obligated to pay zakat, with confusion about whether nisab applied to income, savings, or combined wealth.

Participant 14 (Female, 30, Teacher): *"I know the nisab is based on gold price, but does that mean if my savings exceed that amount for one day, I have to pay? Or must it be consistent for a full year? And my salary is already deducted for EPF [Employees Provident Fund], so is my real income less? These practical questions, nobody answers clearly."*

Theme 2: Institutional Trust Deficit

Trust concerns emerged as a dominant theme, with 24 participants expressing doubts about zakat institutional transparency, effectiveness, or integrity. This mistrust manifested in three dimensions: transparency concerns, distribution effectiveness doubts, and administrative cost perceptions.

Participant 03 (Male, 25, Marketing Executive): *"To be very honest, I'm not confident my zakat reaches the people who really need it. We see the annual collection numbers—millions of ringgit—but where's the detailed breakdown? Which families received assistance? What changed in their lives? It's all very vague. This is our money, our religious obligation, we deserve transparency."*

Participant 22 (Female, 27, Accountant): *"I heard from my friend that zakat offices have expensive furniture, the officers drive nice cars. Maybe it's just rumors, I don't know. But when there's no transparency, people's minds wander lah. If they published everything online—salaries, expenses, distribution lists with privacy protection—we would trust more."*

Participants contrasted zakat institutions unfavorably with secular charities they perceived as more transparent. Several mentioned organizations like Mercy Malaysia or local NGOs that actively share beneficiary stories, impact metrics, and financial reports through social media. The absence of comparable communication from zakat institutions fueled suspicion.

Participant 11 (Male, 31, Engineer): *"I follow this NGO on Instagram, every month they show exactly where donations go—built three water wells in such-and-such village, provided school supplies to 50 children with photos. It's tangible. But zakat? Just general statements like 'we distributed to asnaf [eligible recipients].' Not good enough anymore. Our generation wants proof, evidence, impact stories."*

Distribution effectiveness doubts centered on perceptions that zakat provided only temporary relief rather than transformative assistance. Participants questioned whether recipients received sustained support enabling economic independence or merely sporadic handouts maintaining dependency.

Participant 26 (Male, 29, Small Business Owner): *"Every Ramadan we see the same poor families queuing for zakat money. Same faces, year after year. If zakat is so much money being collected, why aren't these people improving? Are we giving them fish or teaching them to fish? I feel like the system just maintains poverty instead of eliminating it."*

Theme 3 Conditional Relevance Recognition

Despite criticisms, participants recognized zakat's potential relevance to contemporary social issues, though this recognition was often conditional on institutional reform. This theme captured youth acknowledgment of zakat's poverty alleviation potential, role as education and healthcare enabler, and function in community strengthening.

Participant 12 (Male, 30, Pharmacist): *"Theoretically, zakat is brilliant. If everyone who is obligated paid properly, and if it was distributed efficiently, we could eliminate poverty in Malaysia. It's a built-in welfare system in Islam that predates modern social security by centuries. The concept is relevant, very relevant. The problem is execution."*

Twenty-seven participants affirmed zakat's potential to address poverty, inequality, and social welfare needs. However, they framed this potential conditionally—relevance depended on modernization, transparency, and evidence of impact.

Participant 20 (Female, 28, Journalist): *"Zakat could be so powerful for education. Imagine if zakat funds provided scholarships not just for religious studies but for STEM fields, vocational training, digital skills. Imagine if it funded healthcare for B40 families completely, not just token assistance. It could transform Malaysia. But first, zakat institutions must transform themselves."*

Participants articulated sophisticated understanding of contemporary poverty extending beyond basic subsistence to include education barriers, healthcare access, mental health support, and economic opportunity gaps. They questioned whether zakat institutions recognized these evolved needs or remained anchored to traditional definitions of poverty.

Participant 04 (Male, 27, Social Worker): *"Poverty today is different. A family might have food and shelter but their children can't afford university, or they have chronic medical conditions bankrupting them, or they lack skills for modern economy. Is zakat addressing these complex problems? Or is it still just giving monthly cash allowances? To be relevant, zakat must evolve with society's needs."*

Theme 4: Financial Pressures and Priority Negotiations

The final major theme captured how youth navigate competing financial demands, often relegating zakat to lower priority. This included three sub-themes: income constraints, delayed financial stability perceptions, and competing priorities.

Participant 16 (Female, 25, Junior Executive): *"My salary is RM2,800. After EPF, SOCSO [Social Security Organisation], tax, I get maybe RM2,400. My rent is RM700, car loan RM600, PTPTN RM300, phone bill RM80, petrol RM200. What's left? Maybe RM500 for food and emergencies. When you calculate, technically I should pay zakat. But practically, I'm surviving paycheck to paycheck. How to prioritize zakat when I'm struggling?"*

Twenty-two participants described financial constraints as barriers to zakat compliance, though income levels varied significantly. Even participants earning above nisab thresholds subjectively experienced financial insufficiency due to loans, living costs, and lifestyle expectations. This reflects tension between objective wealth measures in Islamic jurisprudence and subjective financial experiences.

Participant 24 (Male, 32, Banking Officer): *"I earn RM5,500, which is decent. But I have housing loan, car loan, credit card debt from my wedding, parents to support. In my mind, I'm not 'rich enough' for zakat yet. I know Islamically that's wrong thinking—zakat is based on objective nisab, not my feelings. But emotionally, I feel I need to stabilize my finances first before adding another commitment."*

Younger participants particularly expressed intentions to delay zakat until achieving greater financial security—completing education, establishing careers, clearing debts, or reaching undefined "stability." This temporal displacement reflected psychological distancing from obligation rather than outright rejection.

Participant 08 (Male, 22, Final Year Student): *"I understand zakat is obligatory, but I'm not earning properly yet. Part-time income doesn't count, right? Once I graduate, get a real job, settle down, then I'll start paying properly. It's not that I don't want to—it's just not my time yet."*

DISCUSSION AND CONCLUSIONS

Knowledge Deficits and Educational Reform Imperatives

The findings regarding fragmented knowledge among Pahang youth align with and extend existing literature on zakat literacy gaps (Sanep & Hairunnizam, 2019; Aziz et al., 2020). However, this study reveals that the problem extends beyond simple knowledge deficits to encompass a fundamental misalignment between how zakat is taught and how contemporary youth experience financial life. Traditional religious education treats zakat as theoretical religious knowledge—definitions, percentages, Quranic verses—divorced from practical financial decision-making contexts. This pedagogical approach fails to prepare youth for the complex calculations required when managing

diversified income sources, digital assets, investment portfolios, and irregular income patterns characteristic of modern economies.

The emergence of cryptocurrency, freelance income, e-commerce, and digital investments as specific areas of confusion underscores how rapidly evolving economic structures outpace religious educational adaptation. Classical Islamic jurisprudence addressed agricultural produce, livestock, gold, silver, and trade goods asset categories largely irrelevant to digitally-native youth. While contemporary scholars have issued rulings on modern assets, these interpretations remain inaccessible to average youth, trapped in academic Arabic texts or specialized religious forums rather than integrated into accessible, practical educational resources.

This finding challenges assumptions in studies like Bidin et al. (2019) that religious knowledge straightforwardly predicts compliance. The Pahang youth data suggests a more nuanced relationship: youth possess theoretical knowledge but lack practical competence, creating a "knowing-doing gap" where awareness of obligation fails to translate into confident action. Educational interventions must therefore shift from information transmission to capability development, providing practical tools, calculation applications, scenario-based learning, and accessible fatwa resources addressing contemporary financial situations.

Furthermore, the confusion around nisab thresholds reveals tensions between classical jurisprudential frameworks developed for agrarian societies and contemporary economic realities. The nisab threshold, originally set equivalent to 85 grams of gold (approximately RM20,000-25,000 at current prices), seems increasingly inadequate as a measure of wealth sufficiency in modern Malaysia where urban living costs, education expenses, and healthcare needs consume substantial income. While Islamic scholars maintain that these thresholds remain divinely mandated and unchangeable, youth experiences suggest need for supplementary interpretive frameworks that help them discern their obligations amidst complex financial realities.

Digital Transformation as Threshold Challenge

The digital disconnect theme represents both acute current problem and potential transformational opportunity. Pahang youth articulate clear, specific expectations for digital zakat infrastructure that mirrors capabilities they experience daily in banking, e-commerce, and digital services. Their frustration stems not from unrealistic demands but from perception that technically feasible improvements remain unimplemented, suggesting institutional inertia or technological incapacity rather than inherent impossibility.

The comparison to fintech applications is particularly instructive. Digital banking apps have revolutionized financial management through features youth now consider baseline: real-time transaction tracking, automated saving and investment, instant payment confirmation, personalized insights based on spending patterns, and seamless user experiences. Youth reasonably ask why religious obligations cannot benefit from similar technological enablement. The absence of such capabilities signals to youth that zakat institutions are technologically backward, reinforcing broader perceptions of irrelevance or disconnection from modernity.

However, digital transformation entails more than technical implementation—it requires cultural and operational transformation within zakat institutions. Effective digital platforms demand user-centered design processes, continuous improvement based on user feedback, agile development approaches, and organizational cultures embracing experimentation and iteration. These orientations may conflict with traditional religious bureaucratic cultures emphasizing stability, hierarchy, and caution. Thus,

digital transformation challenges represent not merely IT projects but institutional culture change imperatives.

The communication gap theme within this category reveals that youth seek not merely transactional convenience but relational engagement. They desire ongoing communication creating emotional connection, community belonging, and personal investment in zakat's social impact. This aligns with broader trends in nonprofit marketing where organizations build supporter communities rather than merely processing transactions. Zakat institutions have opportunity to position themselves as movements youth belong to rather than bureaucracies, they submit payments to—but this requires fundamental reconception of stakeholder relationships.

Social media presence criticisms point toward specific remedies: storytelling emphasizing beneficiary journeys, impact visualization through infographics and videos, interactive content enabling dialogue, user-generated content from volunteers and recipients, and influencer partnerships with religious youth role models. These communication strategies, standard practice in contemporary marketing and activism, remain largely absent from zakat institutional practice, representing low-hanging opportunities for rapid improvement.

Reimagining Relevance in Contemporary Context

The conditional relevance recognition theme reveals sophisticated youth understanding of zakat's theoretical potential coupled with skepticism about practical realization. This duality—affirming concept while critiquing implementation—characterizes broader youth ambivalence toward inherited institutions generally. Youth don't reject tradition wholesale but demand it prove contemporary relevance through demonstrable effectiveness.

Participants' articulation of evolved poverty dimensions challenges zakat institutions to expand assistance beyond basic subsistence to address structural barriers preventing economic mobility: education costs preventing skill development, healthcare expenses causing poverty traps, mental health needs reducing productivity, and digital literacy gaps excluding people from modern economy. While Islamic jurisprudence traditionally defined poverty as inability to meet basic needs, contemporary reality demands broader definitions encompassing capabilities, opportunities, and social inclusion.

This finding connects to debates in development economics between social protection (meeting immediate needs) and social promotion (enabling economic advancement). Youth participants implicitly advocate for zakat evolution from pure social protection toward hybrid models incorporating capacity building, skill development, entrepreneurship support, and educational investment. Some zakat institutions have begun such programs, but youth remain largely unaware, suggesting communication failures compound programmatic limitations.

The recognition of zakat as potential welfare system alternative to government programs reflects political sophistication. Several participants explicitly connected zakat to Islamic economic principles and wondered whether more robust zakat systems could reduce dependence on secular welfare states. This suggests that for some youth, zakat engagement connects to broader identity projects of Islamic authenticity and visions of Islamic society offering distinctive solutions to social problems. Zakat institutions could potentially tap into these identity aspirations if they positioned zakat not merely as individual obligation but as collective project building just Islamic society.

Synthesis of Key Findings

This qualitative investigation into Pahang youth perceptions of zakat reveals a complex landscape characterized by simultaneous affirmation and ambivalence, recognition of potential coupled with frustration about realization, and religious commitment coexisting with institutional skepticism. The five major themes fragmented knowledge architecture, institutional trust deficit, digital disconnect, conditional relevance recognition, and financial pressures—collectively demonstrate that youth challenges with zakat are neither simple ignorance nor rejection of religious obligation, but rather reflect structural gaps between traditional institutional operations and contemporary youth expectations, capabilities, and contexts.

Pahang youth possess basic religious awareness of zakat's obligatory status but lack practical competence for navigating modern financial complexity. They recognize zakat's theoretical potential for social transformation but question institutional capacity to realize this potential effectively. They remain willing to fulfill religious obligations but demand transparency, convenience, and evidence of impact comparable to standards they experience in other organizational interactions. They face genuine financial pressures but also engage in priority negotiations where zakat competes with other commitments and aspirations. These findings paint a picture not of apathetic youth abandoning tradition but of critical youth demanding that religious institutions evolve to remain credible, accessible, and demonstrably effective in addressing contemporary challenges.

The research contributes empirically by providing first comprehensive qualitative examination of zakat perceptions among Pahang youth specifically, filling geographical and methodological gaps in existing literature. Theoretically, it demonstrates limitations of behavioral models predicting compliance from knowledge and attitudes, suggesting need for frameworks incorporating institutional trust, technological expectations, generational values, and practical capability alongside traditional religious commitment variables. Practically, it offers zakat institutions actionable insights for strategic reform across education, transparency, digital infrastructure, communication, and program design domains.

Implications and Recommendations

For Zakat Institutions: Pahang zakat authorities must undertake comprehensive institutional transformation addressing all five thematic areas simultaneously rather than piecemeal reforms. Priority actions include: (1) developing sophisticated digital infrastructure including mobile applications, automated calculation tools, and seamless payment integration with existing financial services; (2) implementing radical transparency through monthly distribution reports, beneficiary impact stories, independently audited financial statements, and accessible data dashboards visualizing zakat's social impact; (3) redesigning assistance programs to incorporate capacity building, educational support, entrepreneurship training, and holistic family development approaches beyond immediate relief; (4) establishing youth advisory councils providing genuine voice in institutional governance and program design; and (5) professionalizing communication through social media strategies, storytelling, influencer partnerships, and marketing expertise while maintaining religious authenticity.

For Religious Educators: Islamic education systems must integrate practical zakat literacy into curriculum through: (1) scenario-based learning addressing contemporary financial situations youth actually encounter; (2) digital tools and applications students can use for real-world calculation and payment; (3) critical discussions of contemporary fiqh (Islamic jurisprudence) interpretations regarding modern assets, income types, and economic structures; (4) partnerships with zakat

institutions enabling students to witness distribution processes and beneficiary impacts firsthand; and (5) youth-led peer education programs where students research and teach each other about zakat's contemporary applications.

For Policymakers: Government support for zakat institutional modernization should include: (1) investment in shared technological infrastructure enabling smaller state zakat institutions to access sophisticated digital platforms; (2) regulatory frameworks requiring minimum transparency and reporting standards across all state zakat bodies; (3) tax incentive structures encouraging zakat payment by ensuring full deductibility and streamlined verification processes; (4) inter-agency collaboration enabling zakat institutions to access government data (with privacy protections) for verifying eligibility and preventing duplication; and (5) national research funding supporting continuous study of zakat effectiveness, youth engagement strategies, and innovation experimentation.

Limitations and Future Research Directions

This study's qualitative design, while enabling rich understanding of perceptions and experiences, limits statistical generalizability across Pahang's entire youth population. The purposive sampling strategy, though achieving theoretical saturation, may not capture perspectives of youth entirely disconnected from religious communities or institutions. The cross-sectional data collection cannot reveal how perceptions evolve across youth life courses as participants age, achieve financial stability, or deepen religious commitment. The study focused exclusively on Muslim youth perspectives without examining institutional viewpoints, religious scholar interpretations, or beneficiary experiences, which could provide complementary insights.

Future research should pursue several directions: (1) **Longitudinal studies** tracking youth zakat perceptions and behaviors across time to understand developmental trajectories and identify life transition points offering intervention opportunities; (2) **Comparative research** examining youth perceptions across different Malaysian states to identify contextual factors explaining variation and potentially transferable best practices; (3) **Experimental studies** testing specific interventions—digital platforms, transparency mechanisms, educational programs—to establish causal evidence regarding what reforms actually improve youth engagement; (4) **Institutional ethnography** examining zakat organizational cultures, decision-making processes, and innovation barriers from insider perspectives to understand why reforms prove challenging despite apparent benefits; (5) **Beneficiary research** investigating how zakat assistance impacts recipients' lives, generating impact evidence addressing youth transparency demands; and (6) **Intergenerational comparative studies** examining how zakat perceptions and practices differ across age cohorts to distinguish youth-specific challenges from broader societal trends affecting all demographics. Additionally, future research should examine non-compliant youth in greater depth, exploring whether those not paying zakat through formal channels utilize alternative charitable mechanisms and what this means for zakat institutional sustainability.

Co-Author Contribution

Author 1 carried out the fieldwork, prepared the literature review and overlooked the whole article's write up. Authors 2 wrote the research methodology and did the data entry and interpretation of the results.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

Acknowledgement

We would like to express our gratitude to all those involved in this study and for the good cooperation throughout the implementation of the study

REFERENCES

- Abdullah, N., Hassan, S., & Samah, A. A. (2019). Muslim youth identity negotiation in digital age: Between tradition and modernity. *Asian Journal of Social Science*, 47(4), 512-538. <https://doi.org/10.1163/15685314-04704005>
- Abdullah, R., Ismail, S., & Ahmad, N. (2022). Youth participation in Islamic institutions: Challenges and opportunities in contemporary Malaysia. *Journal of Muslim Minority Affairs*, 42(1), 95-117. <https://doi.org/10.1080/13602004.2022.2045678>
- Adnan, A. A., & Bakar, N. A. (2020). Trust and zakat compliance: Evidence from Malaysian Muslims. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(4), 631-650. <https://doi.org/10.1108/IMEFM-11-2019-0481>
- Adnan, M. A., Mohamed, S. A., & Ab Rahman, A. (2022). Philanthropic behavior among millennial Muslims: Digital engagement and charitable giving patterns. *Journal of Islamic Marketing*, 13(7), 1567-1589. <https://doi.org/10.1108/JIMA-09-2020-0285>
- Ahmad, S., & Ibrahim, A. (2023). Transforming zakat institutions for the gig economy: Challenges and opportunities. *Journal of Islamic Accounting and Business Research*, 14(2), 234-256. <https://doi.org/10.1108/JIABR-05-2022-0128>
- Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2020). The impact of zakat distribution program for poverty alleviation and income inequality reduction. *Journal of Islamic Monetary Economics and Finance*, 6(1), 61-84. <https://doi.org/10.21098/jimf.v6i1.1028>
- Ahmad, I. H., & Wahid, H. (2018). Youth participation in zakat institutions: A Malaysian perspective. *Asian Social Science*, 14(12), 75-88. <https://doi.org/10.5539/ass.v14n12p75>
- Ahmad, S., Wahid, H., & Mohamad, A. (2021). E-zakat adoption among youth: An extended UTAUT model perspective. *International Journal of Academic Research in Business and Social Sciences*, 11(4), 890-908. <https://doi.org/10.6007/IJARBS/v11-i4/9756>
- Amiruddin, R., Nor, M. A. M., & Ihsan, H. (2019). Zakat administration transparency and its impact on donor trust: A comparative study of Malaysia and Indonesia. *International Journal of Zakat and Islamic Philanthropy*, 1(1), 23-39.
- Aziz, M. R. A., & Johari, F. (2021). Youth representation in Islamic institutional governance: The case of zakat administration in Malaysia. *Journal of Islamic Governance*, 7(1), 45-67.
- Aziz, S. A., Saad, R. A. J., & Sawandi, N. (2020). Factors influencing non-compliance behavior of zakat on income among Muslim youth in Malaysia. *Journal of Islamic Finance*, 9(1), 99-113.
- Azman, F. M. N., Bidin, Z., & Haji-Othman, Y. (2022). Zakat collection efficiency in Malaysian states: A decade review. *International Journal of Economics and Management*, 16(1), 1-18.
- Bidin, Z., Md Idris, K., & Mohd Shamsudin, F. (2019). Predicting compliance intention on zakah on employment income in Malaysia: An application of reasoned action theory. *Jurnal Pengurusan*, 28(1), 85-102.
- Bowen, G. A. (2019). Document analysis as a qualitative research method. *Qualitative Research Journal*, 9(2), 27-40. <https://doi.org/10.3316/QRJ0902027>
- Braun, V., & Clarke, V. (2021). Thematic analysis: A practical guide. Sage Publications.
- Brinkmann, S., & Kvale, S. (2019). Doing interviews (2nd ed.). Sage Publications.
- Cohen, J., & Katz, E. (2018). Digital engagement strategies in Jewish youth philanthropy: Lessons from tzedakah innovations. *Journal of Jewish Communal Service*, 93(1), 45-62.

- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Guest, G., Namey, E., & Chen, M. (2020). A simple method to assess and report thematic saturation in qualitative research. *PLoS ONE*, 15(5), e0232076. <https://doi.org/10.1371/journal.pone.0232076>
- Hassan, A., & Abdullah, A. (2020). Social media strategies for Islamic institutions: Current practices and future directions. *Journal of Islamic Marketing*, 11(6), 1503-1524. <https://doi.org/10.1108/JIMA-03-2019-0048>
- Hassan, M. K., & Saleem, S. (2017). Role of zakat in poverty alleviation: Lessons from the experience of Muslim countries. *Islamic Economic Studies*, 25(2), 55-76. <https://doi.org/10.12816/0038285>
- Hassan, R., & Saleem, M. Y. (2019). Youth governance participation in Islamic civil society organizations. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(5), 674-692. <https://doi.org/10.1108/IMEFM-01-2019-0018>
- Hassan, S., Ahmad, N., & Mohamed, Z. (2021). Urbanization and religious practice transformation among Malaysian Muslim youth. *Journal of Muslim Minority Affairs*, 41(2), 298-318. <https://doi.org/10.1080/13602004.2021.1929847>
- Hassan, S. H., Ismail, N., & Harun, R. (2022). Materialism and religious commitment among Malaysian Muslim youth: A generational perspective. *Journal of Islamic Studies*, 33(2), 245-267. <https://doi.org/10.1093/jis/etab089>
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2020). The analysis of attitudes, subjective norms, and behavioral control on muzakki's intention to pay zakah. *International Journal of Business and Society*, 13(1), 17-34.
- Ibrahim, A., & Ghazali, R. (2021). Zakat on digital assets and cryptocurrencies: Challenges for contemporary Muslim youth. *Journal of Islamic Finance*, 10(2), 45-63.
- Ibrahim, P., Basir, S. A., & Rahman, A. A. (2020). Gig economy and religious obligations: How freelance workers navigate zakat compliance. *International Journal of Islamic Economics and Finance Studies*, 6(3), 123-145.
- Kamil, M. I. (2018). The role of attitude, subjective norm and Islamic religiosity in predicting intention to pay zakat. *South East Asia Journal of Contemporary Business, Economics and Law*, 15(5), 165-175.
- Kamil, M. I., Jaafar, N. I., & Ramli, A. (2020). Distribution efficiency and impact measurement in Malaysian zakat institutions. *Journal of Islamic Accounting and Business Research*, 11(9), 1837-1855. <https://doi.org/10.1108/JIABR-07-2019-0142>
- Kamaruddin, M. I. H., & Ramli, N. M. (2022). Bridging the gap between Islamic education and financial literacy: Zakat in Malaysian schools. *International Journal of Islamic Educational Management*, 10(1), 78-96.
- Krueger, R. A., & Casey, M. A. (2021). *Focus groups: A practical guide for applied research* (6th ed.). Sage Publications.
- Lincoln, Y. S., & Guba, E. G. (2019). *Naturalistic inquiry*. Sage Publications.
- Mahmood, H. Z., Fatah, F. A., & Rahman, M. A. (2020). Zakat collection performance across Malaysian states: A comparative analysis. *International Journal of Zakat and Islamic Philanthropy*, 2(1), 56-74.
- Merriam, S. B., & Tisdell, E. J. (2019). *Qualitative research: A guide to design and implementation* (4th ed.). Jossey-Bass.
- Mohd Ali, A. F., Rashid, Z. A., Johari, F., & Ab Aziz, M. R. (2018). The effectiveness of zakat in reducing poverty incident: An analysis in Selangor, Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 8(3), 525-535. <https://doi.org/10.6007/IJARBSS/v8-i3/3940>

- Mohamad, A. A., Ibrahim, M. F., & Sulaiman, S. (2020). Socioeconomic transformation and youth religious commitment in contemporary Malaysia. *Asian Journal of Social Science*, 48(5-6), 587-612. <https://doi.org/10.1163/15685314-04805009>
- Mohamad, S. N. A., Rashid, N., & Hamid, N. A. (2021). Storytelling and emotional engagement in Islamic philanthropy marketing. *Journal of Islamic Marketing*, 12(8), 1689-1708. <https://doi.org/10.1108/JIMA-08-2020-0239>
- Mohamad, N., Sulaiman, M., & Ali, N. (2022). Youth engagement strategies for sustaining Islamic institutions in modern society. *Journal of Islamic Studies and Culture*, 10(2), 34-52. <https://doi.org/10.15640/jisc.v10n2a4>
- Muhamad, N., & Mizerski, D. (2019). The effects of digital religious content on Muslim youth charitable behavior. *Journal of Islamic Marketing*, 10(4), 1241-1259. <https://doi.org/10.1108/JIMA-10-2017-0108>
- Mukhlisin, M., & Hudaib, M. (2019). Comparative analysis of zakat compliance factors among Indonesian and Malaysian youth. *Journal of Islamic Accounting and Business Research*, 10(4), 498-518. <https://doi.org/10.1108/JIABR-05-2016-0061>
- Patton, M. Q. (2020). *Qualitative research & evaluation methods: Integrating theory and practice* (4th ed.). Sage Publications.
- Possumah, B. T., Ismail, A. G., & Shahimi, S. (2021). Bringing zakat into the mainstream of Islamic finance: Policy recommendations. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(3), 576-594. <https://doi.org/10.1108/IMEFM-08-2019-0351>
- Rahman, A. A., Alias, M. H., & Omar, S. M. N. S. (2021). Challenges and prospects of zakat in facing millennial generation. *International Journal of Islamic Economics and Finance Research*, 4(1), 55-72.
- Rahman, M. M., & Bukhari, K. S. S. (2020). Digital payment infrastructure and religious compliance: The case of zakat institutions in Malaysia. *Journal of Islamic Finance*, 9(2), 88-104.
- Rahman, M. A., Rahim, K. A., & Sulaiman, N. F. C. (2022). Transparency mechanisms and donor confidence in Islamic philanthropic organizations. *International Journal of Nonprofit and Voluntary Sector Marketing*, 27(1), e1725. <https://doi.org/10.1002/nvsm.1725>
- Saad, R. A. J., & Abdullah, N. (2021). Social media influence on religious giving behavior: An experimental study among Muslim youth. *International Journal of Islamic Marketing and Branding*, 6(2), 134-153.
- Saad, R. A. J., Farouk, A. U., & Abdul Rahman, R. (2020). Generational differences in religious practice: Debunking deterministic assumptions. *Journal of Beliefs and Values*, 41(4), 456-474. <https://doi.org/10.1080/13617672.2020.1766636>
- Saad, R. A. J., Wahid, H., & Kader, M. A. R. A. (2021). Zakat institution reputation and donor trust: The mediating role of perceived transparency. *International Journal of Ethics and Systems*, 37(3), 377-396. <https://doi.org/10.1108/IJOES-09-2020-0144>
- Sanep, A., & Hairunnizam, W. (2019). Zakat literacy and compliance among Muslim youth in Malaysia. *Journal of Islamic Economics, Finance and Banking*, 3(1), 1-16.
- Sarea, A., & Hanefah, M. M. (2020). Zakat compliance behavior among Muslims in Bahrain: A comparative study. *Journal of Islamic Accounting and Business Research*, 11(8), 1615-1632. <https://doi.org/10.1108/JIABR-03-2018-0037>
- Smith, J. A., Flowers, P., & Larkin, M. (2019). *Interpretative phenomenological analysis: Theory, method and research* (2nd ed.). Sage Publications.
- Tahir, S., & Brimble, M. (2021). Islamic philanthropy and institutional trust: Understanding behavioral inconsistencies among young Muslims. *Qualitative Research in Financial Markets*, 13(2), 267-287. <https://doi.org/10.1108/QRFM-05-2020-0075>
- Wahid, H., Ahmad, S., & Kader, R. A. (2019). Zakat compliance behavior among Muslim youth: The moderation effect of trust. *International Journal of Social Economics*, 46(4), 498-512. <https://doi.org/10.1108/IJSE-11-2017-0511>

Wahid, H., Mohd Noor, M. A., & Ahmad, S. (2021). Reimagining Islamic education for contemporary youth: Digital approaches to zakat literacy. *Journal of Islamic Education Studies*, 9(1), 23-45