ZAKAH RECIPIENT PERCEPTION TOWARDS ZAKAT DISTRIBUTION EFFICIENCY BASED ON MASLOW’S HIERARCHY OF NEEDS

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Abstract- Zakat is one of the five pillars in Islam. The distribution of zakat in Malaysia should be able to reduce poverty in society and help zakat recipients in fulfilling their needs. The aim of this research is to study zakat distribution efficiency perception based Maslow’s hierarchy of needs. Human needs in this study consists of five elements as stipulated in Maslow’s hierarchy of needs. The elements are physiological needs, safety needs, social needs, esteem needs and self-actualization. Approximately, 100 sets of questionnaires were sent to zakat recipient’s in Pekan, Pahang. All respondents returned their responses. Data were analysed using IBM SPSS Statistics 20. In order to identify the significant relationship between variables, regression analysis was done by conducting t-test and hypothesis testing. The result of the study indicates that five elements of needs positively affect zakat distribution efficiency. The study was also able to identify the most and least factor that influenced zakat distribution efficiency which are self-actualization and esteem needs. This study concludes that zakat distribution system is not only fulfilling monetary needs but also non-monetary needs.

Index Terms- Zakat, Maslow’s hierarchy of needs, poverty, zakat recipient’s, zakat distribution efficiency

I. INTRODUCTION

A. Introduction

Zakat is one of the five pillars in Islam. There are many institutions that help in improving the economy but zakat is one of the most sound and stable institutions that improve the economy of Muslims. In addition, zakat is also an institution of wealth sharing which always ensure the minimum standard of living for the Muslims. It can be proven that zakat is one of the important pillars in Islam by looking at how many the term zakat is mentioned in the Holy Quran, in isolation and in prayer. In Al-Quran, it is mentioned 58 times. In isolation, it is mentioned 32 times and together with prayer, it is mentioned 26 times. As zakat is an act of worship, along with salah (prayer), it is stated that zakat has its own symbol in the economy of Muslims. It is a symbol of justice in Islamic economy which assures that the distribution of wealth is equal and also trustworthy.

Literally, zakat itself means purification and growth. The meaning of zakat is said clearly in Al-Quran: “Take from their wealth so that you might purify and sanctify them”. The meaning of this verse can differ according to Islamic Scholar opinions. Generally, these verse points that zakat not only can sanctify the soul of zakat payer from selfishness but also can and cleanse his wealth from the unfortunate. Although by paying zakat apparently reduces the amount of money but, in a broader scope, it actually causes the circulation of wealth. In which, it results in multiplication of money and, consequently, can benefit more people. Another meaning of zakat is it is a Fard or an obligatory for all Muslims (Sahih-e-Nisah) who own a specified amount of prosperity or wealth to pay a prescribed portion of their capital or savings such as cattle, farm produce, paper currency, business activities, and precious metals such as silver and gold.

There are two main objectives of zakat. First of all, zakat aims to sanctify, purify and clean one’s soul and wealth by giving away some portion of their wealth to the poor and the needy. This system is able to reduce the economic inequalities between rich and poor people so that the rich people can become richer not because of the exploitation of poor people and then the poor will not be poorer because of the exploitation by the rich. In other words, zakat can help to nail down the disparity of the economy that happens in the community to the very minimum level. Secondly, the objective of zakat is to eradicate poverty and gives welfare to the poor and the penniless. So that every person in a society can have a guaranteed standard living of life which means they at least can have one basic need. As mentioned above, zakat can help to purify soul and motivate a Muslim to always feel gratitude towards God’s bounties. The establishment of the zakat system is to make sure that wealth will be distributed equally in the Islamic economy and not fall in the hands of a few greedy persons. In 1991, the first zakat institution was established in Wilayah Persekutuan which is known as Pusat Pungutan Zakat (PPZ) or Zakat Collection Centre. After that, the zakat institution continues to be established in other states such as Selangor, Pulau Pinang, Pahang, Negeri Sembilan and Melaka.
B. Problem Statements
The existence of zakat shows that zakat is very important in the life of people, especially Muslims. Right now, the amount of zakat collection has shown an improvement as it continuous to rise drastically every year. It could be for many reasons. According to [1], the reasons might be because of the efficiency of zakat management, easy paying method, and escalation of zakat payers and their earnings. Zakat collection has not become an issue as it gets better every year, but, problem has arisen for zakat distribution. According to [2], zakat distribution continues to be the centre of attention for discussion and arguments. It has grabbed interest of many researchers and scholars to investigate the ability of zakat in fulfilling human needs by making income as an indicator.

Even though income has been used as indicator for many researches, but it has been criticised. It is because income is using uni-dimensional measurement which means it examines human needs only from one perspective. Human needs cannot be measured by looking at only one perspective. This is supported by [3], as he concluded that people also need non-monetary factors besides money. For example, people need knowledge, comfortable living, spiritual and recognition among others as their other needs. As a result, by using income as the only factor cannot give an accurate and fair evaluation which leads to the inability to capture the comprehensive perspective of human needs. The evaluation of needs must be measured in a broad context [4][5][6]. As an alternative, both of them suggest that Maslow’s hierarchy of needs should be used to measure human needs in order to know the efficiency of zakat distribution.

C. Research Objective
1 To study the significant relationship between zakat distribution efficiency with Maslow’s hierarchy of human needs
2 To study the effects of self-actualization, safety needs, esteem needs, social needs and physiological needs on zakat distribution efficiency
3 To examine the most and the least human needs that can affect zakat distribution efficiency.

D. Research Questions
1 Is there any significant relationship between zakat distribution efficiency with Maslow’s hierarchy of human needs?
2 How physiological needs, safety needs, social needs, esteem needs and self-actualization can affect zakat distribution efficiency?
3 Which human needs affects the most and least on zakat distribution efficiency?

E. Scope of the study
For this research, researcher has chosen Pekan town to conduct the study. It is located in Pahang. The reason why the researcher selects Pekan as her area of study is because the number of zakat recipients keeps increasing every year and the issue of zakat distribution efficiency has become the main topic there. Pahang is the second among the good management in distribution of zakat efficiency in Malaysia.

II. REVIEW OF LITERATURE
A. Review of underlying theory
In this literature, it will discuss more about zakat distribution efficiency and Maslow’s hierarchy of needs.

a. Zakat distribution efficiency
Zakat distribution is important in reducing poverty in Malaysia and reducing the gap between the poor and rich people. It can be supported by [2], who found that the poverty in Selangor can be reduced along with the severity of the poverty by distributing zakat. There are three philosophies of zakat which are social, religious and economic goals. All of these philosophies have the same goal which is to help each other by distributing their wealth within the community. The poor can share the wealth of the rich people in order to increase their purchasing power which leads to their contribution towards the growth of economic. Other than that, the distribution of zakat will also prevent poor people from engaging in illegal activities or crimes in order to meet their requirement in life.

As mentioned in Al-Quran, as zakat has been collected, it should be distributed immediately to the right recipients. There are eight categories of recipients (asnaf) as mentioned in Surah Al-Taubah 9:60. They are Masakeen (poor), Al-Amileen (workers on zakat), ‘Miskin’ or Fuqara (needy), Mu-Allafatul-Qulub (New converters to Islam), Al-Ghaarimeen (Debtors), Ar-Riqab (slaves), Ibnu-Sabeel (Wayfarers) and Fi-Sabibillah (For the sake of Allah). Masakeen (poor), Al-Amileen(workers on zakat), ‘Miskin’ or Fuqara (needy) and Mu-Allafatul-Qulub (new converters to Islam) are categorised as muqaddam and the the rest are known as muakkhkar. Every asnaf receives zakat for different uses. As for Masakeen and Fuqara, zakat is distributed to them as a capital gift for the ‘miskin’ who has skill such as farm yield for the farmers and carpenter tools for carpenters, annual or monthly reserves for incapable Muslim, a capital to build a house for those incapable Muslims and as scholarships for Muslim students who are unable to pay their education. For asnaf Al-Amileen, zakat application of zakat is to pay the salary of people who carry the work of all zakat matters such as zakat distributors, zakat collectors, zakat warehouse keepers, zakat treasury and others. For asnaf Mu-Allafatul-Qulub, zakat distribution will be given to them to finance all the muallaf activities such as muallaf foundation. For Al-Ghaarimeen, they receive zakat to pay their...
obligation in basic needs. For Ar-Riqab, zakat is used to release the Muslims prisoner who are imprisoned because of their da’wah activity and for Ibnus-Sabeel, zakat will is used to give scholarships for Muslim students who are studying in other countries. The last is for asnaf Fi-Sabilillah, application of zakat distribution to them for funding the Islamic Jihad against kafir.

Balanced Score Card is one of the performance tools that can be used to evaluate efficiency based on financial and non-financial indicators of any program. This method is more efficient as it can give a view from different perspectives in order to measure the performance of organization. Therefore, there are four dimensions in this method, which are customer satisfaction, knowledge worker, internal process and financial performance. Customer satisfaction (CS) stresses on recognizing the needs of potential consumers in specific segments and continually finds a suitable program for them. Knowledge workers (KW) are emphasized more on creativity, innovation, capability and competency. Lastly, financial performance (FP) is evaluated based on the ability of a program to increase standards of living of zakat recipients. According to [5], the study found that Balanced Scorecard strongly influenced the performance of zakat system. As the result, the implementation of these four perspectives will increase the performance of zakat management.

b. Maslow’s hierarchy of needs

The theory proposed by Abraham Maslow consists of five main elements. The theory is called Maslow’s hierarchy of human needs. The foundation of Maslow’s hierarchy of needs is that human kinds are driven to satisfy their needs. At first, they would satisfy the lower needs and then they will continue to satisfy the higher needs. The important thing is that, they will only achieve the next level of needs after the basic needs have been fulfilled. They will try to achieve the higher level of needs. The elements in this hierarchy are physiological needs, safety needs, social needs, esteem needs and self-actualization.

Physiology needs

Physiology needs is the first level of needs in this hierarchy. It consists of the human basic needs such as water, food and sex. This physiology needs will become the primary needs before other needs can be achieved. They will be driven to achieve more once they satisfy this needs. According to Maslow, this needs need to be satisfied first in order to satisfy other needs.

Safety needs

The meaning of safety needs is the need to protect their self. The second level that needs to be satisfied is safety and security. They need safety to survive in this life but it is not as demanding as physiology needs. Examples of safety needs are life and health insurance, house or any shelter and safe environment.

Social needs

The third level in Maslow’s hierarchy is social needs. It means that humans also need affection, love and belonging. Maslow believes that this need is less than physiological and safety needs. These needs make people interact and communicate with each other and build a comfortable environment.

Esteem needs

Esteem needs is the fourth level in Maslow’s hierarchy. This level is said to be achieved when people gain confidence and comfortable with their self. They feel satisfied with what they already achieved.

Self-actualization

As stated in Figure 1, self-actualization is the highest level compared to other elements. Whoever achieves this level is concerned with their individual growth and this will make them attain their true potential. The bad attitude from this level is that they will become ignorant and less concerned about other people’s opinions.

B. Theoretical Framework

C. Hypothesis

There are five independent variables which have been identified in this research which are physiological needs, safety needs, social needs, esteem needs and self-actualization. These five needs will be used to study on the efficiency of zakat distribution system.

H1: There is significant relationship between physiological needs and zakat distribution efficiency.

H2: There is significant relationship between safety needs and zakat distribution efficiency.
H3: There is significant relationship between social needs and zakat distribution efficiency.
H4: There is significant relationship between esteem needs and zakat distribution efficiency.
H5: There is significant relationship between self-actualization and zakat distribution efficiency.

III. METHODOLOGY

This design is the main and important plan that describes the process and the action plan for collecting and analysing the data needed. This study uses two types of research design including (i) descriptive and (ii) correlational research. In this study, the researcher used survey method to measure the factors that could influence the efficiency of zakat distribution in Pekan, Pahang. It can be done through collecting the data by distributing the questionnaire. This type of research can be defined as understanding the relationship between two or more variables. This method is appropriate to determine the relationship between Maslow’s hierarchy of needs and zakat distribution efficiency.

For this research, the data collection process had been done by structuring the questionnaires and distributing them to all 100 zakat recipients in Pekan town, Pahang. The questionnaires were structured in order to study the perception of zakat recipients in Pekan, Pahang towards the efficiency of zakat distribution based on Maslow’s hierarchy of needs. Simple random sampling under probability sampling was used in this study. The sampling frame in this research is zakat recipients in Pekan town. The researcher obtained the listing of zakat recipients in Pekan by assessing the data from Centre of Zakat Collection in Pahang. For sampling size, the listing from MUIP indicates that there were 5,981 zakat recipients in year 2015. However, only 100 respondents were selected to be a sample subjects. The researcher used structured questionnaire to collect data. The researcher’s focus on this research is to study the perception of zakat recipients in Pekan, Pahang on the efficiency of zakat distribution based on Maslow’s hierarchy of needs.

This analysis is used to measure the type of relationship that exists between two or more variables. The model was derived from Multiple Linear Regression Model analysis. This research has also done the Correlation of Determination (R2) and F-test where F-test is used to examine the reliability of the entire model. It produces the regression equation which can be used to analyse the significance of each single component towards the overall regression model. T- Statistic is used to determine if there is a significant relationship between the independent variable and dependent variable. Data were analysed using IBM SPSS Statistics 20. In order to identify the significant relationship between variables, regression analysis was done by conducting t-test and hypothesis testing.

IV. FINDINGS AND ANALYSIS

In order to make the results more systematic, all the findings were compiled into specific segments. Firstly, the first segment consists of three elements which are the sample data profiles, the response rate and frequency of the distributions. Then, the second segment consists of two elements which are hypothesis testing and reliability testing. To be more specific, the results derived from reliability testing mostly come from a descriptive type of research. The output from the findings comes from data that were gathered by the researcher from zakat recipients or asnaf to study the zakat distribution efficiency perception on Maslow’s hierarchy of human needs among recipients in Pekan, Pahang.

A. Demographics Analysis

This frequency analysis was used to analyse data in Section A which is under demographics section. In this research, the respondents were asked about their gender, age, marital status, highest education and number of dependents. The researcher found that majority of the respondents are female (60 or 60%), while males are 40 or 40%. The total number of respondents was 100 people. There are five classification of age in this study which is below 25 years old, between 2 to 34 years old, between 35 to 44 years old, between 45 to 55 years old and above 55 years old. The result from the table above indicated that the frequency for age below 25 years old are 10 or 10%, between 25 to 34 years old are 20 or 20%, between 35 to 44 years old are 35 or 35%, between 45 to 55 years old are 25 or 25%, and above 55 years old are 10 or 10%. The total number of respondents was 100 people.

There are three classifications of age in this study which are single, married and divorce/widow/widower. The results from the table above indicated that the frequency for single people is 50 or 50%, married people are 35% and 35% and divorce/widow/widower is 11 or 11%. The total numbers of respondents was 100 people.

There are four classifications of education in this study which are SRP/PMR, SPM, certificate and diploma. The results from the table above indicated that the frequency for single people is 50 or 50%, married people are 56 or 56% and divorce/widow/widower is 11 or 11%. The total numbers of respondents was 100 people.

There are four classifications on the number of dependents in this study which are SRP/PMR, SPM, certificate and diploma. The results from the table above indicated that the frequency for single people is 50 or 50%, married people are 56 or 56% and divorce/widow/widower is 11 or 11%. The total numbers of respondents was 100 people.

B. Reliability Analysis

a. Reliability Statistics for Independent variables

The first independent variable is physiological needs. The Cronbach’s Alpha for this independent variable is
Zakah Recipient Perception Towards Zakat Distribution Efficiency Based on Maslow’s Hierarchy of Needs

0.865. The second independent variable is safety needs. The Cronbach’s Alpha for this independent variable is 0.804. The third independent variable is social needs. The Cronbach’s Alpha for this independent variable is 0.786. The fourth independent variable which is esteem needs. The Cronbach’s Alpha for this independent variable is 0.829. As a conclusion, there are no items deleted in this variable which means all the items were accepted and reliable to be used in this research.

b. Reliability Analysis for Dependant Variable: Zakat Distribution Efficiency
The result of reliability statistics for the dependent variable is zakat distribution efficiency. The Cronbach’s Alpha for this dependent variable is 0.624. It is good because the alpha is above 0.6 and it proves that the variable is reliable to 20 items. There is no item deleted in this variable which means all the items were accepted and reliable to be used in this research.

C. Descriptive Analysis
The researcher used descriptive analysis to identify the mean for each variable. By looking at the mean of variables, the researcher can identify which independent variable (physiological needs, safety needs, social needs, esteem needs and self-actualization needs) that influenced the most to dependant variable (zakat distribution efficiency).

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zakat Efficiency</td>
<td>100</td>
<td>2.79</td>
<td>4.37</td>
<td>3.5584</td>
<td>.34125</td>
</tr>
<tr>
<td>Physiological needs</td>
<td>100</td>
<td>1.38</td>
<td>4.88</td>
<td>3.5475</td>
<td>.75394</td>
</tr>
<tr>
<td>Safety needs</td>
<td>100</td>
<td>1.60</td>
<td>5.00</td>
<td>3.4660</td>
<td>.83424</td>
</tr>
<tr>
<td>Social needs</td>
<td>100</td>
<td>1.80</td>
<td>5.00</td>
<td>3.5440</td>
<td>.86973</td>
</tr>
<tr>
<td>Esteem needs</td>
<td>100</td>
<td>1.75</td>
<td>4.50</td>
<td>3.4225</td>
<td>.76103</td>
</tr>
<tr>
<td>Self-Actualization</td>
<td>100</td>
<td>1.57</td>
<td>5.00</td>
<td>3.5643</td>
<td>.81583</td>
</tr>
</tbody>
</table>

D. Correlation Analysis
Researcher has chosen Pearson Correlation as the type of analysis in this study. It is because through Pearson Correlation, the researcher was able to test the hypothesis from the output of analysis.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Physiological needs</th>
<th>Zakat Distribution Efficiency</th>
<th>Pearson Correlation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>

E. Regression Analysis
The researcher has chosen regression analysis for this study because it fits well for testing the hypothesis.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.853a</td>
<td>.728</td>
<td>.713</td>
<td>.18272</td>
<td>1.917</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant). Physiological needs, Safety needs, Social needs, Esteem needs, Self-actualization needs
b. Dependent Variable: Zakat Distribution Efficiency

F. Correlation of Determination (R²)
The result for R² for all models was 0.728. This indicates that 72.80% of the variation in the zakat distribution efficiency is explained by the variability of the independent variables, while the remaining 27.20% cannot be explained by these independent variables and may be explained by other factors.

G. F-Test
Based on the output regression, the result for F test is 31.615 and the significant of p value (sig) is 0.000. It is less than alpha value 0.05 which means that the entire models are significant. Refer to the regression, the decision is reject HO if the f-statistic is more than f-critical. As stated, the result for f-statistic is higher than f-critical. It is means that the study is rejecting HO.

H. Multiple Linear Regression Analysis
Coefficients Model

<table>
<thead>
<tr>
<th>Table 4: Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unstandardized Coefficients</td>
</tr>
<tr>
<td>B</td>
</tr>
<tr>
<td>(Constant)</td>
</tr>
<tr>
<td>Physiological needs</td>
</tr>
<tr>
<td>Safety needs</td>
</tr>
<tr>
<td>Social needs</td>
</tr>
<tr>
<td>Esteem needs</td>
</tr>
<tr>
<td>Self-Actualization</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Zakat Distribution Efficiency
Referring to the table above, the researcher used multiple linear regression on both variables which are independent variables and dependent variable. The regression equation derived from this finding can be constructed as follows:

\[ Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon \]

\[ Y = 1.833 + 0.176 X_1 - 0.235 X_2 + 0.133 X_3 + 0.151 X_4 + 0.248 \]

Where Y = Zakat Distribution Efficiency
X1 = Self-Actualization
X2 = Safety needs
X3 = Esteem needs
X4 = Social needs
X5 = Physiological needs

From the equation, it shows that an increase in 1 unit in physiological needs will make zakat distribution efficiency increase by 0.176. It is assumed that other variables remain constant. It can be concluded that there is positive relationship between physiological needs and zakat distribution efficiency. From the equation, it shows that an increase in 1 unit in safety needs will make zakat distribution efficiency decreases by 0.235. It is assumed that other variables remain constant. It can be concluded that there are negative relationships between safety needs and zakat distribution efficiency. From the equation, it shows that an increase in 1 unit in social needs will make zakat distribution efficiency increases by 0.133. It is assumed that other variables remain constant. It can be concluded that there is positive relationship between social needs and zakat distribution efficiency. From the equation, it shows that an increase in 1 unit in esteem needs will make zakat distribution efficiency increases by 0.151. It is assumed that other variables remain constant. It can be concluded that there is positive relationship between esteem needs and zakat distribution efficiency. From the equation, it shows that increase in 1 unit in self-actualization will make zakat distribution efficiency increase by 0.248. It is assumed that other variables remain constant. It can be concluded that there is positive relationship between self-actualization and zakat distribution efficiency.

**Discussion and Interpretations**

Below is the summarization for findings and analysis according to the hypothesis and research questions:

RQ1: Is there any relationship between zakat distribution efficiency with physiological needs, safety needs, social needs, esteem needs and self-actualization?

<table>
<thead>
<tr>
<th>Variables</th>
<th>Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physiological needs</td>
<td>3.5475</td>
</tr>
<tr>
<td>Safety needs</td>
<td>3.4860</td>
</tr>
<tr>
<td>Social needs</td>
<td>3.5440</td>
</tr>
<tr>
<td>Esteem needs</td>
<td>3.4225</td>
</tr>
<tr>
<td>Self-Actualization</td>
<td>3.3643</td>
</tr>
</tbody>
</table>

Hypothesis 1, 2, 3, 4 and 5: There is an association relationship between zakat distribution efficiency and physiological needs, safety needs, social needs, esteem needs and self-actualization among zakat recipients in Pekan, Pahang. Based on the Table 5, the significant value for independent variables for physiological needs is 0.000 which means it is much lower than 0.05. Therefore, it can be concluded that there are positive significant relationship between zakat distribution efficiency and physiological needs.

RQ2: How physiological needs, safety needs, social needs, esteem needs and self-actualization can affect zakat distribution efficiency?

For this question, the researcher used coefficients in order to answer the question on how physiological needs, safety needs, social needs, esteem needs and self-actualization can affect zakat distribution efficiency. The result for coefficients for every variable was analysed using multiple linear regression which can be found in Table 4.6.3. Based on that table, all four independent variables, which are physiological needs, social needs, esteem needs and self-actualization, has a positive relationship with zakat distribution efficiency. It is every 1 unit increase in physiological needs, social needs, esteem needs and self-actualization will make zakat distribution efficiency to increase by 0.176, 0.133, 0.151, and 0.248. However, in contrary, safety needs has a negative relationship with zakat distribution efficiency. It is means that every 1 unit increase in safety needs will make zakat distribution to decrease by 0.235. This is how all the independent variables (physiological needs, safety needs, social needs, esteem needs and self-actualization) can affect dependent variable which is zakat distribution efficiency.

RQ3: Which human needs affects the most and least on zakat distribution efficiency?

The researcher used descriptive statistics in order to answer this question. According to the table above, human needs that affect the most on zakat distribution efficiency was self-actualization. This result supported the research conducted by [6] which found that self-actualization is the most important need that affects zakat distribution efficiency. The least human needs that can affect zakat distribution efficiency were esteem needs. It has the lowest mean. A more detailed descriptive statistics can be found in Table 4.4.1.

**CONCLUSIONS**

As a conclusion, the study has concluded that Maslow’s hierarchy of needs which comprises of physiological needs, safety needs, social needs, esteem needs and self-actualization have a strong effect on zakat distribution efficiency. Other than that, the study also indicates that all five needs have a positive significant relationship with zakat distribution efficiency. Among all factors, self-actualization has become the most influenced factor to zakat distribution efficiency. Then, it is followed by physiological needs, social needs and safety needs. Lastly, the least factor that influenced zakat distribution efficiency is esteem needs. By conducting
this study, it has given a wider perspectives to the zakat institution to not only look at the distribution of zakat in monetary way but also in non-monetary way. The result of the study provides useful information to all zakat institutions in Malaysia to improve their zakat management by creating programs that can enhance the level of recipients needs based on physiological needs, safety needs, social needs, esteem needs and self-actualization.

**Future Research**

One of the limitations in this study is that it is conducted only in Pekan, Pahang. It is suggested to future researchers conducting similar research with similar measurements which are based on Maslow’s hierarchy of needs in different states of Malaysia. It can increase the validity of the results obtained. The reason is because we can look at the consistency and differences of the result which finally can provide a better understanding on the effects of Maslow’s hierarchy of needs towards zakat distribution efficiency. Other than that, future researchers are also suggested to increase the number of questionnaires in order to increase validity and consistency of the data.

**REFERENCES**


