

The Factors of Zakat Assistance Towards Strengthening Religiosity of Muallaf: Case Study in Terengganu, Malaysia

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ABSTRACT

The factors of straightening the religiosity of Muslim converts (muallaf) are an important element especially involving zakat assistance. This is due to the fact that the zakat assistance is still an important allocation to muallaf. Thus, there are among muallaf who do not understand the faith of Islam well. As a result, they feel marginalized after embracing Islam. The objective of this article is to identify the factors strengthening influence of the level of religiosity among muallaf through zakat influencing factors which perception, psychology, motivation, environment, and faith. Thus, the design of this work is in the form of inferential statistics using the questionnaire form as the data collection method by structural equation modeling (SEM). There are 136 questionnaire forms analyzed involving the muallaf in Terengganu, Malaysia. Data analysis uses SPSS 22 and the Smart-PLS version 3.2.7. The finding will support continuous development with the aid of muallaf to strengthen religiosity through zakat assistance. There are four factors influencing the straightening religiosity among muallaf that are psychology, perception, motivation, and environment. It is hoped that the success of zakat assistances toward muallaf will produce quality for religion and avoid the negative perception of the public among muallaf.

Keywords: *Muallaf, perception, psychology, motivation, environment, faith and zakat.*

INTRODUCTION

Every Muslim is required to pay zakat. Zakat's goal is to purify the property and riches that has been acquired. Asnaf can profit from efficient zakat collection and distribution, which reflects the competent management of zakat institutions in Malaysia

[1]. Islam has designated eight asnaf as eligible for zakat assistance, including *muallaf*. Because they are poor and weak in religion, *Muallafs* require care such as internal and external help [2]. The major goal was to attract *muallaf* to Islam and bind them to it for the rest of their lives. As a result, the question here is how *muallaf* can remain a Muslim while also straightening their religion with the help of zakat.

Muallafs face various problems after embracing Islam such as being hated by their families, receiving pressures, financial loss that lead them to return to their previous religion. [3] stated that the factor of Muslim itself is also becoming a contributor to the apostasy among *muallaf* when surrounded by Muslims who fail to take care of the welfare of new converts. In other words, *muallaf* also find it difficult to adapt to the new living environment, at the same time Muslims around them do not provide any physical and moral support. The justification of this study is conducted in Terengganu because the majority of the group who embraced Islam are the group categorized B40 (the bottom 40% of the income group in Malaysia)[4] were in Terengganu. In addition, a close relationship of non-Muslims with local Muslims is a unique feature in Terengganu in the life of the non-Muslim community in other states in Malaysia. As evidenced by most of the non-Muslim community in the state is able to use the Malay language (Terengganu dialect) as the main language in communication, acculturating Malay culture in their lifestyles such as the menu of cuisine, clothing, and housing style. Thus, giving zakat to this group, especially to those who are difficult to meet the needs of life, will give motivational support in addition to the increasing faith in upholding the word of God [5].

The development of values, identity, knowledge of *muallaf* through zakat funds is able to make her/himself as a Muslim who truly appreciates the teachings of Islam. Therefore, there are several factors that are likely to tackle this issue. This article will use internal factors (perception, psychology, and faith) and external factors (motivation and environment) as variables of the research. There are three objectives stated in this research. Firstly, to identify the internal and external factors strengthening that influence the level of religiosity among *muallaf*. Secondly, to analyze the internal and external factors strengthening the influence of the level of religiosity among *muallaf*. Thirdly, to formulate strengthening factors that influence the level of religiosity among *muallaf*.

LITERATURE REVIEW

Converting to Islam is the most important decision a *muallaf* will ever make. As a result, some people may experience difficulties because they are unfamiliar with their new surroundings, particularly if their family does not embrace them or if they lose old acquaintances [6]. In fact, they must find new Muslim friends in a new Muslim neighborhood. As a result, moral support is crucial for them to succeed once they've made their decision [5, 6] The word *muallaf* as mentioned in the book of *Lisan al-Arab*, comes from two root words, that is, 'Allafa' which means 'obedient, tamed, and submissive', and 'Alifah', which means 'compliant'. Thus, the word *muallaf* is defined as "to change or cause someone to change his or her religion or views" when the two root words are combined. *Muallaf* are non-Muslim groups (as Indians, Chinese, Kadazan, and Iban) who convert to Islam in Malaysia, according to [7]. Many of them are still unfamiliar with Islamic beliefs because they are new as a Muslim. Furthermore, because of the flaws and ambiguity in some areas of Islam, some Muslim converts continue to practice their past religious beliefs and traditions that are incompatible with *Shari'ah* (Islamic law) in Islam.

This condition exposes the *muallaf* community to several hazards, including apostasy and confrontation with other Muslims, while also tarnishing the image of Islam by their acts [8]. As a result, comprehending the conversion to Islam necessitates a knowledge of the term "Islam". Islam is a submission act that entails

not only "acceptance of the outer forms of any one individual prophet's' practise, not even that of the seal of the prophets, Muhammad p.b.u.h.," but also "acceptance of the outward forms of any one particular prophet's' practise." Rather, the word denotes the pure worship of and obedience to the Divine that all the prophets, from Noah to Abraham, Moses, and Jesus have shown in their lives or from the prophets Adam p.b.u.h to the last prophets Muhammad p.b.u.h. Prophets Muhammad p.b.u.h said in Kitab Iman, Sahih Bukhari;

'The best among you in the days of ignorance are the best in the days after accepting Islam, if they acquire true knowledge and understanding of Islam' [9]

Furthermore, some of this minority has faced significant pressure from their family and community as a result of their conversion to Islam. Some *muallaf* have been denied financial help, have lost their jobs, and have had their lives endangered [2]; [10]. As a result, a *muallaf* needs additional financial help in order to develop psychological components so that they can continue to survive as Muslims while also motivating themselves to improve their grasp of Islam. Allah swt mentions in al-Quran about the group of zakat (giving charity) recipients. The alms are only for the *Fuqara'* (the poor), and *Al-Masakin* (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause, and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah swt. and Allah is [the] All-Knower, [the] All-Wise (Al-Quran 9:60).

It is argued that when the rightful recipients *Fuqara'*, *Masakin*, *Amalin*, *Muallaf*, *Al-riqab*, *Ibnu-sabil*, *Al-Ghamni* and *Fi sabilillah* still lack a good quality of life and still live in poverty, then the goal of obligatory Zakat has not been fully achieved [11]. Despite the formation of the Zakat institution, the *muallaf* community in Selangor, Malaysia has questioned its role in supporting (e.g., distributing Zakat fund). As a result, *muallaf's* perceptions of the zakat agency must be modified so that the community does not view it unfavorably. The *muallaf* group claims the Islamic Religious Department neglected to provide the Zakat fund and support them as new Muslims. Many *muallaf* have made this allegation, claiming that they had nowhere to go after converting to Islam, especially when their families could not accept their decision. They lack Islamic instruction, supervision, and care as new Muslims [12] [13] *Muallaf* is an *asnaf* who is qualified to get zakat aid, according to Allah's statements in surah al Taubah; 60. Giving zakat to *asnaf Muallaf* has as its major goal to the development of this community in terms of a better life, such as being free of poverty, as a motivation for adopting Islam as their religion, and for furthering their religious education [14]. They will receive an Islamic education that emphasizes on their lifelong learning. The goal of this education is to consistently impart insight, a desire to do good activities, love for Islam, and appreciation for religious beliefs [15]. Adjusting clothes, cuisines, and habits, as well as adjusting prayer and adapting to what is forbidden in Islam, can make it difficult for a *muallaf* to live a truly Muslim life [16]. As a result, the purpose of this study is to examine the internal and external components of zakat support funneled through various channels that can increase the *muallaf* community's religiosity.

As a result, they are in desperate need of financial and moral assistance from the Muslim community, particularly in a Muslim-majority country as mentioned by [17], the community has an unfavorable impression of the zakat institutional administration in terms of the aid it offers to *muallaf*, as some of them are still poor. In Malaysia, 6.3 percent of the population has become *muallaf*. This figure is from a non-Muslim society, thus the impact of being *muallaf* may be seen in terms of psychological and economic impacts [18]. Therefore, the *muallaf* centre can provide assistance and consultation to *muallaf* [19]. The most vital point to underline is that *muallaf* must be taught religious knowledge. According to a study by [20]; [21], some *muallafs* have never attended an official religious guidance class. However, [22] discovered that the

Chinese community's perception of Chinese converts (*muallaf*) is still moderate.

Terengganu state is located at the Eastern of Peninsular Malaysia is dominated by the Malay community who are Muslims. Among the factors that cause for non-Muslim in this state to choose to be Muslim are because of the social interactions with Malay Muslim, want to get married to a Malay Muslim, do research about Islam, get encouragement from friends and family members who embrace Islam early and so on. Based on the statistics of Muslim converts 2012-2018 in Terengganu, there are 585 people have registered to be Muslim. The largest number are Malaysian non-citizens who are mostly tourists come to Terengganu. While the Chinese community is the largest citizen to embrace Islam in the state followed by ethnic Indians, Sarawakian, indigenous people and Sabahan. This is explained as in table 1 below: -

Table 1:

Muslim Converts (*Muallaf*) in Terengganu 2012-2018

YEAR	2012		2013		2014		2015		2016		2017		2018		Total
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
Chinese	16	8	19	8	17	9	11	9	12	10	12	9	14	5	159
Indian	2	2	11	4	10	3	4	3	7	1	7	2	7	2	65
Sarawakian	7	3	8	8	3	9	3	2	2	2	3	6	1	2	59
Sabahan	2	1	3	-	3	3	-	-	1	2	1	1	-	-	17
indigenous people	4	3	1	3	2	2	2	-	4	1	2	8	-	1	33
Non-Citizen	23	18	30	33	10	15	18	27	15	14	11	12	14	12	252
Total	54	35	72	56	45	41	38	41	41	30	36	38	36	22	585

Source: Terengganu Religious Department (2021)

There are two factors of challenges faced by *muallaf* after embracing Islam which are internal factors (perception, psychology and faith) and external factors (environment and motivation). Internal elements include perception, psychology, and faith among Muslims and non-Muslims alike [23]. Zakat distribution to the *muallaf* can serve to deepen their faith and establish a sense of kinship among Muslims in order to support those who are in need, such as this group. External factors like as the environment and motivation were considered in order to eliminate poverty through zakat distribution. Since the family converted to Islam, the most of them have been branded as Malay. Therefore, distributing zakat to the *muallaf* can help to reinforce their religion and foster a sense of kinship among Muslims, as well as support and motivate those who are in need, such as this group of people [2, 24-26]. This is also true because the Malay community's acceptance of *muallaf* is still at a low level. As a result, the internal and external elements indicated in the work's highlights will be employed as variables in a test to evaluate which aspects are significant in bolstering *muallaf* religiosity in Terengganu, Malaysia.

METHODOLOGY

This study is categorized as a 'case study'. According to Mohd Majid Konting (2009), "case study is research conducted intensively by researchers on small social units such as individuals, a family, a village, a club, a school or a community".

i. Sampling

The actual population of the sample is 200 people who attend classes under the

supervision of Administration of Islamic Religious Affairs (Terengganu, Malaysia), the Terengganu Religious Department or *Majlis Agama Islam dan Adat Melayu Terengganu, Malaysia* (MAIDAM) and based on Krejcie & Morgan (1970), if the population is 200, the best sample is 132 people. 150 questionnaire forms were distributed using a simple random sampling method, but only 136 questionnaires were complete and had been analyzed. Based on the total population of 200 people with a total sample of 136 people, it means that the number obtained is in a high position of 68%. Questionnaires were distributed to the Muslim Converts community in collaboration with the Terengganu Islamic Religious Affairs Department. The selection of *muallaf* as respondents is purposive sampling because considering their willingness to participate in this study has the same characteristics as desired by the researcher.

ii. Data Collection

This study uses data collection techniques through questionnaires. The construction of the questionnaire involved five factors that are psychological, perception, environment, motivation and faith based on the modification of the research questionnaire from [2] and previous studies and highlights of works related to the role of zakat on *muallaf*. Based on the items of the questionnaire, 41 items were used as questions, involving 33 question items for the independent variable and 8 question items for the dependent variable. The questionnaire was divided into six parts, namely part A: Respondent Profile Information, part B: The Influence of Perceptions on Religious Belief, C: The Influence of Psychology on Religious Strength, D: The Influence of Motivation on Religious Strength, E: The Influence of Environment on Religious Strength, F: The Influence of Faith on the Religious Strength and G: Zakat Motivation on Religiosity.

The researcher distributed the questionnaires via google form to the respondents to obtain feedback. After the questionnaire was completed, a face validity test was conducted involving two experts who have expertise in the field of Islamic Shariah and Marketing Behaviour. The purpose of the test is to get the opinion of experts related to the questionnaire so that the test done at the next stage is perfect and there are no question items have high content validity and also strengthen the items to be tested [27].

iii. Data Analysis

The quantitative data obtained were processed using multiple regressions with Structure Equation Modelling (SEM). Data was tested using Smart PLS software and was analysed using a direct approach. Before the study is done, the researcher conducted a pilot study among the Muslim converts community. A total of 30 samples were taken at random to find out the reliability of the question items constructed. Data analysis methods used (EFA) that focus on t value, p value, R square value and β value. All of these tests showed the correlation between independent variables to dependent variables. This analysis was performed on five Likert questions namely (1) Strongly Disagree, (2) Disagree, (3) Not Sure, (4) Agree and (5) Strongly Agree.

RESULTS AND DISCUSSION

i. Demographic Respondents

In this study, the respondents consisted of 136 people, which are 106 male respondents (77.98%) and 30 female (22.02%). The majority of the respondent age group is 51 years old and above which is 66 people (48.62%), followed by the age group of 41-50 years old consisting of 33 people (24.77%), 22 people (15.6%) from the aged group of 31-40 years, 14 people (10.09) from the group aged 21-30 years

and only one respondent (0.92%) aged 15-20 years. The majority of respondents have converted to Islam for more than 15 years which is 98 people (72.53%), followed by those who have converted to Islam 6-15 years which is as many as 27 people (19.78) and only 11 people (7.69%) who have converted to Islam within 1-5 years.

The findings also show that the majority of respondents are originally Buddhists, which is 84 people (61.68%), followed by Christians, as many as 42 people (30.84), and the rest are from Taoism, Hinduism, and no religion. Most of the respondents have a low level of education, and the rest is other than SPM which is 78 people (57%), followed by SPM 36 people (26.6%), STPM/Diploma as many as 11 people (8.51%) and university only 11 people (7.45%). The majority of the respondents are Chinese which is 52 people (38.04), non-citizens which is 37 people (27.17%), Indians as many as 4 (3.26%) people and other races consist of 43 people (27.17). A total of 65 people (47.57 %) still receive zakat assistance while 44.66 % had received zakat assistance previously. Only 12 people did not apply for zakat assistance. 128 people (94.06 %) received zakat assistance from MAIDAM, about 1.98% received from Muslim NGOs, 3.96 % received from Muslim individuals and the others is 2.97 %.

ii. Data Analysis

After the questionnaires were collected, there were 30 questionnaires to tests of validity and reliability of the data were performed using Cronbach's alpha values. According to [28, 29] Cronbach's alpha value should be above 0.60 for each variable, while a loading factor value of less than 0.5 will be dropped (Hair et al, 2014). Table 1.1 shows the data validity and reliability tests.

Cronbach's alpha values for perception is 0.806>0.60, psychological 0.734>0.60, motivation 0.807> 0.60, environment 0.701> 0.60, faith 0.704> 0.60 and ZSR factor 0.863> 0.60. The Cronbach's alpha value for all variables exceeds 0.60, this indicates a high level of reliability since each variable exceeds more than 0.60 (Sekaran, and Bougie, 2013). Thus, based on table 1 above, the AVE value for all variables is valid when the points obtained exceed the minimum threshold value of 0.5. While the values of CA and CR in the same table have a value greater than 0.6 indicates that the variable is reliable.

iii. Direct Relationship Analysis

These items are tested in the next test which involves the formation of a direct relationship model which involves eight independent variables and one dependent variable using the following equations:

$$\text{ZSR} = \beta_0 + \beta_1 \text{PCP} + \beta_2 \text{PSY} + \beta_3 \text{MTV} + \beta_4 \text{ENV} + \beta_5 \text{FTH} + \varepsilon$$

β : Correlation coefficient

ε : Residual

This test looks at the values of loading factor (CV), Cronbach's alpha (α), CR, AVE, R^2 , β , p value, and t value. Table 1.2 shows the test values. The test results found that alpha Cronbach, CR and AVE values on the ZSR factor was (0.880>0.5, CR=0.906>0.7, AVE= 0.548> 0.50), perception (0.725>0.5, CR=0.819>0.70, AVE=0.543>0.50), psychological (0.752>0.50, CR=0.827> 0.70, AVE=0.556>0.50), motivation (0.776>0.50, CR=0.846>0.70, AVE=0.537>0.50), environment (0.701> 0.50, CR =0.815>0.70, AVE=0.525>0.50), faith (0.856>0.50, CR=0.880>0.70, AVE 0.517>0.50) and the R^2 value were 0.924. In addition, the direct relationship of payment factors to ZSR that involved the value of the estimated coefficient (β), p value and t value found the factor PCP (β =0.290, p=0.000, t=8.013), PSY (β =0.357, p=0.000, t=9.916), MTV (β =0.324, p=0.000, t=5.979), ENV (β =0.126, p=0.001, t=3.201), FTH (β =0.025, p=0.430, t=0.668). Based on the test results on the relationship of ZSR directly, four

factors influenced ZSR directly, namely perception (PCP), psychology (PSY), motivation (MTV) and environment (ENV).

Figure 1.1 and Table 1.3 shows the ZSR factor model after being analyzed using the direct relationship method involving five independent variables and one dependent variable. Furthermore, the analysis was performed to see the relationship between variables with Zakat Strengthening of Religiosity (ZSR). A t-test was performed to see whether the relationship between independent and dependent variables was significant or not. According to [28] if $t \text{ value} > 2.021$, therefore the relationship is significant. The results of the analysis are as follows:

i. Perceptual Relationship (PCP) to Zakat Strengthening of Religiosity (ZSR)

The positive perception from the family and the surrounding Muslim community will certainly increase the *muallaf's* confidence in his belief in religion. One of the concerns of the surrounding Muslim community in helping the *muallaf* community is through zakat assistance whether it is done personally or channeled through zakat agencies. This assistance to some extent builds the positive perspective of the convert in strengthening his religion through various activities carried out by the zakat agency. Thus, the positive support from the family and the attention of the Muslim community through the help of zakat is able to strengthen the religious confidence of the community of converts. Based on table 1.3, the results of the study show that there is a significant relationship between zakat assistance on the perception (PCP) of converts in building the strength of his religion when $t\text{-value} = (8.013 > 2.021)$.

ii. Psychological Relationship (PSY) to Zakat Strengthening of Religiosity (ZSR)

The *muallaf* community has faced a variety of psychological pressures after embracing Islam, for example, they often receive pressure from the original community and Muslim community surrounding. Apart from providing personal counseling services, the zakat agency also organizes some activities that can strengthen the psychology of *muallaf*. Thus, the findings show that zakat assistance has a great impact on the psychological change of converts from negative to living a more positive life. This is evidenced when the results of the study show a $t\text{-value} = (9.916 > 2.021)$.

iii. Relationship of Motivation (PSY) to Zakat Strengthening of Religiosity (ZSR)

The results also show that after embracing Islam, *muallaf* feel more motivated to live life as a Muslim. In other words, *muallaf* always strengthen the human capital that they have as Muslim through financial assistance, training and activities conducted by the Terengganu state zakat agency. Although they are different ethnicities, it is not an obstacle for *muallaf* to be actively involved in the activities. The results of $t\text{-value} = (5.979 > 2.021)$ obtained are an indication that there is a significant relationship between zakat assistance and motivational factors on the religious beliefs of converts.

iv. Environmental Relationship (Env) Towards Zakat Strengthening of Religiosity (ZSR)

Next, *muallaf* was asked questions that touched on environmental factors in developing his religious beliefs. *Muallaf* agreed that the support from friends from the *muallaf* community and surrounding Muslim friends made him stronger to adhere to the teachings of Islam. In other words, although some respondents are marginalized by their original families, they still adhere to the teachings of Islam. The new conducive environment provided by the zakat agency is also a factor for *muallaf* to learn more deeply about Islam. Thus, although they are 'new' in Islam, it is found that they feel a part of the Muslim community in the state. Apart from that, *muallaf* felt that the current political factors in Terengganu also to some extent influenced the implementation of inter-relations activities in the state. The $t\text{-value} = (3.201 > 2.021)$ indicates that there is a significant relationship between zakat assistance and environmental factors on the religious beliefs of *muallaf*.

v. The Relationship of Faith (Fth) to Zakat Strengthening of Religiosity (ZSR)

Muallafs were also asked questions that touched on Islamic faith such as belief in the oneness of God, the prophet Muhammad as the messenger of God, Islam is the true religion, life after death, the concept of sin and reward, and the concept of heaven

and hell. Although the zakat agency provides classes to strengthen the faith and confidence of *muallafs* to Islam. However, the results of t-value = (0.068 < 2.021) show that zakat assistance to the development factor of the faith of converts is not significant.

Based on the findings of the analysis of structural equation modeling (SEM), it is found that four variables have influenced the zakat strengthening of religiosity (ZSR) among *muallaf*. The factors are perception, psychology, motivation and environment did show significance. However, the faith factor did not show a significant relationship to ZSR. The most significant factor influencing ZSR is psychology which is the most important element of a *muallaf* itself to determine the strength of religiosity compared to other factors. This indicates that internal factors influence a person to determine the level of religiosity strength among *muallaf*.

DISCUSSION

The results show that zakat assistance channeled in various activities is able to form a positive perception of the religious beliefs of converts. *Muallaf* who was originally a 'non-Muslim' faces problems and challenges from family, friends, neighbors and the surrounding community for embracing Islam. Due to this, *muallaf* need various social support such as emotional, physical, spiritual support and a new lifestyle that necessitates the development of psychology and motivation [6]. The above findings are in line with the study conducted by [15] by explaining that positive support from individuals or zakat agencies in particular through the organization of educational classes can stimulate their faith to a more positive situation. Therefore, giving zakat assistance to *muallaf* comprehensively and efficiently can encourage them in facing their new life. Provision of welfare assistance to *muallaf* as a sign of encouragement to increase the obedience and commitment of this group to Islam. The welfare assistance given to this group is also an effort to soften their hearts to continue living life as a perfect Muslim. Considering that *muallaf* is a group of new converts to Islam with various factors and standards of living, the help of zakat makes them more confident in Islam as a religion that gives blessings (*rahmatan lil alamin*)

In addition, the results of the study show that the more help given to the *muallaf*, the better the change in their psychology. *Muallaf* have several levels of psychology experience before and after embracing Islam to know the truth and beauty of Islamic teachings. However, in the process of discovering the Divine guidance, the *muallaf* will go through several stages that require knowledge, patience, encouragement, support, advice and continuous motivation to face all these stages until eventually leading to a level of serenity in *al-makrifatullah* (knowing Allah) [30]. Through the role of the state zakat center, [12] stated that there are at least 34 types of assistance provided to *muallaf* including basic assistance needed such as financial assistance, livelihood and medical. In fact, the zakat fund for *asnaf muallaf* is also channeled to programs that can develop the personality of *muallaf* such as education, community activities, cross-cultural activities, pilgrimage of *muallaf* and others. These zakat aids are one form of self-appreciation for the psychological well-being of converts. The above findings support the study conducted by [31] who found that there was a significant influence between the assistance received on the psychological change of *muallaf* to a more positive situation.

Similarly, the relationship between zakat assistance and the motivation of *muallaf*, social support and a sense of life is seen as an important factor in the well-being and self-development of a *muallaf*. Counseling assistance and the implementation of the activities 'love link' (*Jalinan Kasih*) through zakat funds are to some extent able to give emotional strength to *muallaf* to always be ready to face in any stressing situation. Based on the above study, it can be stated that, the religious motivation of the community of converts is closely related to the support received from people around them. This coincides with a study conducted by [32] who found that in addition to self-

motivation factors, external factors such as children, family, the surrounding community and the government stimulate the *muallaf* in living a religious life. In other words, by having this motivation of the *muallaf* is able to face the obstacles that exist with a firm and strong commitment, as well as maintain the belief in the truth of Islam by carrying out Islamic law well in his daily life.

Indeed, *muallaf* faces a challenging new life environment after embracing Islam. Typically, a person who converts Islam will face problems from family, friends, neighbors and the surrounding community [6]. The attitude of opposition from the original family to the conversion to Islam and the perception of *muallaf* as a second-class group of Muslims among the original Muslim community disturbed their emotions. However, a study conducted by [33] found that the dimensions of life in his environment did not have a significant influence on the motivation of his appreciation of religion.

[20] stated that the lack of understanding of faith among *muallaf* requires the improvement of teaching methods so that learning outcomes can be achieved well. The religiosity cannot be done perfectly if the *muallaf* fails to give a solid commitment by studying the *fardu ain* classes that is organized by the State Religious Officer. Thus, to encourage *muallaf* to actually attend religious classes, allowances are given to those who successfully attend these classes. In relation to this, [34] stated that the goal is to ensure that *muallafs* in the state of Terengganu always have strong faith as they are a group that has just become accustomed to Islam. Meanwhile, for groups who are unable to attend classes, the pilgrimage program for converts and mentor-mentee programs to some extent develop emotions and provide motivation for them to remain steadfast in the religion of Islam. Past studies as conducted by [10] showed that zakat assistance channeled by organizing *fardu ain* guidance classes helps to strengthen the religion of *muallaf*. In fact, it is seen as one of the ways to prevent this *muallaf* from returning (*murtad*) to their old religion.

CONCLUSION

The role of all parties in carrying out social responsibilities to the community of *muallaf* must be seen as important. This is because the *muallaf* needs to be helped either in physical and spiritual to strengthen their faith in life. In order to realize this goal, especially the involvement of all parties must be mobilized together and not only rely on certain agencies such as the States Religious Council (SRC), Zakat Center and PERKIM. The Muslim community also needs to help especially in terms of emotional support to new *muallaf*. It has been proven that psychological factors are the most important elements influencing the strength of the religiosity of *muallaf*. Therefore, the state zakat management such as (MAIDAM) needs to carry out activities that are more geared towards forming the psychological strength of the *muallaf*. The development activity leads to the formation of individuals who have the strength of soul and emotions. In addition, community activities also need to be intensified so that the psychological strength of *muallaf* can be enhanced, thus helping *muallaf* to be independent in society and not be viewed negatively.

In general, the policy implications in this paper are focused on two main areas namely the first is the construction of the ZSR model through internal factors and external factors. The model is the basis for a research framework that focuses on the role of zakat in shaping the strength of religiosity among *muallaf*. The second is the application of ZSR to the field of development of *muallaf*, especially involving the role of zakat can be applied to zakat agencies in other states. Overall, the relationship between perception, psychology, motivation, living environment with the zakat assistance is significant in developing the religiosity of *muallaf*. However, the relationship between faith and the zakat assistance shows that it is not significant.

The effect of the findings of this study can help the government and the State Religious Council in formulating an effective strategic plan such as creating a more

detailed and comprehensive strategic plan. This can benefit the *muallaf* and non-Muslims to change their negative perception at this time towards the agencies related to zakat management. The results will give a clear picture of the factors that cause strengthening religiosity among *muallaf*. These factors will be a guide to stakeholders such as Islamic religious councils and Islamic institutions. The focus on the factors influencing the strengthening religiosity needs to be taken into account so that the matter can be reduced. It can be helped in formulating the new plans for the development of human capital towards religiosity among *muallaf*. This study is important because it explains the relevance of zakat assistance in strengthening the religion of the *muallaf* community. Clearly, through programs organized by religious councils or NGOs, it turns out that it is able to develop perception, psychology, motivation and living environment to a more positive situation. Therefore, for the next study, it is recommended that researchers focus on the level of religiosity among *muallaf*.

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