

**ICONSPADU 2021****International Conference on Sustainable Practices, Development and Urbanisation****THE STUDENTS' AWARENESS TOWARDS ZAKAT ROLE  
AMONG UNIVERSITY STUDENTS IN SELANGOR, MALAYSIA**

Mohd Azrin bin Abd Rahim (a)\*, Norliana binti Ahmad Shah (b), Abul Bashar Bhuiyan (c)

\*Corresponding author

(a) Faculty of Business and Accountancy (FBA), University Selangor (Unisel), Shah Alam, Malaysia,  
azrinrahim@unisel.edu.my(b) Faculty of Business and Accountancy (FBA), University Selangor (Unisel), Shah Alam, Malaysia,  
norliana@unisel.edu.my(c) Faculty of Business and Accountancy (FBA), University Selangor (Unisel), Shah Alam, Malaysia,  
bashariuk@gmail.com**Abstract**

Higher education is one of the important assets in developing a country. In enabling the citizens the opportunity to continue study in tertiary education, the government and private sectors have jointly contributed to the financial assistance in funding the students to pursue their education. Furthermore, most Malaysian higher education institutions have a dedicated department that is responsible for the collection and distribution of zakat. However, many students are still unaware of the zakat unit function. This study will examine the contribution of the zakat distribution by the zakat unit among the students in a university in Selangor, Malaysia. A set of questionnaires has been distributed to 201 respondents by using Google Form. Then, responses of the questionnaire are analysed descriptively by using IBM SPSS Statistics software. The finding shows that 92.5 percent of students are aware of the presence of Zakat Unit activities, where they can seek assistance if needed. Moreover, students are mostly happy with the aids they received from the zakat fund. In terms of student perceptions towards zakat distribution, 90.1 percent felt that the university Zakat Unit had done a good job in fulfilling its responsibilities of assisting needy students. The role of zakat in redistributing the Islamic wealth can be seen among the major contributors in ensuring the students to continue their study without any hindrance. Hence, it is assumed that the role of zakat management should further improve mainly on zakat collection to expand their role in helping more students to complete their higher education.

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## 1. Introduction

Zakat is one of Islam's five pillars and a type of ibadah that every Muslim should undertake. It is a kind of worship, and like all forms of worship, it is performed only for Allah. In State Islamic Religion Councils (SIRCs), the term zakat has three meanings: linguistically, theologically, and legally. In a linguistic sense, zakat refers to the purification or cleansing of wealth from any factors that cause it to become dirty. Theologically, zakat refers to the purification of one's soul (Al-Faizin et al., 2017), while legally, it refers to the transfer of ownership of a particular amount of property to other people in specific situations (Ahmad Razimi et al., 2016).

Zakat philosophy can be seen from a variety of angles, including religious, social, and economic aims. Zakat also intends to become a part of modern governmental economic policies and play a larger role in reducing disparities in society, in addition to achieving religious merit (Barizah et al., 2007). Faqir, masakin, amylin, muallaf al-qulub, riqab, gharimin, fi sabilillah, and ibnu sabil are the eight types of zakat beneficiaries defined in the Quran (Bakar & Abdghani, 2011). Higher education students are one of the eight zakat recipients that fall under the fi sabilillah category, according to zakat institutions.

### 1.1. Zakat Management in Malaysia

Management of zakat in Malaysia is authorized by the State Islamic Religion Councils (SIRCs). The main goal of the establishment is to centralize all Islamic religious practices at the level of the state. However, according to Noor et al. (2015), to facilitate the zakat management, some states have set up their own zakat institutions as a corporate or private entity. Lembaga Zakat Selangor (LZS) is responsible for managing zakat funds for the state of Selangor and the main role is managing zakat collection and zakat distribution for Selangor state (Abd Hamid et al., 2020). As a structured and competent body, the establishment of the zakat center was seen as another important initiative to ensure the smooth functioning of zakat management and eventually increase public trust.

The Zakat Collection Center, located in the Federal Territory and corporatized in 1991, was the first entity established to collect zakat. Malaysia has a total of 14 SIRCs, with 13 belonging to the state and one to Wilayah Persekutuan KL. Pahang, Selangor, and Penang were the first to follow in the footsteps of the Federal Territory Zakat Collection Center in 1995. In 2001, the Sarawak Baitulmal Fund was established. In 2006, Zakat Collection Centers in Negeri Sembilan and Melaka were built, followed by Pusat Zakat Sabah in 2007 (Ahmad et al., 2006). Only Selangor, Penang, Sarawak, and Sabah, on the other hand, have fully corporatized both collecting and distribution functions (Wahab & Rahman, 2011). Under the Department of Prime Minister, a Department of Waqaf, Zakat, and Haji (JAWHAR) was established to manage and ensure that zakat and charity administration is appropriately structured, methodical, and effective (Wahab & Rahman, 2011).

Kaslam (2009) argues that institutionalizing zakat as a social institution is critical to achieving the multiple goals of zakat management, including poverty eradication, ensuring that zakat is carried out in line with Sharia Law, and meeting religious and social commitments. As a result, the concept of zakat as an Islamic socio economic instrument for improving the socioeconomic well-being of Muslims has gained widespread acceptance. In Malaysia, the argument for privatizing the zakat institution is to

improve the competency and effectiveness of zakat collection and distribution under the State Islamic Religion Councils.

## 1.2. Zakat Implementation

Zakat main purpose is to provide support for less fortunate groups in the society such as the poor, the needy, the wayfarer, or the heavily indebted. Zakat gives assistance to them in hope that these people will at least have the basic requirement to lead a normal life. Zakat provides aids to middle-income groups, as well as those who are burdened by small traders and B40 workers, in order to ensure that they may continue to live better lives (Hambari et al., 2020). As we can see, zakat provides lots of assistance to the needy and poor, especially *asnaf*. This shows that zakat is carrying out their responsibility that has being taught in Islam which is helping those in need.

Ultimately, proper implementation of zakat management will enhance the Muslim society's socio-economic conditions in every state. Since zakat reallocates wealth from the wealthy to the poor, it becomes an efficient solution to combating poverty. In Malaysia, the majority of zakat payers thought the distribution mechanism was ambiguous and the details about the distribution of zakat was unclear.

Following that, good zakat collection and distribution is supposed to eliminate poverty and enhance poor citizens' living standards (Ali & Hatta, 2014). It has also been established that zakat distribution has a favorable impact on poverty incidence, severity, and extent. Zakat education may be required to aid Muslims in gaining benefits from the zakat system, in addition to the self-centered elements of social, religious, and economic concerns (Bidin et al., 2017). Furthermore, zakat has the potential to be a powerful tool for stimulating economic growth. It could also help to minimize income and wealth disparity, as well as the gap between affluent and poor people, resulting in long-term economic progress for the ummah (Yusoff, 2012). Furthermore, Anis and Kassim (2016) discovered that the efficacy of zakat programmes is linked to significant nominal and real gains in average monthly income, fixed assets, and monthly average household expenditure in Bangladesh before and after receiving zakat money.

## 1.3. Student Awareness towards Zakat Unit

According to Ismail and Abidin. (2020), boosting awareness is critical because it aids the public and the younger generation in understanding and appreciating the value of zakat. Understanding a mechanism to reach and meet the cleansing demands of wealth is what zakat consciousness is all about. Zakat awareness instills a sense of the need of purifying riches in accordance with Islamic legal principles. Previous zakat research has paid insufficient attention to the relevance of human consciousness. Zakat consciousness heightens a person's potential awareness of the cleansing instruments of Islamic riches. Few researchers have looked at the awareness of zakat obligation payment tools and their impact on people's behavior.

Bakar and Rashid (2010), for example, discovered that the level of social responsibility, a property's rights to other people, and the zakat rent is a religious duty that has encouraged the payment of the zakat rent. The procedures, forms, and techniques of zakat payment are all factors that influence whether an employee will pay zakat or not. Among other aspects, Lateff et al. (2011) discovered that

religious understanding and awareness of paying zakat are the most influential. Furthermore, awareness levels can differ depending on age, gender, and financial level. Clients of Islamic Borneo auto finance, according to Amin (2007), have the same level of awareness regardless of their age, marital status, or occupation. Even though they are aware of the existence of Islamic products, they are hesitant to choose them. People who are familiar with Islamic banking products should not be assumed to be willing to engage in halal transactions (Rammal & Zurbruegg, 2016).

According to Ab Rahman et al. (2021), zakat administration issues vary by state in Malaysia. At Universiti Sains Islam Malaysia, a study examined the level of consciousness among students associated with the Awqaf and Zakat Center (PWZ) and their perceptions about zakat distribution to asnaf. The results suggest that while most respondents are aware of PWZ's efforts, they are suspicious of PWZ zakat distribution. As a result, PWZ should play an essential role in assisting students who are struggling financially.

Muhamad et al. (2018) conducted a study to assess asnaf's perceptions of the procedure and efficacy of zakat distribution to *fi sabilillah* asnaf, which was carried out by the Zakat Unit, Islamic Center, Universiti Teknologi Malaysia (UTM). The participants in this study are UTM students who are zakat recipients. According to the findings of this study, the UTM Zakat Unit distribution of zakat to *fi sabilillah* asnaf is effectively positioned. Respondents agree that UTM Zakat Unit, as the zakat management center, makes it easier for students to complete their education.

According to Ismail and Abidin (2020), zakat is one of the most important instruments in the Muslim economy. The Islamic religion has established specific guidelines for zakat, which is a religious requirement. They have published a study that investigates university students' awareness of the zakat obligation. The goal of their research is to see how independent variables like religiosity, knowledge, attitude, and average promotion influenced awareness of the zakat duty. Furthermore, the purpose of this research is to determine the relationship between all the variables listed. The findings revealed that religiosity, knowledge, attitude, average promotion, and awareness of the zakat responsibility all have a positive and substantial link. The multiple regression study also discovered that religion, knowledge, attitude, and average promotion all influence and have their own effects on university students' awareness of the zakat responsibility.

#### **1.4. University Selangor (Unisel) Zakat and Sedeqah Unit**

Since a long time ago, zakat has aided many people in need, and it has continued to do so until now. Zakat collaborates with universities and acts as *amil* in their distribution with universities. Lembaga Zakat Selangor (LZS) started with higher educational scholarship and they have collaborated with Public Colleges and University also for Private Higher Educational Institutions such as Universiti Teknologi Mara (UiTM), Kolej Antarabangsa Universiti Islam Selangor (KUIS), Universiti Tenaga Nasional (UniTEN), Universiti Multimedia Malaysia (MMU), Universiti Tun Abdul Razak (UNITAR) and Universiti Selangor (Unisel) (Wahidi & Ahmadi, 2017). The level of confidence and perception towards *amil* roles in higher education institutions are still low among students especially when discussing the concept of localization of zakat distribution among the asnaf in higher education (Wahidi & Ahmadi, 2017).

Unisel Zakat Unit was established in 2014 once the university was appointed as an amil by LZS. In the early stage, this unit was placed under the Student Affairs Division before being transferred to Islamic Centre in 2016 until now. With such appointment, this unit since then is allowed to collect zakat on behalf of LZS from the staffs, students and also from those who are related to the university including alumni, suppliers and parents. From the collection made, LZS will give back in return a sum of 62.75% from total collection to be distributed by Unisel itself (Unit Zakat & Sedeqah, 2019). In addition to that, since 2014, Zakat Unit has collected more than RM3.4 million zakat mostly from staff's monthly salary deduction and also from those who paid through the counter. Through this fund, Unisel students benefited the most as more than RM2 million aids have been distributed through paying their tuition fees, accommodation rentals, food aid, allowances and many others (Unit Zakat & Sedeqah, 2020). The higher the zakat collected, the more benefits the students will reaped directly from Unisel Zakat Unit.

For those poor and needy Unisel students who originated from Selangor state or have lived more than 5 years here, they have the opportunity to apply zakat assistance directly from LZS. As a matter of fact, almost 50% of registered students in Unisel come from other states besides Selangor. These groups of students are not qualified to apply zakat directly from LZS due to its policy. However, the zakat fund returned by LZS to Unisel is allowed to be distributed amongst them. This is the main advantage of Unisel being appointed as amil because it can use the zakat fund for all its' students irrespective of the states they originated. Apart from that, Unisel too received zakat funds from several corporate organizations through their yearly zakat contribution. Some companies like Etiqa Takaful, Bank Islam, Bank Rakyat, SP Setia and many others have contributed regularly to Unisel. All these funds were also distributed directly towards helping the students in paying their tuition fees. Part of this fund is also being used for student development programs which may assist them to perform well in their study.

## **2. Problem Statement**

The cost of university expenses is linked to the present cost of life and education. The high levels of stress among students are worsened by their demanding campus lives. Due to financial constraints, some of them choose to work part-time to cover their cost of living (Ahmad, 2016). Almost all higher education institutions in Malaysia have a specific unit or department that manages the collection and distribution of zakat in their institutions. However, the distribution of zakat to *asnāf*, the understanding and the confidence of the students towards it remain uncertain (Ab Rahman et al., 2021). It is very fortunate for Unisel to be appointed as amil since the zakat collected could still be used to fund these groups of *asnaf* students who would like to continue their study in this university. This is the first time a study has been conducted to measure the student's awareness on the zakat distribution by the university zakat unit in Selangor, Malaysia.

Moreover, there have been only a few empirical studies on awareness and distribution of zakat in universities. Past empirical studies have focused mainly on the benefits of zakat to social welfare and the economy. Thus, this study is being conducted to measure the students' awareness and zakat distribution by the university zakat unit among the students in university, Selangor, Malaysia.

### **3. Research Questions**

The research questions of this research are:

- i. How far is the students' awareness towards the university Zakat Unit?
- ii. How are the zakat distributions towards university students?

### **4. Purpose of the Study**

The objectives of this research are:

- i. To measure the student's awareness on zakat distribution by the university Zakat Unit in Selangor, Malaysia.
- ii. To examine the zakat distribution by the university Zakat Unit among the students in Selangor, Malaysia.

### **5. Research Methods**

The study employs a quantitative approach that includes objective measurements and statistical, mathematical, or numerical analysis of data obtained via questionnaires. This study was conducted at Universiti Selangor (Unisel), with a population of 252 students who received zakat assistance from the university Zakat Unit from 2019 to 2020. This study adopts an online survey strategy using google form questionnaires, because the researcher is unable to perform a face-to-face survey due to the Covid-19 outbreak. To choose samples from the target population, a simple random sampling method was used. Only 201 students answered the 252 questionnaires, giving the survey a response rate of 79.76 percent.

This research questionnaire is divided into three components. The question in the first section is about the demographic profile of zakat aid recipients. Next section inquired about how they acknowledge the university Zakat Unit, as well as the roles and responsibilities of zakat distribution management. Finally, students must express their opinion or feedback on the Unisel Zakat and Sedeqah Unit in the last section of the questionnaire. The data was examined with SPSS software version 26 and descriptive analysis was used to explain the results. To have a better understanding of the data, tables were employed to portray it.

### **6. Findings**

#### **6.1. Demographic of Respondents**

The respondent demographic information was test using descriptive statistics presented in Table 1.

**Table 1.** Demographic Profile

		Frequency	Percentage (%)
Gender	Male	54	26.9
	Female	147	73.1

Age	< 20 years	29	14.4
	20 – 24 years	143	71.1
	25 – 29 years	26	12.9
	> 29 years	3	1.5
Father's Occupation	Government	12	6.0
	Private	44	21.9
	Self-employed	63	31.3
	Retire	40	19.9
	Unemployed	27	13.4
	Passed away	15	7.5
Mother's Occupation	Government	21	10.4
	Private	26	12.9
	Self-employed	17	8.5
	Housewife	132	65.7
	Passed away	5	2.5
Household income per month	< RM1,000	43	21.4
	RM1,001 – RM2,000	63	31.3
	RM2,001 – RM3,000	57	28.4
	>RM3,000	30	14.9
	No income	8	4.0

Table 1 above shows the number and percentage of respondent's gender for this research. Researchers obtained 54 respondents from the male students (26.9%), while another 147 respondents were among the female students (73.1%) who participated in this research. Most students' age is in the range between 20-29 years old which is the normal range for diploma and degree level of education. Majority of the students' parents were self-employed (31.3%) and quite a significant number of parents were unemployed (13.4%). These groups of parents are the one that might need help to assist their children in pursuing tertiary education. In support of that, 65.7% of the mothers of the students have no income at all as housewives. This is clear evidence that majority students in UNISEL belong to the B40 (bottom 40% household income group). It is known from this research that 81.1% have household income of less than RM3000 a month. For such an amount of income especially in a city area, they can be considered as urban poor. In determining whether the students are qualified as asnaf or not, their household income will be referred to had kifayah (zakat poverty line) set by LZS in knowing the adequacy of their basic need requirement.

## 6.2. Student's awareness towards university Zakat Unit and zakat distribution

The descriptive statistics on the student's awareness towards university Zakat Unit and zakat distribution information are presented in Table 2 and Table 3.

**Table 2.** Student’s Awareness towards university Zakat Unit

		Frequency	Percentage (%)
Have you ever received any aid from other zakat agencies?	Yes	55	27.4
	No	146	72.6
Are you aware about the existence of the Unisel Zakat and Sedeqah Unit?	Yes	186	92.5
	No	15	7.5
From where did you get information about Unisel Zakat and Sedeqah Unit?	Unisel website	85	42.3
	Friend	63	31.3
	Admin Staff	39	19.4
	Lecturer	6	3
	Unisel whatsapp	3	1.5
	Unisel Zakat and Sedeqah Unit	3	1.5
	Banner around campus	2	1
Did you know the role of the Unisel Zakat and Sedeqah Unit?	Yes	158	78.6
	No	43	21.4

Table 2 above shows that only 27.4% of respondents ever received the help of other zakat agencies before while others did not receive any help from other zakat agencies before. It is very fortunate that 92.5% respondents are aware of the existence of the Zakat Unit for which they may apply for assistance if needed. The information about zakat through the Unisel website and portal plays the most important role in spreading the news while 31% respondents are proof of the “word-of-mouth” effectiveness through their friends. The positive impact of marketing activities by Zakat Unit have resulted in 78.6% respondents were aware of the role and responsibility of this unit. If they put a little bit extra effort in such activities, they will surely be able to cover those who are unaware (21.4% respondents).

**Table 3.** Zakat Distribution by university Zakat Unit

		Frequency	Percentage (%)
How many times have you received assistance from the Unisel Zakat and Sedeqah Unit?	Once	129	64.2
	1 times	32	15.9
	2 times	12	6.0
	more than 3 times	28	13.9
Is the zakat fund received sufficient?	Yes	152	75.6
	No	49	24.4
Does zakat financial assistance help in your cost of living?	Yes	170	84.6
	No	31	15.4
Do you receive the assistance as scheduled?	Yes	169	84.1
	No	32	15.9
What do you think about Unisel Zakat and Sedeqah Unit roles in helping needy students?	Very good	133	66.2
	Good	48	23.9
	Fair	16	8.0
	Bad	2	1.0
	Very bad	2	1.0



Table 3 shows that the majority of the respondents received at least once assistance from zakat (64.2%) while 35.8% respondents have received more than once. Most of them feel that the aid given was enough (75.6%) to fulfill their need, especially in their cost of living. The aids given were also very timely to 84.1% respondents which shows the effectiveness of zakat distribution towards the needy. In overall performance of Zakat Unit, 90.1% respondents agreed that this unit has achieved well in fulfilling their responsibility. This shows that Zakat Unit is on its right track to be successful in managing zakat for the university.

### 6.3. Category of aids received by respondents

**Table 4.** Types of assistance received from the university Zakat Unit

	Amount (RM)
Pocket Money	20,740
Tuition Fees	459,590
House rental payment	3,560
Emergency assistance	13,178
One-off financial aid	1,500
<b>Total</b>	<b>498, 568</b>

Table 4 above shows the category of aids received by respondents. Most of them were helped in paying their tuition fees (RM459, 590) with some of them receiving pocket money (RM20, 740) for attending industrial training. Students who were injured in road accidents, students who need flight tickets to return home especially in East Malaysia, students whose parents passed away, and those with health problems were helped through emergency assistance (RM13, 178). This group of respondents are those students who received aid from zakat between the year 2019-2020. Since all students were at home during this pandemic, the pocket money was given to those who are attending industrial training. This money would lessen their burden in traveling costs or for food expenses during the training. The house rental payment too will ease them in searching for suitable accommodation for internship purposes. From all aid given, tuition fees assistance has been the biggest allocated amount which shows how significant the zakat fund is in helping students to enable them to complete their diploma or degree without any financial hindrance. Students need to settle their tuition fees before they can sit for the final examination. The amount given for each student depends on their tuition fees they owe to the university. Since the zakat fund is not enough to pay for all students, a formula of 50%-75% from their outstanding is used in allocating funds for each of them. This rate is applied for those in the category of asnaf faqir, miskin and muallaf. While for those students who are not under those categories, a standard amount of RM500 is allocated for each student who can be categorized as asnaf fi sabilillah. The bursar office will help Zakat Unit to determine all students outstanding fees.

## 7. Discussion of findings and Conclusion

It can be concluded that the majority of the students' fathers are self-employed (31.3%) while 65.7% of their mothers are housewives. In addition to that, 85.1% have household income of less than

RM3000 a month that can be considered as urban poor or belongs to B40 group (Jayasooria, 2016). This is the main target group who should be aware of the Zakat Unit through which they could be helped.

In term of student's awareness towards Zakat Unit, 92.5% respondents are aware about it and they obtained the information about zakat through university website. From that figure, 78.6% of respondents were aware of this unit's function and responsibilities in assisting them. In the beginning of every semester, application for zakat will be opened to all students through on-line system. Information about the opening of zakat application is being conveyed through memo, email, students' portal, and social media in order to reach all related students. Lecturers also play an important role in informing their students regarding the zakat aid and hence encourage them to apply. This result is similar to Ab Rahman et al. (2021) study that mentioned students are aware of Pusat Waqf and Zakat work.

The zakat aids given were also very timely to 84.1% respondents which shows the effectiveness of zakat distribution towards the needy. The result also shows that the zakat funds received are sufficient which help them in maintaining their cost of living. Such aids are important towards students during their study period.

Moreover, most of the zakat distributions are used to pay the students' tuition payments (RM459, 590). This amount shows how useful the zakat fund is in helping the students to complete their study. Hence, implementing zakat adds to the welfare of university students and provides numerous benefits to them, since it can assist them in resolving their financial difficulties. This result is supported by Ali and Hatta (2014), Anis and Kassim, (2016), Irijanto et al. (2013), and Malik (2016) which stated that zakat has a positive influence on lowering wealth inequality. Similarly, Suprayitno et al. (2017); and Ahmad Razimi et al. (2016) stated that the successful implementation of zakat collection and distribution is expected to increase the quality of education, reduce poverty and maintain the stability of socioeconomic.

In summary, overall performance of university Zakat Unit is very good as it eases the respondent's financial burden (Ahmed et al., 2017), Ab Rahman et al. (2021), Muhamad et al. (2018). Through the response of majority receivers, it can be said that Zakat Unit is well-positioned and on the right track in handling both collection and distribution of zakat.

As a conclusion, zakat is a financing system in Islam where Muslim needs to pay annually to help other Muslims' life. In Islam, giving a set of wealth or properties is part of worship and self-purification of one's life. Zakat is helping poor Muslims that have inadequate income in their life and those who have a low socioeconomic status. In Malaysia, zakat has been helping lots of people especially higher education students in paying their tuition fees and aiding their cost of living too.

## **8. Recommendation**

### **8.1. Recommendation for University Zakat Unit**

Zakat can empower the less fortunate by emphasizing the importance of zakat management through appropriate administration of the collection, distribution, utilization, and enhancement of the zakat process. Therefore, the existing zakat distribution procedures and principles must be reviewed by the university zakat management. Furthermore, the Zakat Unit needs to hire permanent staff to handle all the recipients, including continual monitoring, to guarantee that those who require assistance are not

neglected. In addition, Zakat Unit need to train their staffs to be more proactive, competent and transparent.

A good number of dedicated staff to manage zakat in university should be considered urgently. Knowing the potential of zakat in helping to ease the burden of poor students, adequate staff who may focus on a lot of workloads in managing zakat should be employed. University will be the one who would get the most benefit from zakat since its operation relies solely from student fees. The more zakat funds being used to pay for tuition fees, the more income will be for the university to sustain its operation. What is more interesting is that the zakat collection has no limit depending on the marketing and promotion done to create more awareness among the society to pay zakat.

## 8.2. Recommendation for Future Research

Future researchers would do well to get a better number of responses from university zakat recipients, as this study was unable to obtain a thorough response from them. Besides that, future scholars may conduct this research at several other private higher education institutions. Finally, because data is scarce in this study, future researchers may employ an interviewing method to gather information from their subjects. Researchers can prevent receiving erroneous data from respondents with this method, resulting in more reliable and specific research results.

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