

**GELAGAT KEPATUHAN ZAKAT
PERNIAGAAN DI NEGERI KEDAH DARUL
AMAN**

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AMAN**

Oleh

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**Suatu Tesis untuk diserahkan kepada bahagian
Penyelidikan dan Pascasiswazah Kolej
Perniagaan Universiti Utara Malaysia bagi
memenuhi syarat ijazah Doktor Falsafah
Universiti Utara Malaysia**

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ABSTRAK

Kutipan zakat perniagaan di seluruh negara berada pada paras yang mendukacitakan walaupun setiap negeri mempunyai peraturan yang mewajibkan pembayarannya melalui institusi zakat. Beberapa laporan dan kajian menunjukkan bahawa punca utama masalah ini ialah gelagat kepatuhan zakat perniagaan yang sangat rendah di kalangan peniaga. Literatur dalam bidang zakat sebelum ini kurang menjelaskan fenomena ini. Keadaan ini menggugat kutipan zakat memandangkan potensi zakat perniagaan dalam meningkatkan kutipan zakat pada masa akan datang adalah sangat besar. Justeru, kajian ini menyiasat faktor-faktor yang mempengaruhi gelagat kepatuhan zakat perniagaan.

Dengan menggunakan teori gelagat terancang, kajian ini menyingkap sama ada asas-asas teori ini seperti sikap, norma subjektif, dan kawalan gelagat ditanggap dapat menerangkan niat dan gelagat kepatuhan dalam persekitaran zakat perniagaan.

Pendekatan penguraian dimensi dan pembentukan konsep dua aras serta pengujian konstruk moderasi dilaksanakan. Pendekatan ini diambil bagi membentuk model gelagat kepatuhan yang berhemah dan pemahaman kepada niat dan gelagat dengan lebih jelas. Secara amnya, sebanyak enam objektif digarap. Objektif pertama adalah untuk menyiasat asas-asas dimensi dalam konstruk sikap, norma subjektif dan kawalan gelagat ditanggap. Objektif kedua pula ialah untuk membina konstruk aras pertama yang terbentuk berdasarkan objektif pertama yang mempunyai darjah kebolehppercayaan dan kesahihan yang mantap bagi mewakili konstruk aras kedua. Seterusnya, objektif ketiga kajian bertujuan untuk menentukan pengaruh konstruk aras kedua sikap, norma subjektif dan kawalan gelagat ditanggap terhadap niat gelagat. Ini diikuti pula dengan objektif keempat, iaitu menentukan pengaruh konstruk moderasi aliran tunai dan nilai agama

terhadap hubungan antara sikap, norma subjektif dan kawalan gelagat ditanggapi dengan niat gelagat. Objektif kelima pula mengkaji hubungan antara niat dan kawalan gelagat ditanggapi dengan gelagat kepatuhan dan diakhiri dengan objektif terakhir, iaitu menentukan pengaruh konstruk moderasi keyakinan peniaga terhadap institusi zakat ke atas hubungan antara niat dengan gelagat.

Kaedah tinjauan dan soal selidik telah digunakan bagi tujuan kutipan data. Analisis faktor penerokaan, analisis faktor pengesahan dan pemodelan persamaan berstruktur diaplikasikan ke atas data yang diperolehi daripada 227 responden yang terpilih melalui persampelan rawak mudah. Keputusan analisis faktor penerokaan menunjukkan pembentukan asas-asas dimensi sikap, norma subjektif dan kawalan gelagat ditanggapi. Asas-asas dimensi ini diuji pula melalui analisis faktor pengesahan bagi tujuan memantapkan kedudukan kebolehpercayaan, unidimensi dan kesahihan konstruk. Konstruk-konstruk yang bermasalah digugurkan daripada analisis seterusnya. Hasil analisis model berstruktur menunjukkan konstruk aras kedua kawalan gelagat ditanggapi yang diwakili oleh keberkesanan-kendiri, rebat cukai, kemudahan pembayaran zakat dan persepsi peniaga terhadap amil, mempunyai perkaitan positif yang signifikan dengan niat gelagat. Konstruk aras kedua sikap yang terdiri daripada sikap bersetuju dan sikap menolak ditemui mempunyai hubungan langsung yang signifikan ke atas gelagat kepatuhan. Sementara itu, konstruk moderasi aliran tunai didapati mempunyai pengaruh yang signifikan ke atas hubungan antara sikap dan norma subjektif dengan niat, manakala ibadat sunat mempengaruhi secara signifikan hubungan antara norma subjektif dengan niat. Seterusnya, niat dan kawalan gelagat ditanggapi didapati mempengaruhi gelagat kepatuhan secara positif dan signifikan.

Penemuan ini memberi beberapa implikasi kepada teori, pengukuran dan dasar. Secara amnya, dapatan kajian adalah selari dengan saranan teori gelagat terancang dan konsisten dengan kajian-kajian terdahulu sama ada dalam bidang zakat mahupun bidang-bidang lain. Keadaan ini sekaligus mengukuhkan lagi andaian bahawa teori gelagat terancang secara efektifnya sesuai digunakan bagi memahami gelagat kepatuhan dalam persekitaran zakat perniagaan yang unik, iaitu mempunyai peruntukkan undang-undang namun penguatkuasaannya tidak dijalankan secara serius. Pendekatan penguraian dimensi, pembentukan konsep dua aras dan pengaruh konstruk moderasi menjadikan model gelagat kepatuhan mempunyai kedudukan kebagusuaian model yang baik dan berhemah. Bagi pihak berkuasa zakat, penemuan kajian ini menyediakan asas yang baik bagi membentuk strategi dan usaha untuk menarik lebih ramai peniaga untuk membayar zakat perniagaan pada masa akan datang.

ABSTRACT

Collection of zakat on business throughout the country is at very disappointing, although all states have regulations which obligate zakat payment through zakat institution. Previous zakat reports and researches have shown that the main factor that contributes to this problem was a low level of compliance behavior of zakat on business among business owner. Prior literatures in zakat have less to clarify this phenomenon. This condition adversely affects the zakat collection since the potential of zakat on business in increasing the zakat collection in the future was enormous. Thus, this study attempts to investigate the factors that influence compliance behavior on business zakat.

By using the theory of planned behavior, this study identify whether the basics of the theory such as attitudes, subjective norms and perceived behavioral controls could explain intention and compliance behavior in business zakat environment. The decomposition approach and higher-order conceptualization as well as moderation construct tests were employed in this study. These approaches were adapted to develop a compliance model that is parsimonious and to understand the intention and compliance behavior in clearer manner. In general, there were six objectives in this study. The first objective was to investigate the basics dimension in attitudes, subjective norms, and perceived behavioral controls constructs. The second objective was to develop the first order construct which was established in the first objective that achieved the reliability and validity degree to qualify it as a second order factor. Further, the third objective was to determine the influence of the second order factor of attitudes, subjective norms, and perceived behavioral controls on intention to comply. This was followed by the fourth objective which was to determine the influence of moderation construct of cash flow and

religiosity on the relationship between attitudes, subjective norms, and perceived behavioral controls with the behavioral intention. The fifth objective was to investigate the relationship between intention and perceived behavioral controls on the compliance behavior, and ended with the last objective which was to determine the influence of moderation construct of the level of businessman's confidence towards zakat institution over the relationship between intention and behavior.

The survey and questionnaire methods were used for collecting data. Exploratory factor analysis, confirmatory factor analysis, and structural equation modeling were applied on the data collected from 227 respondents, who were selected through simple random sampling. Exploratory factor analysis result showed that several dimensions emerged in the attitudes, subjective norms, and perceived behavioral controls. These basics dimensions were further tested in the confirmatory factor analysis for the purpose of establishing reliability, unidimensionality, and validity of the construct. Construct with problem were dropped from the further analysis. Result from the structural model showed that second order construct of perceived behavioral controls which represented by self-efficacy, tax rebate, zakat payment facility and businessmen perception towards amil zakat were found to have significant positive relationship with the intention to comply. Second order attitudes construct which consist of agreed and rejected dimensions were found to have a direct significant correlation towards compliance behavior. Meanwhile, moderation construct of cash flow was found to have significant influence on the relationship between attitude and subjective norm with intention, while optional religious worship significantly influence the relationship between subjective

norm and intention. Further, intention and perceived behavioral control influence compliance behavior positively and significantly.

The above findings have several implications towards theory, measurement and policy. In general, the finding of the study is consistent with the theory of planned behavior as well as prior researches either in zakat area or other fields. This finding strengthens the assumption that the theory of planned behavior is appropriate for the study in understanding the compliance behavior in zakat on business environment, which is considered unique because laws are exist, but its enforcement is not implemented seriously. Decomposition approach, typical conceptualization and the influence of moderation construct have made the model of zakat on business compliance behavior having better goodness-of-fit and more parsimonious. For the zakat authority, the findings of this study shall provide a good foundation to form new strategy and effort to attract more businessman to pay business zakat in the future.

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SENARAI SINGKATAN DAN GLOSARI

Singkatan

TPB	: <i>Theory of Planned Behavior</i>
TRA	: <i>Theory of Reasoned Action</i>
LHDN	: Lembaga Hasil Dalam Negeri
SSM	: Suruhanjaya Syarikat Malaysia
JZNK	: Jabatan Zakat Negeri Kedah
MAIN	: Majlis Agama Islam Negeri
PUZ	: Pusat Urus Zakat
DTPB	: Penguraian Teori Gelagat Terancang
UTAUT	: Teori Gabungan Penerimaan dan Penggunaan Teknologi
TLS	: Teori Latitud Sikap
UND	: Persepsi Terhadap Undang-Undang Zakat
KUAT	: Persepsi Terhadap Penguatkuasaan Zakat
AGIH	: Persepsi Terhadap Agihan Zakat
AMIL	: Amil Zakat
REBAT	: Rebat Cukai
YAKIN	: Keyakinan Peniaga Terhadap Institusi Zakat
KUAL	: Persepsi Terhadap Kualiti Perkhidmatan Institusi Zakat
AGA	: Nilai Agama
KESAN	: Keberkesanan-Kendiri
NORM	: Norma Subjektif
MUDAH	: Kemudahan
REKOD	: Rekod Simpan Kira
INTER	: Interaksi Antara Amil Dengan Peniaga
TAHU	: Pengetahuan
PROMO	: Promosi Zakat
DAPAT	: Pendapatan
TUNAI	: Aliran Tunai
RMSEA	: <i>Root Mean-square Error of Approximation</i>
TLI	: <i>Tucker-Lewis Index</i>
NFI	: <i>Normed Fit Index</i>
CFI	: <i>Comparative Fit Index</i>
DF	: <i>Degree of Freedom</i>
SEM	: <i>Structural Equation Modeling</i>

Glosari

- Asnaf : Lapan kumpulan orang yang layak menerima zakat seperti ditetapkan syarak.
Haul : Tempoh asas bagi sesuatu sumber zakat layak dikeluarkan.
Nisbah : Kadar minimum pendapatan yang ditetapkan bagi kelayakan berzakat.

BAB 1: PENGENALAN

1.0 Latar Belakang

Zakat merupakan satu daripada rukun Islam yang wajib ditunaikan oleh umat Islam yang cukup syarat-syaratnya. Kewajipannya telah ditetapkan oleh Allah S.W.T. Hal ini telah disebut di dalam al-Quran sebanyak 60 kali dan 27 kali daripadanya dinyatakan bersama-sama perintah solat. Satu daripadanya ialah firman Allah S.W.T dalam Surah al-Baqarah ayat 43 yang bermaksud: *Dan dirikanlah akan kamu sembahyang dan keluarkanlah zakat dan rukuklah kamu semua (berjemaah) bersama-sama orang yang rukuk (Al Quran dan Terjemahannya, 2000)*. Perintah mengeluarkan zakat ini menunjukkan bahawa zakat memainkan peranan penting terutama dalam pembangunan masyarakat dan negara. Zakat merupakan pemangkin kepada pembangunan dan keadilan ekonomi di sesebuah negara (Patmawati, 2009). Zakat bukan hanya berperanan sebagai lambang manifestasi hubungan antara golongan kaya dengan miskin, malah ia juga mampu meningkatkan taraf hidup ummah (Abdul-Hakim-Amir, 2009; Abdul-Rahim, 2002). Sekiranya diuruskan dengan baik dan berkesan, zakat akan menjadi medium kepada kesejahteraan ekonomi, politik dan sosial.

Di Malaysia, kepentingan hasil zakat kepada negara dan masyarakat tidak dapat dinafikan selepas cukai. Wang zakat digunakan untuk tujuan pembangunan ummah terutamanya dalam usaha membantu kerajaan untuk mengurangkan kadar kemiskinan. Secara umumnya, hasil zakat berpunca daripada dua sumber, iaitu zakat fitrah dan zakat harta. Zakat fitrah atau zakat diri merupakan zakat yang difardukan ke atas setiap

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