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**DETERMINANTS OF EMPLOYEE COMPLIANCE
BEHAVIOR ON ZAKAT ON SAVINGS**



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UUM
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**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
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**DETERMINANTS OF EMPLOYEE COMPLIANCE BEHAVIOR ON ZAKAT
ON SAVINGS**



**Thesis Submitted to
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in Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



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SCHOOL OF ACCOUNTANCY
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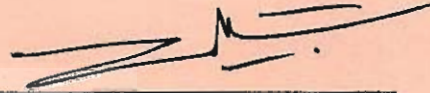
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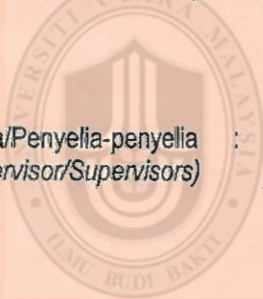
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ABSTRACT

The role of zakat in improving the well-being of the Muslim society is undisputable. Despite its importance, zakat collection is still an issue in Malaysia. It is associated with the low level of compliance behavior among individual Muslims. In addition, most previous studies only focused on the zakat compliance behavior on employment income and business. One form of zakat that has received a lack of scholarly attention is zakat on savings. Due to this gap, this study investigated the determinants of the Muslim employee compliance behavior on zakat savings in Kedah. This study applied the Fischer model as the underlying framework in examining the zakat compliance behavior on savings. Several factors like individual, social, institutional, and economic were included and anticipated to influence zakat compliance behavior on savings in the framework. This study had three key objectives. The first objective was to determine the factors that influence zakat compliance behavior on savings. It also aimed at determining the factors that influence attitude toward zakat on savings. Finally, this study investigated the mediating effect of attitude between the exogenous variables (organizational religiosity, non-organizational religiosity, knowledge, reference group, perceived corporate credibility, tax rebate, and level of income) and the endogenous variable of zakat compliance behavior on savings. Data were collected from 280 public and private sector employees using self-administered questionnaires. The structural equation modeling was applied to test the research hypotheses. The findings revealed several factors that influence zakat compliance behavior on savings as well as attitude toward zakat compliance. The result also indicated that attitude toward zakat compliance mediated the relationship between reference group and perceived corporate credibility on zakat compliance behavior on savings. The implication for theory and zakat institutions is also discussed.

Keywords: zakat compliance behavior, zakat on savings, attitude, reference group, perceived corporate credibility

ABSTRAK

Peranan zakat dalam menambahbaik kesejahteraan masyarakat Muslim tidak dapat disangkal lagi. Walaupun ia penting, namun kutipan zakat masih menjadi isu di Malaysia. Ia dikaitkan dengan tahap gelagat kepatuhan yang rendah dalam kalangan individu Muslim. Di samping itu, kebanyakan kajian sebelumnya hanya tertumpu kepada gelagat kepatuhan zakat ke atas zakat pendapatan dan zakat perniagaan sahaja. Salah satu bentuk zakat yang kurang mendapat perhatian ilmiah ialah zakat simpanan. Ekoran daripada wujudnya jurang tersebut, maka kajian ini mengkaji penentu gelagat kepatuhan pekerja Muslim terhadap pembayaran zakat simpanan di Kedah. Kajian ini menggunakan model *Fischer* sebagai kerangka asas untuk mengkaji gelagat kepatuhan zakat simpanan. Beberapa faktor seperti individu, sosial, institusi, dan ekonomi dimasukkan dan dijangka mempengaruhi gelagat kepatuhan zakat simpanan dalam kerangka kajian. Kajian ini mempunyai tiga objektif utama, iaitu untuk menentukan faktor-faktor yang mempengaruhi gelagat kepatuhan zakat simpanan dan untuk menentukan faktor-faktor yang mempengaruhi sikap terhadap zakat simpanan. Objektif yang terakhir adalah untuk mengkaji kesan pengantara sikap antara pemboleh ubah eksogen (keagamaan organisasi, keagamaan bukan organisasi, pengetahuan, kumpulan rujukan, kredibiliti korporat ditanggap, rebat cukai, dan tahap pendapatan) dan pemboleh ubah endogen iaitu gelagat kepatuhan zakat simpanan. Data dikutip daripada 280 orang pekerja sektor awam dan swasta dengan menggunakan kaedah soal selidik yang ditadbir sendiri. Pemodelan persamaan berstruktur telah diaplikasi untuk menguji hipotesis kajian. Dapatan kajian mendedahkan beberapa faktor yang mempengaruhi gelagat kepatuhan zakat simpanan serta sikap terhadap kepatuhan zakat. Keputusan kajian juga menunjukkan bahawa sikap terhadap kepatuhan zakat mengantara hubungan antara kumpulan rujukan dan kredibiliti korporat ditanggap terhadap gelagat kepatuhan zakat simpanan. Implikasi terhadap teori dan institusi zakat juga turut dibincangkan.

Kata kunci: gelagat kepatuhan zakat, zakat simpanan, sikap, kumpulan rujukan, kredibiliti korporat ditanggap

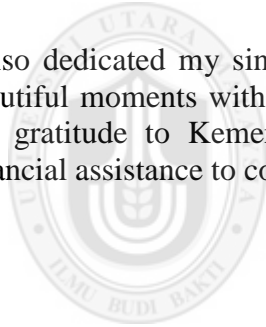
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LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
EPF	Employee Provident Fund
IPMA	Importance Performance Matrix Analysis
IRBM	Inland Revenue Board of Malaysia
JAWHAR	Jabatan Wakaf, Zakat and Haji
KMO	Kaiser Meyer Olkin
MTD	Monthly Tax Deduction
PLS-SEM	Partial Least Square Structural Equation Modeling
PPZ-MAIWP	Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan
SIRCS	State Islamic Religious Council
SmartPLS	Smart Partial Least Square
SPSS	Statistical Package for Social Sciences
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
UAE	United Arab Emirates
VIF	Variance Inflation Factor



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CHAPTER 1

INTRODUCTION

1.0 Background of the study

Zakat is one of the pillars of Islam. Every Muslim has the obligation to fulfill the responsibility to Allah. The purpose of paying zakat is to purify the wealth of an eligible Muslim. The word of zakat (taking alms) is consistently mentioned in the Quran. For example, verse 103 of surah at-Taubah says, “Of their goods take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: and Allah is One Who heareth and knoweth” (Ali, 1994, p.183). This Quranic verse clearly shows the emphasis Islam put on zakat obligation.

As a form of worship, zakat purifies the soul and the wealth of zakat payers. An individual who pays zakat consciously helps others who are in needs. Zakat can reduce the gap between the rich and the poor. It generates income for the community and increases its purchasing power. Consequently, zakat can be an important source of income for improving the socio-economic status of Muslims. As zakat has been said to be one of the factors that contribute to the economic growth of a country (Mohammed, 2011), it is, therefore, important to increase zakat collection. The

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APPENDIX A: LIST OF ORGANIZATIONS INVOLVED

Public

1. Jabatan Agama Islam/Mahkamah Syariah
2. Jabatan Akauntan & Audit
3. Jabatan Kastam Diraja Malaysia
4. Jabatan Imigresen Malaysia
5. Jabatan Kerja Raya
6. Jabatan Kesihatan
7. Jabatan Pendidikan Negeri
8. Jabatan Pengangkutan Jalan
9. Jabatan Tenaga Kerja
10. Mahkamah Tinggi
11. Majlis Amanah Rakyat
12. Majlis Bandaraya Alor Star
13. Pejabat Setiausaha Kerajaan Negeri (Wisma Negeri)
14. Perbadanan Kemajuan Negeri Kedah
15. Polis Diraja Malaysia (Ibu Pejabat Polis Kontijen)
16. Sekolah Menengah
17. Universiti Utara Malaysia

Private

1. Amanah Raya Berhad
2. Bank Islam Malaysia Berhad
3. Bank Rakyat
4. Kumpulan Wang Simpanan Pekerja
5. Lembaga Hasil Dalam Negeri
6. Pos Malaysia Berhad
7. Hotel Seri Malaysia
8. Tabung Haji
9. Telekom Malaysia Berhad
10. Celcom
11. Tenaga Nasional Berhad
12. CIMB Bank Berhad
13. Syarikat Air Darul Aman Sendirian Berhad

APPENDIX B: QUESTIONNAIRE

**TUNKU PUTERI INTAN SAFINAZ
SCHOOL OF ACCOUNTANCY
UNIVERSITI UTARA MALAYSIA**



Assalamualaikum

Dear Sir/Madam,

ZAKAT COMPLIANCE BEHAVIOR ON SAVINGS

I am a doctoral candidate at Universiti Utara Malaysia (UUM). I am currently doing a research on zakat to fulfil the requirement for the doctoral degree. The purpose of this research is to determine the compliance behavior of zakat on savings in the state of Kedah. You have been chosen to participate in this research. My favour is you can fill in this questionnaire without any prejudice or influenced by any party and hoped that you can returned it back to me.

All information you provide will be used for academic purposes only. All your responses will be treated in strict confidentiality and will be destroyed when are no longer used. Your response is a contribution to the Muslim society in an effort toward improving the zakat system in Kedah Darul Aman.

Your cooperation in filling the questionnaire is highly appreciated. Only Allah can repay your kindness. May Allah bless you in this endeavour.

Thank you, and wassalam.

Yours sincerely,

Farah Mastura Binti Noor Azman

Tunku Puteri Intan Safinaz School of Accountancy

Universiti Utara Malaysia

Email: fa_mastura@yahoo.com

SOAL SELIDIK

PUSAT PENGAJIAN PERAKAUNAN TUNKU PUTERI INTAN SAFINAZ UNIVERSITI UTARA MALAYSIA



Assalamualaikum

Tuan/Puan yang dihormati,

GELAGAT KEPATUHAN ZAKAT WANG SIMPANAN

Saya adalah calon doktor falsafah di Universiti Utara Malaysia (UUM). Saya sedang menjalankan satu kajian mengenai zakat bagi memenuhi syarat pengijazahan. Kajian ini bertujuan untuk mengetahui gelagat kepatuhan zakat wang simpanan di Negeri Kedah Darul Aman. Tuan/puan telah terpilih untuk menyertai kajian ini. Saya mohon jasa baik tuan/puan untuk mengisi borang soal selidik ini tanpa prejudis atau dipengaruhi oleh mana-mana pihak dan diharap tuan/puan dapat mengembalikannya semula kepada saya.

Segala jawapan yang tuan/puan berikan akan digunakan untuk tujuan semata-mata. Semua jawapan dianggap sulit dan rahsia dan akan dimusnahkan apabila tidak diperlukan lagi. Jawapan tuan/puan merupakan suatu sumbangan kepada masyarakat Islam khususnya dalam usaha untuk memperbaiki sistem zakat di Negeri Kedah Darul Aman.

Kerjasama tuan/puan dalam mengisi soal selidik ini amat dihargai. Hanya Allah sahajalah yang dapat membalasnya. Semoga Allah merahmati tuan/puan.

Terima kasih dan wassalam.

Yang benar,

Farah Mastura Binti Noor Azman

Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz

Universiti Utara Malaysia

Email: fa_mastura@yahoo.com

SECTION A – DEMOGRAPHIC

BAHAGIAN A: DEMOGRAFI

Please Tick (√) in the box provided.

Sila tandakan (√) di dalam kotak yang disediakan.

1. Gender/ *Jantina*

Male/*Lelaki*

Female/*Perempuan*

2. Age / *Umur*

20-30 years old/*Tahun*

41-50 years old/*Tahun*

31- 40 years old/*Tahun*

50 years old and above/
Tahun dan ke atas

3. Academic Qualification/ *Kelayakan akademik*

UPSR

Diploma

PMR/SRP

Bachelor's Degree /*Sarjana Muda*

SPM

Master's Degree /*Sarjana*

STPM

Doctor of Philosophy/
Doctor Falsafah

4. Gross monthly income/*Pendapatan kasar sebulan*

RM 3000-RM 6000

RM 9001 and above

RM 6001-RM 9000

5. Employment sector/*Sektor pekerjaan*

Public/*Awam*

Private/*Swasta*

6. Have you paid Zakat on savings* before.

*Pernahkah anda membayar zakat wang simpanan*sebelum ini.*

Yes/*Ya*

No/*Tidak*

* Zakat on saving is paid from the money saved in the bank either in the form of savings accounts, fixed deposits, current accounts or unit trust (trust fund) such as Amanah Saham Bumiputera, Amanah Saham Nasional, etc. This saving is added together with cash in hand and zakat will be paid if it fulfills the requirement of haul and nisab.

**Zakat wang simpanan ialah zakat yang dikeluarkan daripada wang yang disimpan di bank sama ada dalam bentuk akaun simpanan, simpanan tetap, akaun semasa atau unit amanah (trust fund) seperti Amanah Saham Bumiputra, Amanah Saham Nasional dan sebagainya. Wang simpanan ini dicampurkan dengan wang tunai di tangan dan dikeluarkan zakatnya apabila cukup nisab dan haul.*

7. In the year 2014, was your last balance in your savings accounts / fixed deposits / current accounts / unit trust RM11, 100 or more in a year? (If yes, proceed to the next question).

Adakah baki terakhir pada tahun 2014 akaun simpanan / akaun simpanan tetap / akaun semasa / unit amanah anda RM11,100 atau lebih?(Jika ya, sila jawab soalan yang seterusnya).

Yes

No

8. I paid zakat on savings to:

Saya membayar zakat wang simpanan kepada:

Asnaf (The destitute, the poor or needy, and other zakat recipients)
Asnaf (Fakir, miskin, dan lain-lain lagi)

Appointed amil/ Jabatan Zakat Negeri Kedah
Amil yang dilantik/ Jabatan Zakat Negeri Kedah

Other zakat institutions
Institusi zakat lain

SECTION B – ATTITUDE
BAHAGIAN B – SIKAP

Based on the scale given below, please circle the number that you think appropriate for each item. IMPORTANT: Please answer all questions.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah. PENTING: Tolong tandakan jawapan bagi semua soalan.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	I am happy to fulfill my obligations to the religion by paying zakat on saving. <i>Saya gembira dapat melaksanakan tanggungjawab saya kepada agama dengan membayar zakat wang simpanan</i>	1	2	3	4	5
2	I have done something beneficial to the Muslims society if I pay zakat on savings. <i>Saya telah melakukan sesuatu yang bermanfaat kepada masyarakat Islam jika saya membayar zakat wang simpanan.</i>	1	2	3	4	5
3	Paying zakat on savings is not my priority. <i>Membayar zakat wang simpanan bukan keutamaan saya.</i>	1	2	3	4	5
4	I feel guilty if I do not paying zakat on savings. <i>Saya rasa bersalah jika tidak membayar zakat wang simpanan.</i>	1	2	3	4	5
5	Paying zakat on saving is a beneficial act. <i>Membayar zakat wang simpanan adalah tindakan yang berfaedah.</i>	1	2	3	4	5
6	Paying zakat on savings is a contribution to the Muslim society. <i>Membayar zakat wang simpanan merupakan sumbangan kepada masyarakat Islam.</i>	1	2	3	4	5
7	Paying zakat on savings is not important. <i>Membayar zakat wang simpanan adalah tidak penting.</i>	1	2	3	4	5

SECTION C- RELIGIOSITY
 BAHAGIAN C- NILAI KEAGAMAAN

Please circle the number that you think appropriate for each item based on your opinion.

Sila bulatkan jawapan anda pada nombor yang sesuai mengikut pandangan anda.

1. What is the level of your involvement in any registered or unregistered Islamic organizations (non-political)?
Apakah tahap kegiatan anda dalam mana-mana pertubuhan Islam (bukan politik) yang berdaftar atau yang tidak berdaftar?

Not active/Never	Less active	Moderate	Active	Very active
<i>Tidak aktif/tidak pernah</i>	<i>Kurang aktif</i>	<i>Sederhana</i>	<i>Aktif</i>	<i>Sangat aktif</i>
1	2	3	4	5

2. How often do you become a committee member in any religious program?
Berapa kerapkah anda menjadi ahli jawatankuasa dalam mana-mana program agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

3. How often do you attend fiqh classes/lectures?
Berapa kerapkah anda mengikuti kelas/kuliah Fekah?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

4. How often do you attend tawhid classes/lectures?
Berapa kerapkah anda mengikuti kelas/kuliah Tauhid?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

5. How often do you go to listen for the religious talks?
Berapa kerapkah anda pergi mendengar ceramah agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

6. How often do you pay zakat directly to the zakat recipients?
Berapa kerapkah anda membayar zakat terus kepada orang yang berhak/asnaf?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

7. How often do you contact Jabatan Zakat Negeri Kedah?
Berapa kerapkah anda menghubungi Jabatan Zakat Negeri Kedah?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

8. How often do you watch television related to the religious programs?
Berapa kerapkah anda menonton rancangan televisyen yang berunsurkan agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

9. How often do you listen to the religious programs in the radio?
Berapa kerapkah anda mendengar rancangan radio yang berunsurkan agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

10. How often do you listen or watch compact disc (CD) related to religious program:
Berapa kerapkah anda mendengar atau menonton cakera padat (CD) yang berunsurkan agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

11. How often do you surf internet for religious materials?
Berapa kerapkah anda melayari internet yang berunsurkan agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

12. How often do you read books related to the religion?
Berapa kerapkah anda membaca buku-buku yang berunsurkan agama?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

13. If there are any problems related to zakat you usually refer to:
Apabila ada masalah tentang zakat kebiasaannya anda merujuk kepada:

Friends	Imam of the mosque	Religious teacher	Appointed amil	Jabatan Zakat
<i>Kawan-kawan</i>	<i>Imam masjid</i>	<i>Ustaz/Ustazah</i>	<i>Amil yang dilantik</i>	<i>Jabatan Zakat</i>
1	2	3	4	5

14. How often do you participate in activities in mosque?
Berapa kerapkah anda menyertai aktiviti masjid?

Never	Seldom	Sometimes	Often	Always
<i>Tidak pernah</i>	<i>Jarang</i>	<i>Kadang-kadang</i>	<i>Sering</i>	<i>Selalu</i>
1	2	3	4	5

SECTION D – REFERENT GROUP
 BAHAGIAN D – KUMPULAN RUJUKAN

Based on the scale given below, please circle the number that you think appropriate for each item. **IMPORTANT:** Please answer all questions.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap setiap perkara di bawah. PENTING: Tolong tandakan jawapan bagi semua soalan.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	My family agrees that I should pay zakat on savings. <i>Keluarga saya bersetuju yang saya patut membayar zakat wang simpanan.</i>	1	2	3	4	5
2	My family thinks that I should pay zakat on savings. <i>Keluarga saya berpendapat saya patut membayar zakat wang simpanan.</i>	1	2	3	4	5
3	My family encourages me to pay zakat on savings. <i>Keluarga saya menyokong saya membayar zakat wang simpanan.</i>	1	2	3	4	5
4	My family always advises me to pay zakat on saving. <i>Keluarga saya selalu menasihati saya agar membayar zakat wang simpanan.</i>	1	2	3	4	5

SECTION E – KNOWLEDGE
BAHAGIAN E – PENGETAHUAN

Please Tick (√) in the box provided.

Sila tandakan (√) di dalam kotak yang disediakan.

1) The obligation of zakat on savings is based on:

Hukum zakat wang simpanan diwajibkan berdasarkan:

- Holy Quran /Al-Quran
- Hadith/ *Hadis*
- Opinions from Mazhab/ *Pendapat mazhab-mazhab*
- Opinions from the majority of scholars/ *Pendapat jumhur ulamak*
- Do not know/ *Tidak tahu*

2) The rate of nisab for zakat on savings in Kedah is around:

Nisab bagi zakat wang simpanan di negeri Kedah adalah sekitar:

- RM3000-RM6000
- RM6001-RM9000
- RM9001-RM12000
- RM12001-RM15000
- Do not know/ *Tidak tahu*

3) According to the religious laws, zakat on savings should be paid even though it does not fulfil the requirement of haul (one year):

Menurut hukum, zakat wang simpanan wajib dikeluarkan walaupun belum cukup haul (tempoh setahun):

- Yes/ *Ya*
- No/ *Tidak*
- Not sure/ *Tidak Tahu*

4) The calculation of zakat on savings in Kedah is based on:
Kaedah pengiraan zakat wang simpanan di Negeri Kedah adalah berdasarkan:

Lowest balance of savings in the account during the year /
Baki terendah wang simpanan dalam akaun bagi tempoh setahun

Last balance of savings in the account during the year /
Baki terakhir wang simpanan dalam akaun bagi tempoh setahun

Do not know / *Tidak Tahu*

5) The rate of nisab of zakat on savings is based on:
Nisab zakat wang simpanan adalah berasaskan:

Cereals/ *Bijirin*

Gold or Silver/ *Emas atau Perak*

Both/ *Kedua-duanya*

Do not know/ *Tidak tahu*

6) The rate of zakat on savings is:
Kadar zakat wang simpanan adalah:

2.5%

3.5%

5%

Do not know / *Tidak Tahu*

7) All payments of zakat on savings can be deducted from income tax (tax rebate):

Semua bayaran zakat wang simpanan boleh ditolak daripada cukai pendapatan (rebat cukai):

Yes/ *Ya*

No/ *Tidak*

Do not know/ *Tidak tahu*

SECTION F – PERCEIVED CORPORATE CREDIBILITY
 BAHAGIAN F- PERSEPSI KREDIBILITI KORPORAT

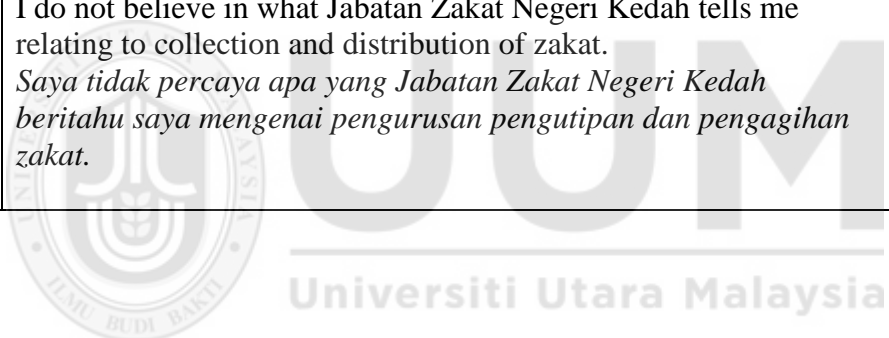
Based on the scale given below, please circle the number that you think appropriate for each item. IMPORTANT: Please answer all questions.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap setiap perkara di bawah. PENTING: Tolong tandakan jawapan bagi semua soalan.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	Jabatan Zakat Negeri Kedah has a great amount of experience in the collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah mempunyai pengalaman yang luas dalam mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
2	Jabatan Zakat Negeri Kedah is skilled in the collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah berkemahiran dalam mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
3	Jabatan Zakat Negeri Kedah has great expertise in the collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah mempunyai kepakaran yang tinggi dalam mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
4	Jabatan Zakat Negeri Kedah does not have much experience in the collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah tidak mempunyai banyak pengalaman dalam mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5

5	I trust Jabatan Zakat Negeri Kedah in managing the collection and distribution of zakat. <i>Saya percaya Jabatan Zakat Negeri Kedah boleh mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
6	Jabatan Zakat Negeri Kedah makes truthful claims relating to collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah membuat pernyataan yang telus/benar mengenai pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
7	Jabatan Zakat Negeri Kedah is honest in the collection and distribution of zakat. <i>Jabatan Zakat Negeri Kedah jujur dalam mengurus pengutipan dan pengagihan zakat.</i>	1	2	3	4	5
8	I do not believe in what Jabatan Zakat Negeri Kedah tells me relating to collection and distribution of zakat. <i>Saya tidak percaya apa yang Jabatan Zakat Negeri Kedah beritahu saya mengenai pengurusan pengutipan dan pengagihan zakat.</i>	1	2	3	4	5



SECTION G – TAX REBATE
 BAHAGIAN G – REBAT CUKAI

Based on the scale given below, please circle the number that you think appropriate for each item. **IMPORTANT:** Please answer all questions.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap setiap perkara di bawah. PENTING: Tolong tandakan jawapan bagi semua soalan.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	Tax rebate** encourages me to pay zakat. <i>Rebat cukai** menggalakkan saya membayar zakat.</i>	1	2	3	4	5
2	Tax rebate can reduce my responsibility toward the payment of income tax. <i>Rebat cukai dapat mengurangkan tanggungjawab pembayaran cukai pendapatan saya.</i>	1	2	3	4	5
3	After deducted the expenses, my net income is increased with the present of tax rebate. <i>Dengan adanya rebat cukai, setelah ditolak perbelanjaan pendapatan bersih saya meningkat.</i>	1	2	3	4	5
4	Tax rebate is beneficial to me. <i>Rebat cukai memberi manfaat kepada saya.</i>	1	2	3	4	5

**Tax rebate is an incentive given by the Inland Revenue Board of Malaysia to each individual who pays zakat to the appointed amil or zakat institution.
 ***Rebat cukai ialah insentif cukai yang diberikan oleh Lembaga Hasil Dalam Negeri kepada setiap individu yang membayar zakat kepada amil yang dilantik atau institusi zakat.*

SECTION H – ZAKAT COMPLIANCE BEHAVIOR ON SAVINGS
 BAHAGIAN H – GELAGAT KEPATUHAN ZAKAT WANG SIMPANAN

Based on the scale given below, please circle the number that you think appropriate for each item. IMPORTANT: Please answer all questions.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap setiap perkara di bawah. PENTING: Tolong tandakan jawapan bagi semua soalan.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
<i>Sangat tidak setuju</i>	<i>Tidak setuju</i>	<i>Tidak pasti</i>	<i>Setuju</i>	<i>Sangat setuju</i>

1	I pay zakat on savings to Jabatan Zakat Negeri Kedah. <i>Saya membayar zakat wang simpanan kepada Jabatan Zakat Negeri Kedah.</i>	1	2	3	4	5
2	I pay zakat on savings every year if I fulfill the requirement to Jabatan Zakat Negeri Kedah. <i>Saya membayar zakat wang simpanan pada setiap tahun jika cukup syarat to Jabatan Zakat Negeri Kedah.</i>	1	2	3	4	5
3	I never miss to pay zakat on savings to Jabatan Zakat Negeri Kedah. <i>Saya tidak pernah ketinggalan membayar zakat wang simpanan kepada Jabatan Zakat Negeri Kedah.</i>	1	2	3	4	5
4	I have contacted amil or Jabatan Zakat Negeri Kedah when paying zakat on savings. <i>Saya ada menghubungi amil atau Jabatan Zakat Negeri Kedah untuk membayar zakat wang simpanan.</i>	1	2	3	4	5

APPENDIX C: RESULT OF PILOT TEST

APPENDIX C-1: Result of reliability analysis (Pilot test)

APPENDIX C-1-1: Attitude

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.896	.911	7

Inter-Item Correlation Matrix

	Att_1	Att_2	Att_3	Att_4	Att_5	Att_6	Att_7
Att_1	1.000	.846	.689	.460	.626	.712	.724
Att_2	.846	1.000	.599	.476	.646	.782	.669
Att_3	.689	.599	1.000	.388	.567	.532	.805
Att_4	.460	.476	.388	1.000	.345	.449	.425
Att_5	.626	.646	.567	.345	1.000	.605	.595
Att_6	.712	.782	.532	.449	.605	1.000	.551
Att_7	.724	.669	.805	.425	.595	.551	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Att_1	26.73	12.498	.837	.777	.867
Att_2	26.73	12.202	.828	.794	.866
Att_3	26.84	12.806	.722	.680	.878
Att_4	27.13	12.187	.498	.263	.920
Att_5	26.95	12.534	.675	.496	.883
Att_6	26.71	13.062	.744	.642	.877
Att_7	26.67	12.817	.770	.718	.874

APPENDIX C-1-2: Religiosity

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.820	.836	13

Inter-Item Correlation Matrix

	Rel_1	Rel_2	Rel_3	Rel_4	Rel_5	Rel_6	Rel_7	Rel_8	Rel_9	Rel_10	Rel_11	Rel_12	Rel_13
Rel_1	1.000	.409	.250	.349	.162	.390	.556	.283	.186	.171	.184	.036	.246
Rel_2	.409	1.000	.511	.439	.061	.513	.302	.114	.295	.207	.108	.121	.213
Rel_3	.250	.511	1.000	.814	.528	.579	.146	.387	.547	.480	.380	-.006	.371
Rel_4	.349	.439	.814	1.000	.593	.552	.193	.458	.383	.440	.494	.093	.381
Rel_5	.162	.061	.528	.593	1.000	.180	.154	.453	.343	.267	.431	-.034	.366
Rel_6	.390	.513	.579	.552	.180	1.000	.197	.208	.292	.434	.231	.107	.112
Rel_7	.556	.302	.146	.193	.154	.197	1.000	.194	.053	.177	.112	.262	.156
Rel_8	.283	.114	.387	.458	.453	.208	.194	1.000	.345	.207	.443	.199	.232
Rel_9	.186	.295	.547	.383	.343	.292	.053	.345	1.000	.407	.309	-.134	.514
Rel_10	.171	.207	.480	.440	.267	.434	.177	.207	.407	1.000	.314	-.085	.294
Rel_11	.184	.108	.380	.494	.431	.231	.112	.443	.309	.314	1.000	.033	.201
Rel_12	.036	.121	-.006	.093	-.034	.107	.262	.199	-.134	-.085	.033	1.000	.067
Rel_13	.246	.213	.371	.381	.366	.112	.156	.232	.514	.294	.201	.067	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Rel_1	37.16	37.251	.451	.506	.809
Rel_2	37.15	37.460	.496	.474	.805
Rel_3	36.15	34.867	.734	.780	.786
Rel_4	36.15	34.238	.759	.776	.783
Rel_5	35.47	38.698	.472	.510	.808
Rel_6	36.20	34.089	.567	.530	.799
Rel_7	37.36	39.125	.366	.421	.814
Rel_8	34.93	38.513	.489	.404	.807
Rel_9	35.56	37.176	.486	.517	.806
Rel_10	35.95	35.608	.466	.373	.809
Rel_11	35.44	39.325	.448	.349	.810
Rel_12	35.55	40.401	.080	.261	.848
Rel_13	36.04	38.480	.438	.398	.810

APPENDIX C-1-3: Reference group

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.948	.949	8

Inter-Item Correlation Matrix

	RG_fa1	RG_fa2	RG_fa3	RG_fa4	RG_fr1	RG_fr2	RG_fr3	RG_fr4
RG_fa1	1.000	.939	.744	.720	.711	.664	.633	.563
RG_fa2	.939	1.000	.809	.714	.718	.673	.653	.590
RG_fa3	.744	.809	1.000	.726	.668	.622	.615	.570
RG_fa4	.720	.714	.726	1.000	.545	.477	.556	.551
RG_fr1	.711	.718	.668	.545	1.000	.911	.817	.826
RG_fr2	.664	.673	.622	.477	.911	1.000	.853	.854
RG_fr3	.633	.653	.615	.556	.817	.853	1.000	.864
RG_fr4	.563	.590	.570	.551	.826	.854	.864	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
RG_fa1	28.60	29.763	.821	.900	.941
RG_fa2	28.65	28.897	.840	.911	.940
RG_fa3	28.60	29.874	.780	.727	.944
RG_fa4	28.82	30.114	.691	.669	.949
RG_fr1	28.89	27.729	.875	.862	.937
RG_fr2	28.91	27.862	.849	.885	.939
RG_fr3	28.91	28.899	.839	.807	.940
RG_fr4	29.11	28.321	.805	.828	.942

APPENDIX C-1-4: Perceived corporate credibility

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.946	.949	8

Inter-Item Correlation Matrix

	CC_1	CC_2	CC_3	CC_4	CC_5	CC_6	CC_7	CC_8
CC_1	1.000	.864	.885	.619	.688	.765	.750	.587
CC_2	.864	1.000	.879	.696	.740	.738	.692	.647
CC_3	.885	.879	1.000	.686	.738	.779	.730	.618
CC_4	.619	.696	.686	1.000	.535	.559	.544	.623
CC_5	.688	.740	.738	.535	1.000	.766	.775	.548
CC_6	.765	.738	.779	.559	.766	1.000	.951	.617
CC_7	.750	.692	.730	.544	.775	.951	1.000	.595
CC_8	.587	.647	.618	.623	.548	.617	.595	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CC_1	28.13	24.113	.858	.841	.935
CC_2	28.05	23.682	.881	.845	.933
CC_3	28.00	23.704	.890	.861	.933
CC_4	28.07	23.958	.699	.562	.948
CC_5	27.89	25.099	.786	.696	.940
CC_6	28.02	24.463	.855	.923	.936
CC_7	28.00	24.741	.829	.921	.937
CC_8	27.84	24.325	.693	.512	.947

APPENDIX C-1-5: Tax rebate

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.757	.759	4

Inter-Item Correlation Matrix

	Tax_1	Tax_2	Tax_3	Tax_4
Tax_1	1.000	.444	.234	.364
Tax_2	.444	1.000	.477	.699
Tax_3	.234	.477	1.000	.427
Tax_4	.364	.699	.427	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Tax_1	11.42	4.100	.423	.203	.774
Tax_2	11.55	3.215	.714	.563	.601
Tax_3	11.69	4.292	.463	.245	.746
Tax_4	11.38	3.907	.651	.503	.654

APPENDIX C-1-6: Zakat compliance behavior on saving

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.926	4

Inter-Item Correlation Matrix

	ZC_1	ZC_2	ZC_3	ZC_4
ZC_1	1.000	.949	.944	.526
ZC_2	.949	1.000	.921	.595
ZC_3	.944	.921	1.000	.616
ZC_4	.526	.595	.616	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZC_1	10.89	9.914	.886	.940	.874
ZC_2	10.87	10.002	.914	.914	.866
ZC_3	10.93	9.661	.922	.911	.861
ZC_4	11.49	10.921	.591	.455	.978

APPENDIX C-2: Result of factor analysis (Pilot test)

APPENDIX C-2-1: Attitude

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.881
Approx. Chi-Square		259.636
Bartlett's Test of Sphericity	Df	21
	Sig.	.000

Communalities

	Initial	Extraction
Att_1	1.000	.816
Att_2	1.000	.801
Att_3	1.000	.661
Att_4	1.000	.353
Att_5	1.000	.601
Att_6	1.000	.675
Att_7	1.000	.719

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.625	66.078	66.078	4.625	66.078	66.078
2	.728	10.398	76.476			
3	.629	8.980	85.456			
4	.430	6.146	91.602			
5	.267	3.816	95.419			
6	.189	2.704	98.122			
7	.131	1.878	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Att_1	.903
Att_2	.895
Att_7	.848
Att_6	.822
Att_3	.813
Att_5	.775
Att_4	.594

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.



APPENDIX C-2-2: Religiosity

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.761
	Approx. Chi-Square	274.372
Bartlett's Test of Sphericity	Df	78
	Sig.	.000

Communalities

	Initial	Extraction
Rel_1	1.000	.684
Rel_2	1.000	.682
Rel_3	1.000	.818
Rel_4	1.000	.803
Rel_5	1.000	.651
Rel_6	1.000	.772
Rel_7	1.000	.734
Rel_8	1.000	.642
Rel_9	1.000	.665
Rel_10	1.000	.455
Rel_11	1.000	.548
Rel_12	1.000	.575
Rel_13	1.000	.650

Extraction Method: Principal
Component Analysis.



Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.714	36.262	36.262	4.714	36.262	36.262	2.628	20.212	20.212
2	1.636	12.587	48.849	1.636	12.587	48.849	2.617	20.131	40.343
3	1.299	9.989	58.838	1.299	9.989	58.838	1.799	13.842	54.184
4	1.031	7.928	66.766	1.031	7.928	66.766	1.636	12.582	66.766
5	.906	6.968	73.734						
6	.739	5.685	79.419						
7	.652	5.013	84.432						
8	.543	4.175	88.606						
9	.464	3.572	92.179						
10	.370	2.843	95.022						
11	.271	2.083	97.105						
12	.247	1.900	99.005						
13	.129	.995	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component			
	1	2	3	4
Rel_4	.858			
Rel_3	.848			
Rel_6	.648		-.376	-.359
Rel_9	.636	-.320		.345
Rel_5	.627	-.377	.339	
Rel_10	.596			
Rel_8	.582		.531	
Rel_11	.570		.331	
Rel_2	.558	.465	-.389	
Rel_7	.376	.646		.312
Rel_1	.519	.550		.331
Rel_12		.465	.502	-.315
Rel_13	.540			.571

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Rotated Component Matrix^a

	Component			
	1	2	3	4
Rel_6	.857			
Rel_2	.723		.387	
Rel_3	.714	.472		
Rel_4	.626	.615		
Rel_10	.498			.387
Rel_8		.766		
Rel_5		.748		
Rel_11		.715		
Rel_7			.846	
Rel_1			.761	
Rel_9		.309		.692
Rel_13		.312	.346	.658
Rel_12			.383	-.595

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

APPENDIX C-2-3: Reference group

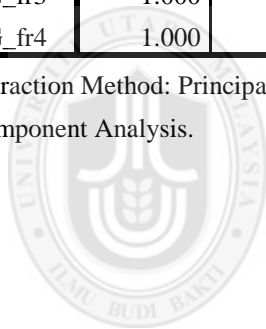
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.866
	Approx. Chi-Square	500.515
Bartlett's Test of Sphericity	Df	28
	Sig.	.000

Communalities

	Initial	Extraction
RG_fa1	1.000	.874
RG_fa2	1.000	.902
RG_fa3	1.000	.803
RG_fa4	1.000	.762
RG_fr1	1.000	.891
RG_fr2	1.000	.923
RG_fr3	1.000	.874
RG_fr4	1.000	.885

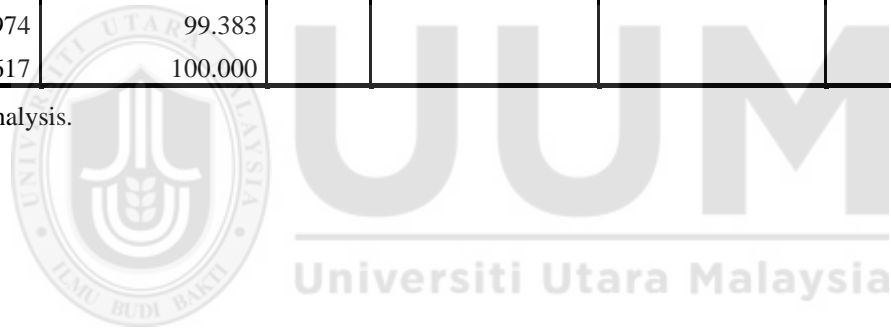
Extraction Method: Principal
Component Analysis.



Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.909	73.868	73.868	5.909	73.868	73.868	3.547	44.332	44.332
2	1.004	12.556	86.423	1.004	12.556	86.423	3.367	42.091	86.423
3	.403	5.039	91.463						
4	.265	3.313	94.775						
5	.173	2.166	96.941						
6	.117	1.468	98.409						
7	.078	.974	99.383						
8	.049	.617	100.000						

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component	
	1	2
RG_fr1	.907	
RG_fa2	.887	.340
RG_fr2	.886	-.371
RG_fr3	.875	-.330
RG_fa1	.869	.344
RG_fr4	.849	-.405
RG_fa3	.834	.328
RG_fa4	.761	.428

Extraction Method: Principal

Component Analysis.

a. 2 components extracted.

Rotated Component Matrix^a

	Component	
	1	2
RG_fr2	.895	.348
RG_fr4	.893	
RG_fr3	.859	.370
RG_fr1	.835	.440
RG_fa2	.402	.860
RG_fa1	.386	.851
RG_fa4		.836
RG_fa3	.373	.815

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with
Kaiser Normalization.

APPENDIX C-2-4: Perceived corporate credibility

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Approx. Chi-Square		466.209
Bartlett's Test of Sphericity	Df	28
	Sig.	.000

Communalities

	Initial	Extraction
CC_1	1.000	.812
CC_2	1.000	.832
CC_3	1.000	.851
CC_4	1.000	.571
CC_5	1.000	.713
CC_6	1.000	.814
CC_7	1.000	.778
CC_8	1.000	.563

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.934	74.176	74.176	5.934	74.176	74.176
2	.679	8.492	82.668			
3	.492	6.150	88.818			
4	.334	4.177	92.995			
5	.295	3.689	96.685			
6	.116	1.452	98.137			
7	.110	1.373	99.510			
8	.039	.490	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
CC_3	.922
CC_2	.912
CC_6	.902
CC_1	.901
CC_7	.882
CC_5	.844
CC_4	.756
CC_8	.751

Extraction Method:
Principal Component
Analysis.
a. 1 components
extracted.



APPENDIX C-2-5: Tax rebate

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.719
Approx. Chi-Square		61.112
Bartlett's Test of Sphericity	Df	6
	Sig.	.000

Communalities

	Initial	Extraction
Tax_1	1.000	.401
Tax_2	1.000	.779
Tax_3	1.000	.469
Tax_4	1.000	.707

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.356	58.892	58.892	2.356	58.892	58.892
2	.771	19.263	78.155			
3	.583	14.581	92.736			
4	.291	7.264	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Tax_2	.882
Tax_4	.841
Tax_3	.685
Tax_1	.633

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

APPENDIX C-2-6: Zakat compliance behavior on saving

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.759
Approx. Chi-Square		268.597
Bartlett's Test of Sphericity	Df	6
	Sig.	.000

Communalities

	Initial	Extraction
ZC_1	1.000	.916
ZC_2	1.000	.932
ZC_3	1.000	.938
ZC_4	1.000	.525

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.311	82.764	82.764	3.311	82.764	82.764
2	.573	14.330	97.094			
3	.079	1.964	99.058			
4	.038	.942	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ZC_3	.969
ZC_2	.965
ZC_1	.957
ZC_4	.724

Extraction Method:

Principal Component

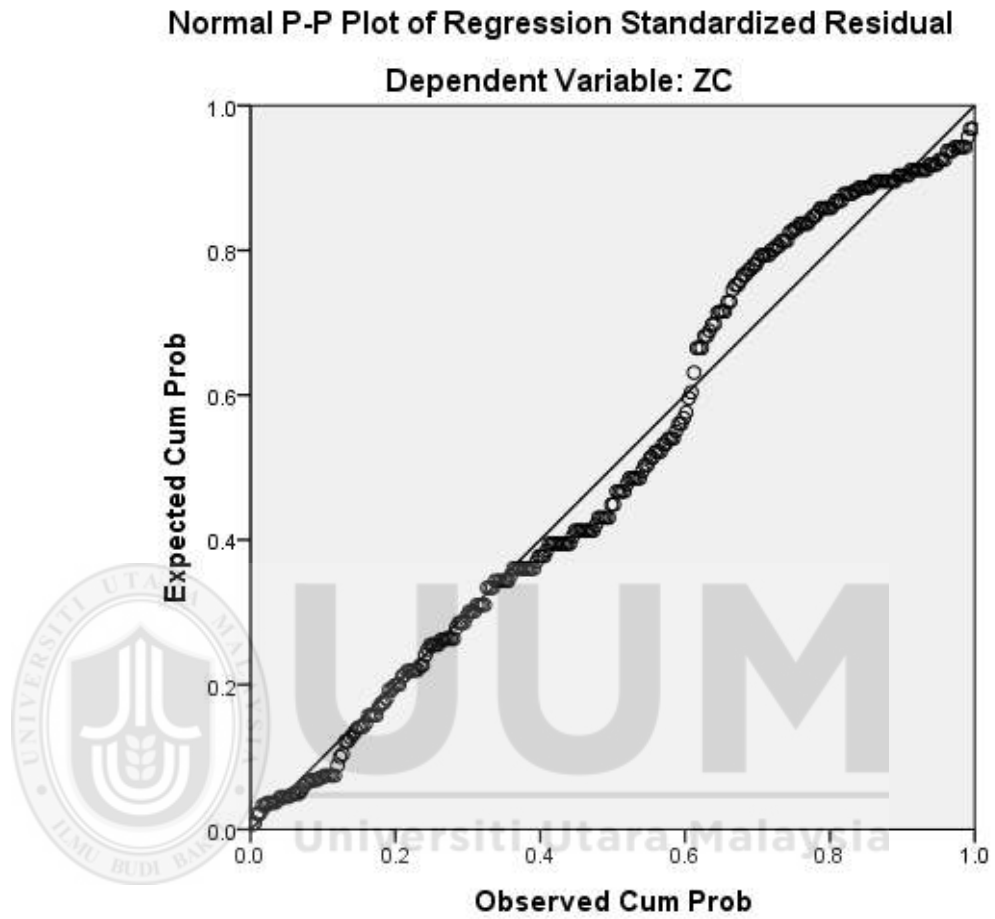
Analysis.

a. 1 components

extracted.

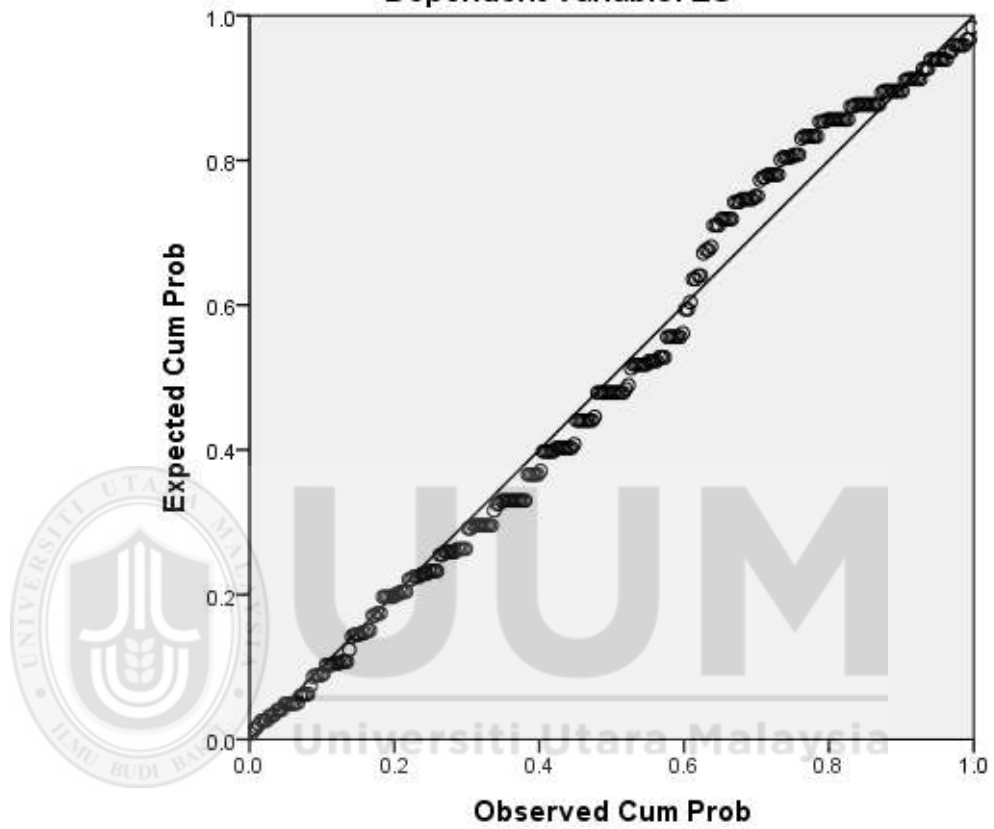
APPENDIX D: NORMAL PROBABILITY PLOT

The relationship between REL_OR and ZC



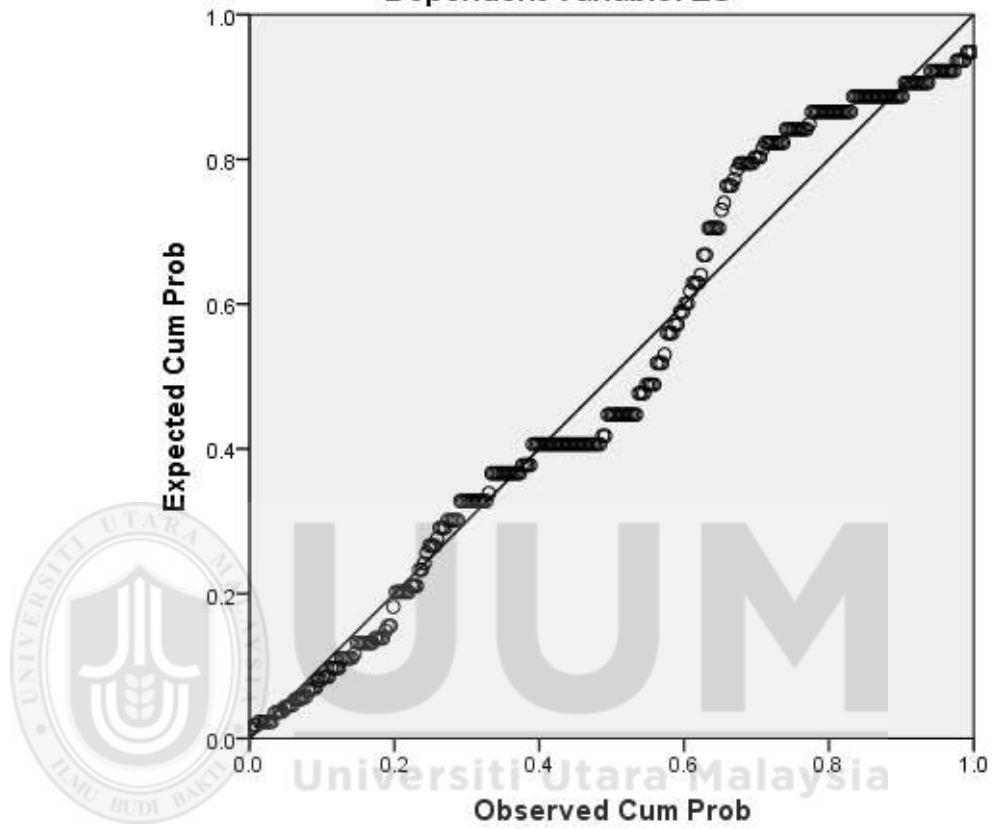
The relationship between REL_NOR and ZC

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: ZC



The relationship between KNOW and ZC

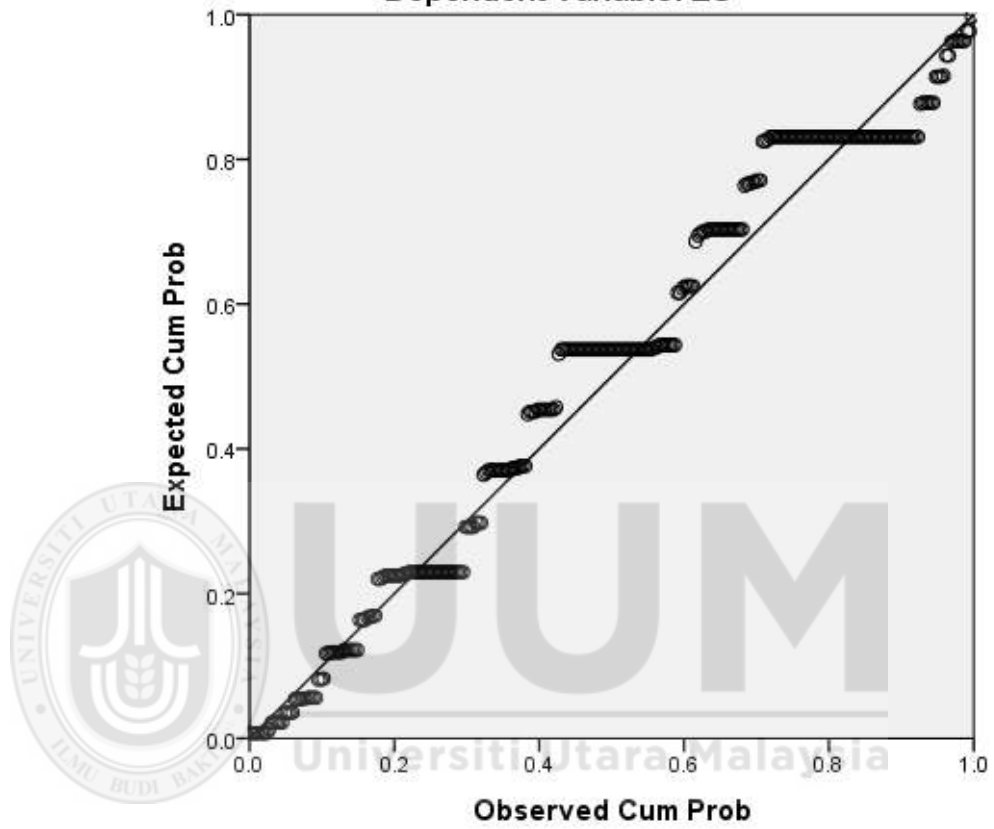
Normal P-P Plot of Regression Standardized Residual
Dependent Variable: ZC



The relationship between RG and ZC

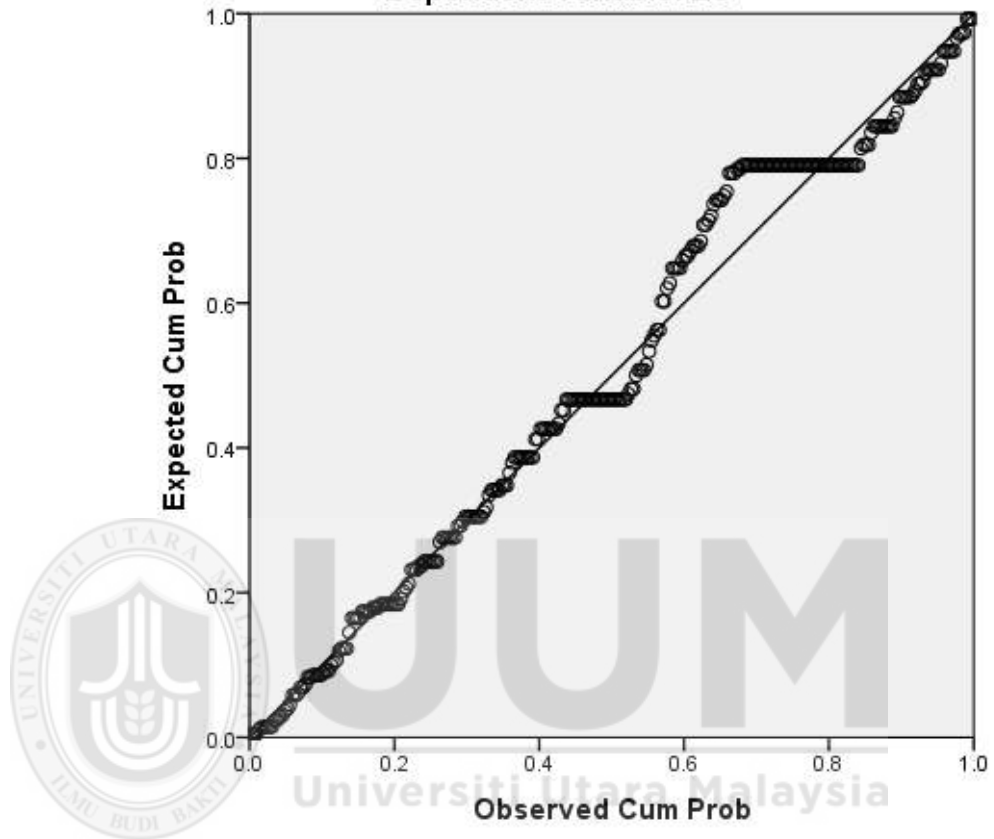
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: ZC



The relationship between CC and ZC

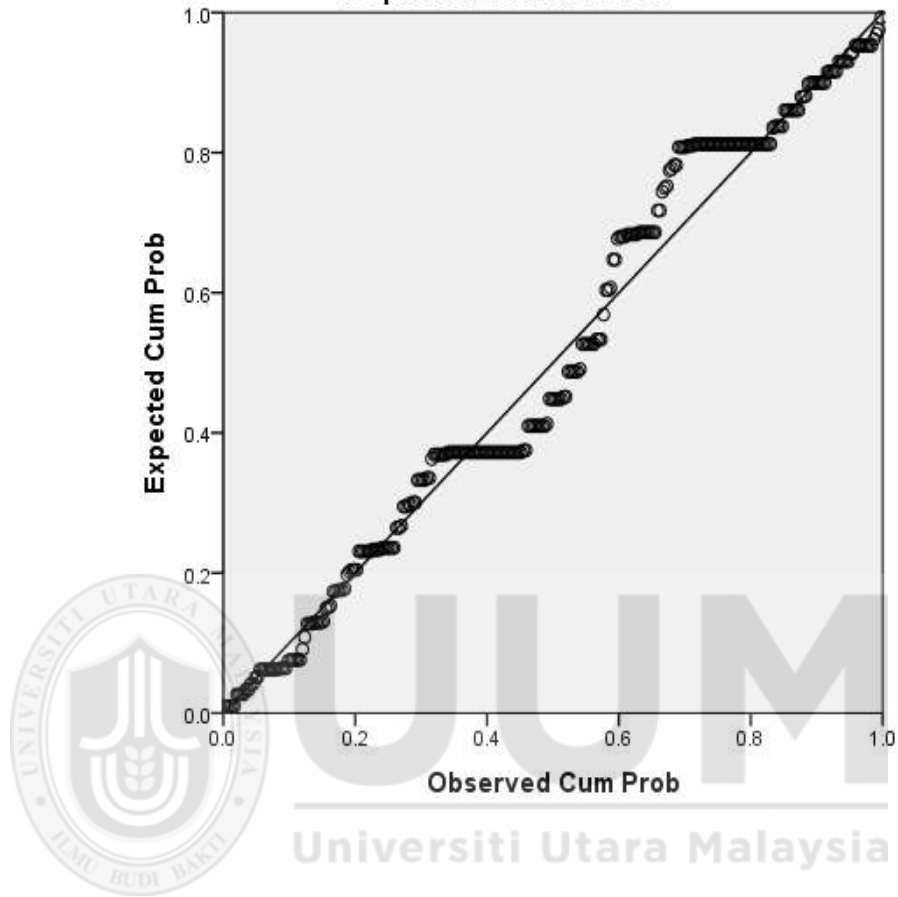
Normal P-P Plot of Regression Standardized Residual
Dependent Variable: ZC



The relationship between TAX and ZC

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: ZC



APPENDIX E: SKEWNESS AND KURTOSIS

Descriptive Statistics

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Att_1	280	-.973	.146	-1.060	.290
Att_2	280	-1.117	.146	-.757	.290
Att_3	280	-.921	.146	.021	.290
Att_4	280	-1.208	.146	.783	.290
Att_5	280	-1.018	.146	-.214	.290
Att_6	280	-1.178	.146	.191	.290
Att_7	280	-1.471	.146	1.994	.290
RelOR_1	280	.085	.146	-.567	.290
RelOR_2	280	.340	.146	-.618	.290
RelOR_3	280	.005	.146	-.224	.290
RelOR_4	280	.101	.146	.065	.290
RelOR_5	280	.215	.146	-.715	.290
RelOR_6	280	-.233	.146	-.552	.290
RelOR_7	280	.476	.146	.053	.290
RelNOR_8	280	-.308	.146	-.335	.290
RelNOR_9	280	-.143	.146	-.726	.290
RelNOR_10	280	.136	.146	-.358	.290
RelNOR_11	280	-.305	.146	.076	.290
RelNOR_12	280	.149	.146	-.492	.290
RelNOR_13	280	-.605	.146	-.595	.290
RelOR_14	280	.309	.146	.041	.290
Know	280	-.279	.146	-.052	.290
Ref_1	280	-1.134	.146	.585	.290
Ref_2	280	-.919	.146	.139	.290
Ref_3	280	-.882	.146	.297	.290
Ref_4	280	-.896	.146	.607	.290
Tax_1	280	-.896	.146	.168	.290
Tax_2	280	-.868	.146	.625	.290
Tax_3	280	-.496	.146	-.010	.290
Tax_4	280	-.777	.146	.316	.290
CC_1	280	-.703	.146	-.290	.290
CC_2	280	-.820	.146	.312	.290
CC_3	280	-.677	.146	-.257	.290
CC_4	280	-.447	.146	-.726	.290
CC_5	280	-.438	.146	-.707	.290

CC_6	280	-.346	.146	-.879	.290
CC_7	280	-.424	.146	-.651	.290
CC_8	280	-.597	.146	-.530	.290
ZC_1	280	-.647	.146	-.473	.290
ZC_2	280	-.581	.146	-.400	.290
ZC_3	280	-.574	.146	-.627	.290
ZC_4	280	-.562	.146	-.005	.290
Valid N (listwise)	280				



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