

**FACTORS INFLUENCING
MUSLIMS COMPLIANCE BEHAVIOUR
IN PAYING ZAKAT**

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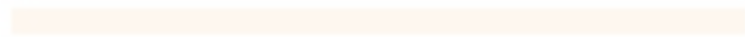
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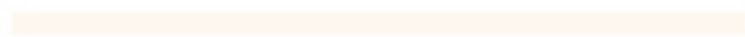
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Factors Influencing Muslims Compliance Behaviour
In Paying Zakat

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2022

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CHAPTER 1

INTRODUCTION

This chapter focuses on the background the study, problem statement, research objective, research questions, the scope of the study, the significance of the study and conclusion. It also describes the examination's foundation and the research's subjects. This chapter lays out the research's aims and questions to be answered. Additionally, the importance and advantages of this research to all parties involved are discussed. Finally, this chapter includes definitions for each term used in the research.

1.1 Background of the Study

As a Muslim, we all had already and must know that zakat is one among five pillars in Islam where we have to give 2.5% of one's saving to the poor and needy. To give a clearer picture of this concept, the literal meaning of the word zakat is "purity, creation, blessings, and praise," but it is commonly used to refer to alms - money or food provided to the poor (Bin-Nashwan, 2020). Zakat is the amount which is compulsory for the Muslims to be paid based on a year's worth of savings (nisab) and to be paid to the poor, whether in monetary terms or in the form of goods. On the other hand, Zakat al-mal (or zakah al maal) is the duty imposed on any Muslim man and woman who has a certain amount of wealth saved for a (lunar) year to pay a certain amount to deserving citizens. As a result, the amount to be paid as an obligation for the Muslims is referred as zakat.

Past studies reported several importances of zakat in terms of moral and practical advantages. For example, Owoyemi (2020) mentioned in his/her study that giving zakat

cleanses the giver's heart of selfishness and greed for money, cultivating compassion for the weak and needy. Furthermore, receiving zakats cleanses the hearts of the recipients of envy and hatred for the wealthy and powerful, and instils in them a sense of goodwill toward their brotherhoods, who have shared their wealth with him for the sake of Almighty Allah (reference). There are also stated in the Quran and Hadith, those who did not pay or give zakah will be given punishment for them. One of the hadith of Bukhari had stated that,

“On the day of Qiyamah, his wealth will be turned into a venomous bald serpent which will wind around his neck and bite his jaws and say: I am your wealth, I am your treasure”

So, these all had proved that zakat is really an important element and as a Muslim who live in an Islamic society must aware and help the poor or needy people that lives surround us. We should never ignore them as we should aware that our wealth is actually from Allah and we are just a person that taking care of it.

Generally, several conditions must be met before zakah is payable, including the nature of assets. It is regarded as a significant economic tool for mobilizing assets for the sake of economic growth and empowering eight specific groups in society, as specified in the Quran, including the poor, the needy, the fund managers, and the sympathizers, those in bondage, those in debt, those in the cause of God, and those in the wayfarer (At-Taubah, verses 60).

The decision to pay or not to pay zakat is a behavior that is under the control of the zakat payer, hence it is directly tied to subjective goals, attitudes, and norms. As a result, we used Ajzen's (1991) theory of reasoned action (TRA) to investigate company zakat compliance behaviour. There is currently a lack of research on zakat compliance behaviours (Kamil and Ahmad Mahdzan, 2002 and Zainol, 2009). However, unlike other research that solely focuses on a Muslim employee's desire to pay zakat on job income, this study investigates the relationship between a Muslim employer's intention to adhere and actual compliance behaviour.

Furthermore, applying belief elicitation methodologies described by Ajzen and Fishbein (1980), this study fills gaps in the TRA and zakat compliance behaviour literature by generating measures for attitude and subjective norms in the realm of zakat.

The purpose of this study is to acquire data on how Muslims' compliance behaviour in giving zakat is impacted by elements such as attitudes, subjective norms, religion, and religious education. In addition, the researchers also aim the findings of the study can be benefited for future research.

1.2 Problem Statements

With 66.1% of Malaysians are practising Islam as their religion (Pew Research Center, 2020), the amount of collection on Zakat in Malaysia has been increasing over the past decade (JAWHAR, 2020). Based on MAIWP (2020), Zakat collection in Malaysia has increased 10.81% compared to the previous year. However, the amount of annual zakat collection in Malaysia is still relatively minor when compared to income tax collection, even though those who pay zakat receive a tax rebate (Ram Al Jaffri and Haniffa, 2014).

Sanusi (2014) also points out that few Malaysian Shariah-compliant companies pay zakat. This could indicate that Muslims have neglected their obligation to pay zakat, or that they believe zakat is less important than income tax because failure to pay zakat is not penalized by the Malaysian government. Zakat institutions or agencies were established in Malaysia to collect and distribute zakat funds. Thus, zakat institutions and the government as a whole must understand zakat compliance behaviour and its determinants in order to take the necessary steps to ensure that Muslims feel more obligated to follow Islamic laws and regulations (Abdullah and Sapiei, 2017).

In understanding why there are Muslims who do not pay zakat even though it is compulsory for them, further research must be conducted. Previous studies might be biased and do not reflect the whole society in Malaysia because there is no specific respondents being set (Sheikh Mokhtar, 2018). Zakat compliance may be influenced by the extent and population (Bakar & Rashid, 2010). Hence, this study will include both public and government employees in Selangor reducing the risk of a biased finding and allowing for a more balanced outcome.

The purpose of this research is to investigate whether religiosity, attitude, subjective norm and religious education affect the Muslims compliance behaviour in paying zakat. A quantitative method will be used to conclude the findings. This study also explained the analysis that has been conducted as well as the discussion on each of the variables.

1.3 Research Objectives

There are several research objectives in the factors influencing on Muslim compliance behaviour in paying zakat. They are;

- i. To examine the relationship between the factor of attitude that influence on Muslim compliance behavior in paying zakat
- ii. To examine the relationship between the factor of religiosity that influence on Muslim compliance behavior in paying zakat
- iii. To examine the relationship between the factor of subjective norm that influence on Muslim compliance behavior in paying zakat
- iv. To examine the relationship between the factor of religious education that influence on Muslim compliance behavior in paying zakat

1.4 Research Questions

There are several research questions on the factors that influence Muslim compliance behavior in paying zakat. They are;

- i. Is there any relationship between attitude and Muslim compliance behaviour in paying zakat?
- ii. Is there any relationship between religiosity and Muslims compliance behaviour in paying zakat?
- iii. Is there any relationship between subjective norm, and Muslim compliance behaviour in paying zakat?
- iv. Is there any relationship between religious education and Muslim compliance behaviour in paying zakat?

1.5 Scope of the Study

The aim of this research is to investigate the factors (religiosity, attitude, subjective norm and religious education) that influence Muslim compliance behaviour in paying zakat. The scope of this study is limited to recruiting 384 respondents from Muslims in Selangor, who will be contacted using e-mail accounts and other social media platform like Facebook and Twitter.

This recruitment period will last for a maximum of 2 months and will end when either 384 volunteers have been recruited or 2 months have passed. Each volunteer or respondent for this study will be asked to complete a short questionnaire in order to evaluate their compliance in paying zakat.

1.6 Significance of the Study

Based on the concerns are raised on why an individual do not comply to pay Zakat, this phenomenon cannot be ignored because it will affect the collection of zakat in the future. Thus, this study was conducted to identify the factors that motivate and influence an individual Muslims compliance behaviour in paying zakat. This study will investigate the relationship between the religiosity, the attitude, subjective norm, religious education and zakat compliance behaviour. Therefore, this study will investigate further the compliance behaviour of zakat among the Muslim in Selangor.

This study can help in more depth related to the research problem which it is has the potential to influence Muslims, both objectively. That is awaited factors influencing on Muslim compliance behaviour in paying Zakat. The acquisition of information from this research can provide an idea of the growing understand of the Muslim in paying Zakat. Therefore, the Zakat Institutions can take the action and develop the comprehensive action plan on this situation to enhance the understanding and create the awareness among Muslims community for Muslims socio-economic benefits.

Moreover, from research, it can also help Muslim to be more aware who is responsible in paying Zakat and it can also to distribute the wealth of the Muslims equally, thus increasing the flow of cash in the economy with a particular interest in the poor and the unfortunate people. From the results of the study, the researcher obtained a clear picture and also the factors influencing on Muslim compliance behaviour in paying Zakat according to Zakat Institution.

1.7 Conclusion

The first section discusses the context and importance of factors influencing on Muslim compliance behaviour in paying Zakat. A problem with the argument in the second section of this chapter. It deals with the factors will significantly influence on Muslim compliance behaviour in paying Zakat

In this research, there are four objective, as seen in section three. The question of the research based on the objective is defined in section five, while the following section highlights the scope of the study. In the eighth section of this chapter, the significance of the study is stated.

The next chapter of this paper will discuss the literature review. It is followed by explained the analysis that has been conducted as well as the discussion on each of the variables. Then, the methodology applied is discussed in this study at the end of the paper.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This section discusses and reviews as response to the growing understands of the Muslim compliance behaviour in paying zakat. Section 2.1 presents the religiosity that influence on Muslim compliance behaviour in paying Zakat. Meanwhile, section 2.2 is about the attitude that influence on Muslim compliance behaviour in paying Zakat. Section 2.3 describe more on the subjective norm that influence on Muslim compliance behaviour in paying Zakat and section 2.4 shows the religious knowledge that also influence on Muslim compliance behaviour in paying Zakat. There are four independent variables which is religiosity, attitude, subjective norm and religious education.

2.2 Factors that Influence Muslims Compliance Behaviour in Paying Zakat

2.2.1 Religiosity

Religion is broadly defined in the Oxford Dictionary (2021) as “the belief in and worship of a superhuman controlling power, especially a personal God or gods”. Allport and Ross (1967) have developed The Religious Orientation Scale (ROS) to measure the religious orientation’s aspect; intrinsic religious orientation and extrinsic religious orientation. The conceptual framework that Allport and Ross operationalized is assumed that intrinsic religious orientation illustrates positive results or outcomes, while extrinsic religious orientation is expressed with negative outcomes of religion.

Paying zakat is the fourth pillar in pillars of Islam. Thus, the element of religiosity is compulsory in measuring the zakat compliance behaviour of Muslims. A person who has high level of religiosity are expected to be more aware of the obligation to pay zakat, compared to those who has lower religious values. There are many empirical researches that concluded religiosity has significantly influenced compliance behaviour in zakat (Haji Othman et al., 2017; Abdullah and Sapiei, 2017; Noor Azman and Bidin, 2014; Mokhtar et al., 2018; Othman et al., 2017; Othman and Fisol, 2017). Abdullah and Sapiei (2017) found out that three dimensions of religiosity (obligation, vices and virtues and *sunnah*) while faith does not have any significant relationship with compliance behaviour in paying zakat. The survey and interviews conducted by Mokhdali and Pope (2014) found that religiosity has a minimal but statistically significant positive impact on tax compliance.

Haji Othman et al. (2018) has developed a theoretical framework (figure 1) to see whether Islamic religiosity influences the relationship between subjective norm, attitude, moral responsibility, perceived behavioural control, and the intention to pay zakat on income. The relationship between perceived behavioural control and purpose is moderated significantly by Islamic religiosity (Haji Othman et al., 2018).

Previous research has also shown that religion has a positive impact on life satisfaction (ten Kate et al., 2017). Despite the fact that religiosity is recognized as an important factor in understanding human behaviour, measuring it has been a problem in the literature. It has been argued that assessing religiosity is a difficult challenge, and researchers have approached the subject from various angles (Kamil et al., 2012; Salleh, 2012; Tiliouine and Belgoumidi, 2009). As a result, scholars have used a variety of methods to assess religiosity (Abou-Youssef et al., 2015). For example, Palil et al. (2013), used an individual approach to assess religiosity by counting how many times a person attends religious events, whether they were religiously raised at home, and whether they self-described as religious or non-religious (as cited by

Abdullah and Sapiei (2017). To measure religiosity, some researchers used both religious affiliation and religious devotion. Individuals' religious affiliation refers to the religious community they belong to, such as Islam, Christianity, Buddhism, or Hinduism (Hirschman, 1983).

2.2.2 Attitude

In most study models, attitude is one of the key variables that has often been studied by previous studies. The degree to which an individual has a favourable or unfavourable perception in performing a behaviour is referred to as attitude (Ajzen, 1991). It is the person's understanding of the action, not the behaviour itself. A person's ability to conduct the desired behaviour would be enhanced if they have a positive attitude toward executing the behaviour. In this study, the attitude towards the behavior is the factor that influence on Muslim compliance in paying Zakat. According to Noor Azman and Bidin (2015), when looking into zakat compliance behaviour, one of the most important factors to look into is the individual's attitude, because knowing the individual's attitude can help zakat institutions find ways in the future to increase zakat collection. He conducted surveys of 80 working Muslims to determine how the attitude that influence the individual in paying zakat. Findings of the study showed the attitude significantly influence zakat compliance behavior.

A person's attitude has a significant impact on their actions. Attitude is characterized as a person's belief that engaging in a particular action will result in a specific effect with specific consequences for him or her (Ajzen and Fishbein, 1980). It has to do with an individual's estimation of the cost-benefit of implementing a certain action. As a consequence, if individuals assume that performing the behaviour would have a positive effect, they will have a favourable evaluation and will execute the behaviour. Saad and Haniffa (2014) conducted surveys of 227

active businessmen to examine factors influencing business zakat compliance behaviour. He stated that intention appears to be a major predictor of zakat compliance behaviour. The intention is further found to be affected by both subjective norm and attitude, and it mediates the interaction between the two factors and compliance behaviour in paying business zakat.

There a number of studies that examined the relationship between attitude and zakat compliance behaviour (Haji Othman et al., 2017; Ram Al Jafri, Kamil, & Zainol, 2009; Abashah et al., 2018; Sheikh Mokhtar et al., 2018). It was positive and significantly related. In the area of tax compliance, previous studies also reported the same result (Natrah, 2009). However, Pratiwi (2018) conducted surveys of 52 Muslims in Jayapura who had ever paid Zakat of income to examine the factors affecting Muslims' compliance behavior in paying Zakah of income. She found that attitude did not influence significantly Muslims' intention in paying zakat.

2.2.3 Subjective Norm

Subjective norms refer to the expectation that a significant individual or group of individuals will accept and endorse a particular behaviour. This factor are actually dictated by an individual's desire to conform to others' views and their perception of social pressure from others to act in a certain way. The view of the subjective norm as social pressure from surrounding had been also supported in another study by Salwa, Shah and Hashim (2018). According to Saad and Haniffa (2014), stated that, Ajzen and Fishbein (1980) defines subjective norm can be described as a comparison of a person to other people who are important to him or her and have an impact on the behaviour decision. It is the effect of the social environment on a person to conform to its expectations. The subjective norm is also recommended as a crucial component of a theory of reasoned action or TRA (Fishbein & Ajzen, 1975). Moreover, the

subjective norm has been shown to have a substantial impact on purpose or intention in previous research in a variety of fields.

Next, according to previous studies, the subjective norm has little impact on a person's behavioural purpose (Abu Bakar et al., 2017). The authors had explained the main reasons for this prediction by saying that there aren't many people who are heavily motivated by social pressure, so there might be a lack of clear and heavy social pressure to behave in a certain way. Based on Pratiwi (2018), studies, the existence of individuals or personalities who become role models, as well as the desire to obey the role model, affect the subjective norm. But, at the same time, one of the study by Ajzen (2005) steadfast in his opinion, if the conduct is under the influence of will, opportunity, and the accessibility of resources (money, time, skills, and education), this principle may be applied.

Subjective norms refer to beliefs regarding people's perceptions about whether or not an action would be carried out (Abdullah et al., 2018). This is because the people are not being isolated but having interaction with other people. So, this leads to peers influence on zakat compliance. This had been supported in the studies conducted which stated that, in daily human social interactions, the role of a peer has a significant impact on an individual's decision making (Awadh et al., 2019). According to Mastura (2015), also stated that, referent group such as parents, spouse, friends, siblings and teachers will influencing paying zakat. These groups provide support and a positive attitude towards paying zakat.

In addition, there is a study shows that subjective norms play a role, indicating that the educator's willingness to pay income zakat is affected by personal, learned, and peer groups (Haji Othman et al., 2017). Even though there are study that claims that subjective norm did not influence on Muslim compliance behaviour on paying zakat, but most of research had support and agreed on the opinion that subjective norm plays an important role on paying zakat.

Throughout the reviews, it is proved that an individual is being influenced by someone in their surrounding or the society on paying zakat. This can be influenced in terms of Islamic education, programs or awareness of the hereafter life for the Muslim people.

2.2.4 Religious Education

Religious education may refer to the study of a specific religion and its various aspects, including values, doctrines, practices, customs, ceremonies, and personal roles. Religious education denotes a form of education that is largely separate from academia and that considers religious values to be fundamental concepts and operating modalities, as well as attendance prerequisites. The secular definition differs greatly from that of a religious law-abiding society, in which religious education is the prevailing academic study and, in religious terms, teaches doctrines that characterize social tradition as law and its infringement as an offense requiring punitive correction. These factors can actually determine and change the principles of one's life to adapt and follow each of one's religious teachings. According to Ould Bah (1998) argues that 'Islamic' meant that education was intimately related to Islam and God. In addition, the study on the zakat compliance behaviour of businesses can provide an overview of the factors that influence the commitment of zakat payers to national regulations are relevant.

Prior studies on zakat have shown that the level of education and level of zakat knowledge is positively and significantly related to compliance behaviour (Kamil, 2005; Nor et al., 2004 as cited by Abdullah and Sapiei, 2017). According to Abdullah and Sapiei (2017), since Islamic education emphasizes a holistic way of life based on the Quran and Hadith, those with a structured Islamic educational context are expected to have a greater comprehension and knowledge of zakat, and thus a better understanding of the mandatory duties of Muslims. Torgler (2006) proposes that religious education will aid in the internalization of religious

standards and laws (as cited by Abdullah and Sapiei, 2017). Hence, it is expected that Muslims with an Islamic educational background would exhibit positive zakat compliance behavior compared to those from secular educational background. In this study, we define those with an Islamic educational background with an Islamic educational background based on if they have attended any formal Islamic religious education either in Islamic secondary schools or Islamic studies in university or college.

2.3 Muslims Compliance Behaviour in Paying Zakat

The experiment's dependent variable (also known as the responding variable) is what is being studied and evaluated. That is what changes as a result of the independent variable changing. How big you are at various ages is an example of a dependent variable. The independent variable (height) influences the dependent variable (height) (age). But in this research, the dependent variable that can be found is Muslim compliance behaviour in paying zakat. This principle was extended by Zainol et al. (2009) to explain the zakat enforcement actions on employment income found in the article we reviewed. Muslim compliance behaviour in paying zakat is an acceptable dependent variable because both variables can influence the hypothesis studied.

Next, the independent variable will affect any change in Muslim compliance behaviour in paying zakat. Next, previous studies have used zakat compliance as their dependent variable. Thus, in the context of zakat compliance, it is also supported that reference groups significantly influence zakat compliance behaviour (Sanep, Nor Ghani, & Zulkiffli, 2011). These results are also aligned with (Zainol et al., 2009) and (Farah Mastura & Zainol, 2013) in predicting zakat compliance intentions of savings behaviour and employment income, respectively. This

indicates that the appropriate dependent variable to use is Muslim compliance behaviour in paying zakat.

2.4 Conclusion

This chapter elaborates the independent variables (religiosity, attitude, subjective norm, religious education) and dependent variables (Muslim compliance behaviour in paying zakat). We will investigate the relationship between each of the independent variables and dependent variables to determine which factors will significantly influence Muslim compliance behaviour in paying zakat.



CHAPTER 3

RESEARCH METHODS

3.1 Introduction

This chapter presents the research methodology used in this study. Research methodology is the specific procedures or techniques used to identify, select, process, and analyse information about this topic. This method is very important in a study conducted. It outlines research philosophies, methodology and procedures employed to answer the research questions and to achieve the objectives of this study. This chapter divides the discussion into several sections, namely conceptual framework, hypotheses, research design, sampling design, research instrument, data collection method and data analysis procedures. It concludes with a discussion of ethical consideration taken in conducting this study.

3.2 Conceptual Framework

A conceptual framework is a graphic or narrative representation of the main variables or concepts and the assumed relationship between the variables (Punch, 1998). The conceptual framework can help to clarify, focus, and express the study's concepts. It may assist researchers in focusing and conceptualizing their thinking in the planning of his/her research. Based on the above statement, the researchers proposed the following conceptual framework on the factors influencing Muslim compliance behaviour in paying Zakat:

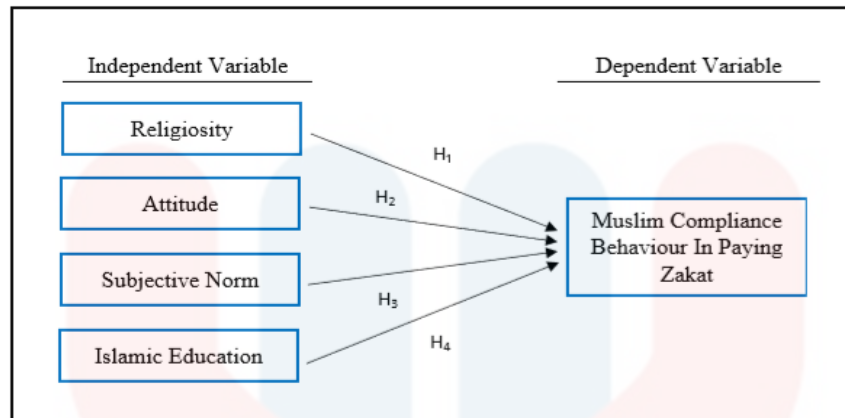


Figure 3.1: Conceptual Framework

3.3 Hypotheses

3.3.1 Religiosity and Muslims Compliance Behaviour in Paying Zakat

H₀: There is no significant relationship between religiosity and Muslims compliance behaviour in paying zakat.

H₁: There is a significant relationship between religiosity and Muslims compliance behaviour in paying zakat.

3.3.2 Attitude and Muslims Compliance Behaviour in Paying Zakat

H₀: There is no significant relationship between attitude and Muslims compliance behaviour in paying zakat.

H₂: There is a significant relationship between attitude and Muslims compliance behaviour in paying zakat.

3.3.3 Subjective Norm and Muslims Compliance Behaviour in Paying Zakat

H0: There is no significant relationship between subjective norm and Muslims compliance behaviour in paying zakat.

H3: There is a significant relationship between subjective norm and Muslims compliance behaviour in paying zakat.

3.3.4 Religious Education and Muslims Compliance Behaviour in Paying Zakat

H0: There is no significant relationship between religious education and Muslims compliance behaviour in paying zakat.

H4: There is a significant relationship between religious education and Muslims compliance behaviour in paying zakat.

3.4 Research Design

Research design is a method or technique used by the researchers to study and complete a topic. Through this research, design can also help the researcher to understand and concentrate more regarding the case study conducted. The researchers need to know the appropriate research design that should be used about the study. Although this study is based on factual facts and the researcher should be concerned in examining the survey in order to achieve the objective in research.

According to Saunders, Lewis and Thornhill (2009), research design will be the general plan of how to answer the research questions. Moreover, the research design contains objectives derived from the research questions, specify the sources from which intend to collect data,

ethical issues and consideration of the constraints. The general purpose of the study was to determine which factors will significantly influence Muslim compliance behaviour in paying Zakat.

The design of this research is survey research, research that uses a lot of variables. This research used a correlational survey that stresses the relationship between variables, for example, the study investigates factors and the effects of certain behaviour. The correlational survey was decided as a strategy of inquiry because this study is based on the relationship between variables. This research study is a design based on a quantitative approach and qualitative approach which is developed through the conceptual framework from previous literature and tested data analysis (Zikmund, 2003).

3.5 Sampling Design

3.5.1 Population

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. It is the group of people, events, or things of interest for which the researcher wants to make inferences (based on sample statistics). The population for this study will be all Muslims in Selangor.

3.5.2 Sample Size

The sample size is the number of observations selected from the population intended for research. Krejcie and Morgan (1970) greatly simplified the size decision by providing a table that generalized scientific guidelines for the sample size decisions. Thus, since the population

of this study is more than 1000 000, 384 respondents will be extracted from the population which is Muslims in Selangor.

Table 3.1: Determining Sample Size of a Known Population

<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Source: Krejcie and Morgan (1970)

3.5.3 Sampling Technique

For this research, we utilised random sampling. This is the best sampling design to be used in this research since the generalizability of the findings to the whole population is the main objective of this study.

3.6 Research Instruments

To collect the data, an online survey will be conducted. This type of questionnaires helps in gaining a deeper understanding of Muslims compliance behaviour in paying zakat. The questionnaire will be divided into two-part.

The first part is for the demographic respondents and the second part is for all independent variables (religiosity, attitude, subjective norm and religious education). Type of questions is closed questions which respondents need to make choices among a set of alternatives given by the researcher.

For the demographic part, Sekaran and Bougie (2016) recommend those objective variables such as age and educational level use an ordinal set of categories. Thus, the demographic part will use an ordinal scale and multiple choices. For the second part, since the variables are subjective, where respondents' beliefs, perceptions and attitudes are to be measured, the questions will be tapped the dimensions and elements of the concepts of Muslims compliance behaviour in paying zakat. For this part, a five-point Likert scale (i.e. strongly disagree =1 to strongly agree =5) will be used to examine how strongly respondents agree or disagree with the statements.

Table 3.2: Likert Scale

Points of Scale	Score
Strongly disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly agree	5

The statements and answers in the questionnaire will be written in both Malay and English languages considering the level of education of each respondent is varies. The data collected will be computed and analysed using Statistical Package for the Social Sciences (SPSS).

3.7 Data Collection Method

This research will be cross-sectional studies as the data are gathered just once in perhaps months in order to answer these research questions. Simple random sampling will be used to distribute the questionnaires to Muslims in Selangor. The questionnaires will be distributed through e-mail and social network. The respondents can be government, private and self-employed employees.

The average score and standard deviation for the constructs of religiosity, attitude, subjective norm, and religious education will be determined using basic descriptive analysis. The variables of religiosity, attitude, subjective norm, religious education, and zakat compliance behaviour will be subjected to factor analysis to ensure that they are distinct constructs.

To explore the relationship between the variables, Pearson correlation will be used. According to Cohen (1988), the correlation is weak if the value of the correlation coefficient is between 0.10 and 0.29 in either positive or negative sign, medium if the value is between 0.30 and 0.49, and strong if the value is between 0.50 and 1.0.

Lastly, multiple regression analysis will be conducted to investigate the relationship between each independent variable (religiosity, attitude, subjective norm and religious education with the dependent variable (zakat compliance behaviour).

3.8 Data Analysis Procedure

The act of analysing survey data is known as data analysis, and it is a crucial and interesting step in the survey process. This is the section in which the researcher will explain key details about the research that the reader may not be aware of, as well as providing indisputable evidence to support and achieve the researcher's goal. This depicts the method of systematically using statistical or logical tools to explain, present, and analyse data to get a usable meaning from a field study. The qualitative and quantitative approaches of data analysis are the two categories of data analysis. Quantitative research will be mostly used and develops statistics using scale survey research and methodologies such as questionnaire and organised interviews that explain the relationship between the variables to produce knowledge. The researcher will use Statistical Package for Social Science (SPSS) software to analyze the primary data which helps in taking too much time in the process of interpreting the data that has been collected from the questionnaire. Furthermore, this method helps in easily transmitted the data in a graphical view.

3.8.1 Descriptive Analysis

In this section, the researcher will able to provide statistical data or quantitative description where the researcher used a simplified summary that intelligently had been simplified the vast volumes of data as study results. In this analysis, the result obtained is by using a standardized questionnaire chosen for Muslims at Selangor that is eligible to pay zakat. The data will be collected to determine the factors influencing Muslim compliance behaviour in paying zakat.

3.8.2 Reliability Analysis

According to Joppe (2000), the extent to which results are consistent over time and an accurate reflection of the overall population being studied, and if the finding can be generated using comparable techniques, the research instrument is regarded to be dependable. The reliability analysis is done to measure the data that has been used by the researcher is suitable or not with the field of study. Mostly the researcher will measure the reliability by using Cronbach's Alpha in the research literature. This measurement helps the researcher to found suitable data for enquiries from the published resources.

Table 3.3: Rule of Thumb Cronbach Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 to <0.7	Moderate
0.7 to <0.8	Good
0.8 to <0.9	Very Good
>0.9	Excellent

Source: Lavrakas, P (2008)

3.8.3 Inferential Analysis

In this study, the inferential analysis is used to establish whether the recorded variance is reliable or just coincidence. As a result, we use inferential statistics to conclude include more general circumstances from our data, while descriptive statistics are used to simply describe what's going on in our data. Most of the major analysis will be done by using statistical models such as multiple regression, t-test and many more. According to the (Mukesh, Talib & Ramayah, 2013), the purpose of multiple regression research is to analyze the relationship

between a dependent variable from a group of explanatory variables. This analysis assists in the creation of an equation in the form of a graph, which a researcher can decode and use to generate a study prediction.

3.9 Conclusion

This chapter describes the results and findings of the analysis based on data collected from questionnaires that are descriptive analysis, reliability analysis and inferential analysis. Besides that, this chapter discusses the research methodology in term of conceptual framework, hypotheses, research design, sampling design, research instrument, data collection method and data analysis procedures.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter deliberates the findings of this study based on the interpretation and analysis of the data collected from a total sample size of 391 respondents of Muslims in Selangor. It begins with explaining the demographic profile of the respondents and variables. This includes the composition of the respondents' gender, race, age, highest education, Islamic education background, monthly income, employment sector and marital status. Data is presented using the summary statistics of frequencies and percentages. Then, it is followed by the result of the reliability and validity test for the instrument is presented. Lastly, respondents' perceptions on factors influencing Muslims compliance behaviour in paying zakat from the perspectives of religiosity, attitude, subjective norm, and religious education were analyzed.

4.2 Reliability Analysis

Table 4.1: The Rule of Thumb about Cronbach's Alpha Coefficient Size

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 to <0.7	Moderate
0.7 to <0.8	Good
0.8 to <0.9	Very Good
>0.9	Excellent

Source: Lavrakas, P (2008)

The reliability analysis is done to measure the data that has been used by the researcher is suitable or not with the field of study. Mostly the researcher will measure the reliability by using Cronbach's Alpha in the past studies. This measurement helps the researcher to find suitable data for enquiries from the published resources. Table 4.1 above indicates the reliability obtained based on the value of Cronbach Alpha on how good the variable correlated to each other. It shows that reliability over 0.80 is considered very good, conversely if less than 0.60 are considered to be poor.

Table 4.2: Reliability Analysis for Dependent Variable and Independent Variable

Dependent variable and Independent variable	Cronbach's Alpha	Number of variable items
DV: Compliance behaviour in paying zakat	.768	4
IV1: Religiosity	.835	8
IV2: Attitude	.877	8
IV3: Subjective norm	.903	8
IV4: Religious education	.889	8

Based on the questionnaire distributed, the result of the reliability analysis is summarized in Table 4.2. As illustrated, Cronbach's alpha for the dependent variable of this study which is compliance behaviour in paying Zakat was good, .768 and it means that the variable able to measure the compliance behaviour in paying Zakat.

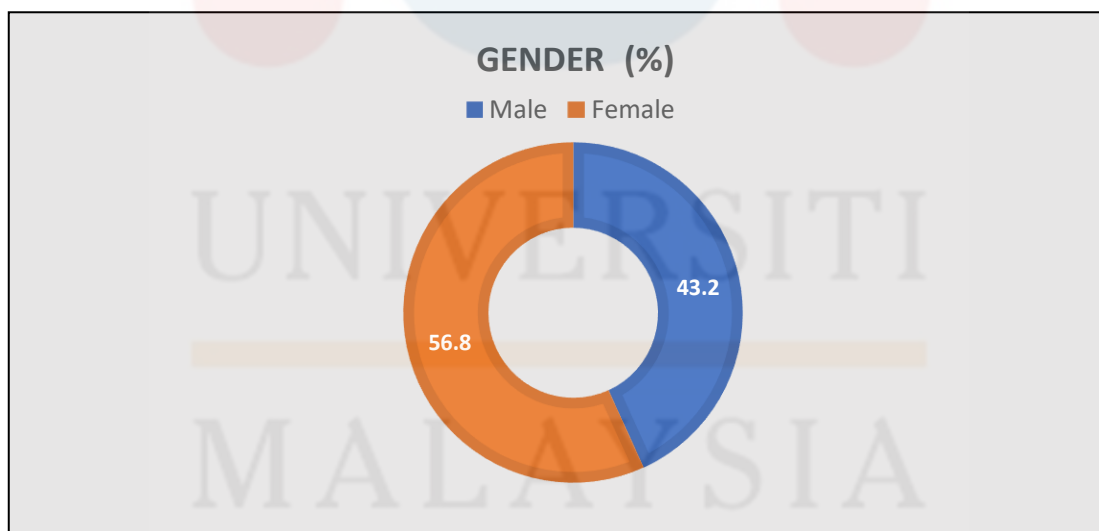
Other than that, the value for all independent variables as illustrated in the table above shows that religiosity, attitude and religious education had a very good result respectively. The variable religiosity which consists of 8 items acquire .835 for Cronbach's Alpha, the attitude which consists of 8 items acquire .877 while religious education which consists of 8 items acquired .889 for the result of Cronbach's Alpha. As for the last independent variable which is subjective norm an excellent result, it consists of 8 items obtained .903 results of the Cronbach's

Alpha. The result reflects that all independent variable is reliable and valid to measure the factors as suggested by. In short, the Cronbach's Alpha reliability coefficients of both independent and dependent variables were deemed good and positively correlated to one another in which all the variables obtained a result of above .70, which is considered acceptable by the rule of thumb (Nunnally, 1978).

4.3 Descriptive Analysis for Demographic

In this section, we'll look at the Google Form questionnaire that was sent out to Muslim respondents in Selangor. There were around 391 responses in all, with no omissions in the data. The primary goal of descriptive analysis is to learn about the demographics on the profile of respondents in Selangor.

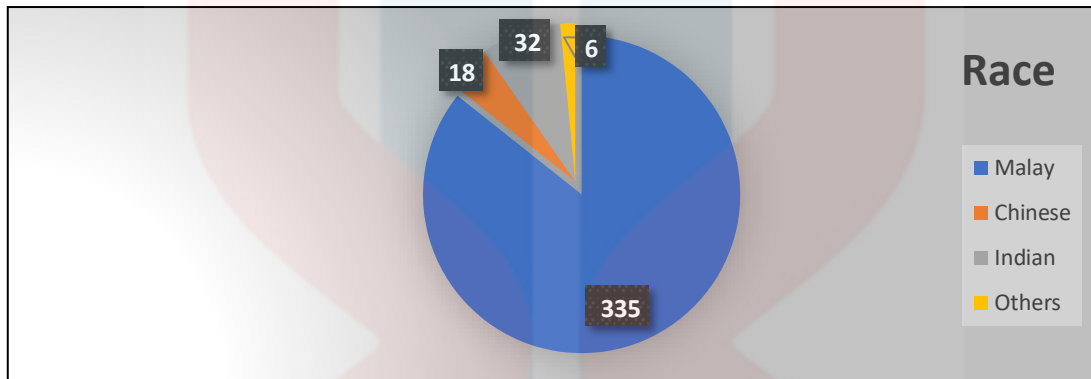
4.3.1 Gender



The above diagram shows the demographic profile of gender. Based on the diagram, it can be seen that the majority of respondents of this survey are female with 56.8 percentage or

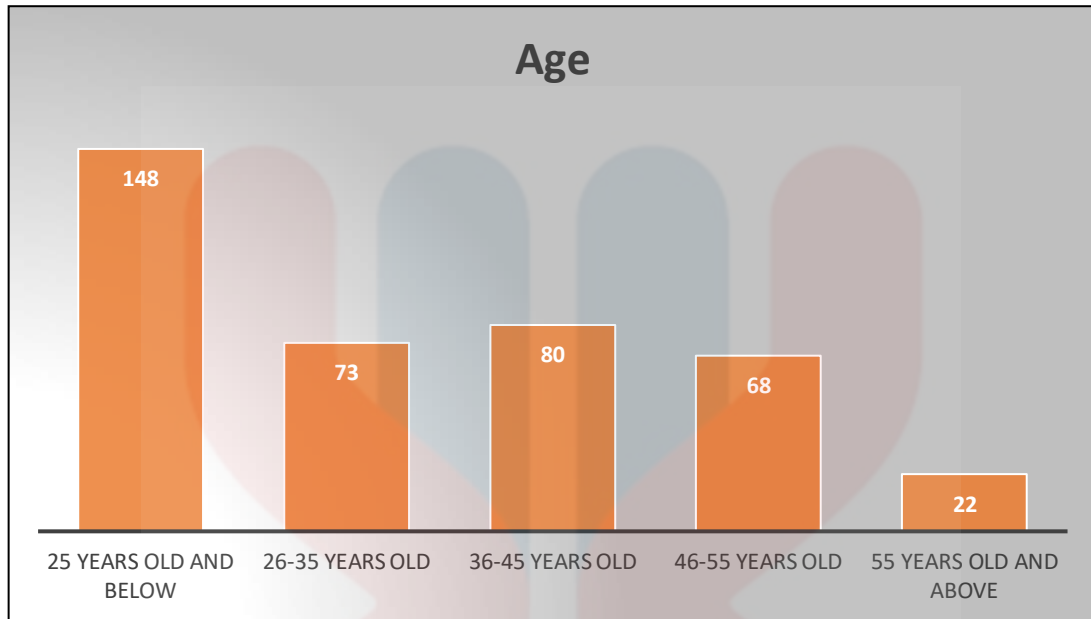
222 respondents among 391 total responses. The male respondents are less than female with 43.2% or 169 respondents.

4.3.2 Race



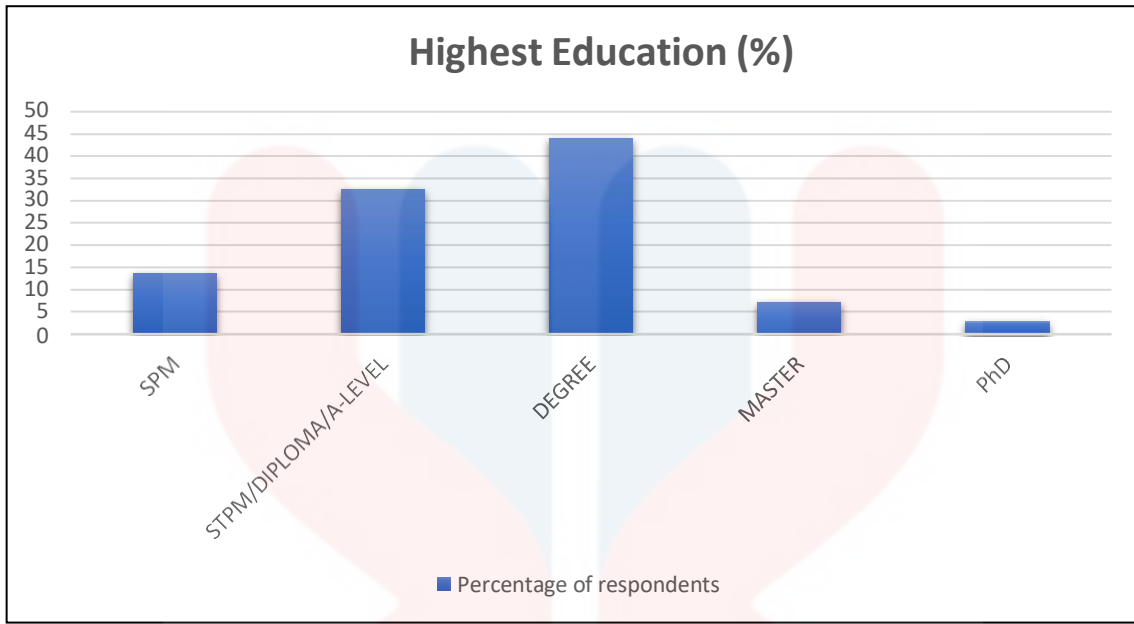
The pie chart above illustrates the demographic profile of the race. Based on the diagram, we can conclude that the majority of races involve in this survey is Malay respondents which are about 335 respondents. Meanwhile, the respondents involved in this survey from the Chinese race are 18 respondents and for Indians is 32 or 8.2% of respondents. There are also about 6 respondents from other races like Bugis, Iban, Dusun, Bumiputera are also participate in the survey.

4.3.3 Age



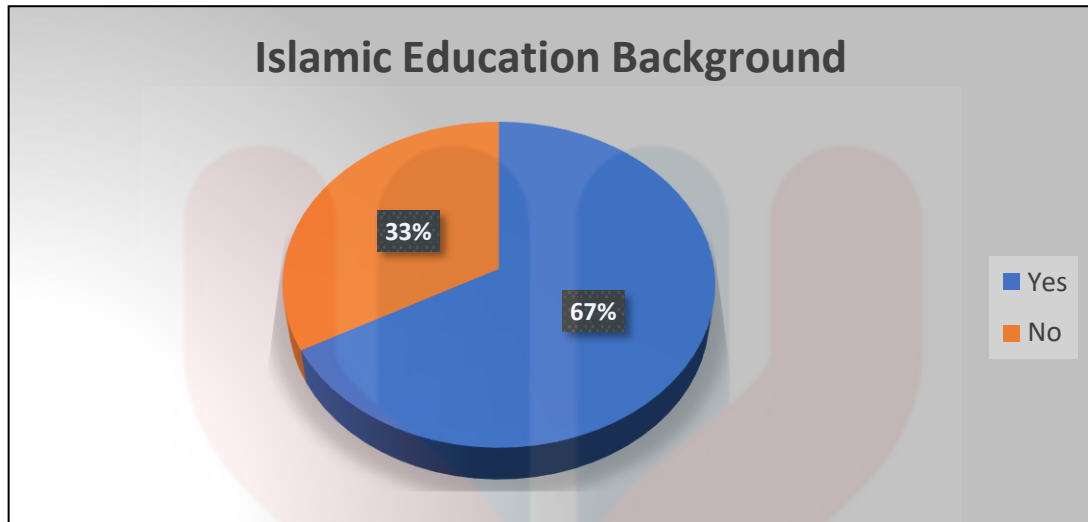
Based on the bar chart above, we can see the demographic profile of the age of respondents of this research. The highest number of respondents are 148 from the age group 25 years old and below and the least number is 22 respondents that belong to the age group of 55 years old above. Apart from that, there are 73 respondents (18.7%) with 26 to 35 years old and 80 respondents (20.5%) with 36 to 45 years old. Lastly, there are 17.4% of respondents or 68 respondents from the age group of 46 to 55 years old that contribute to this survey.

4.3.4 Highest Education



As we can see from the above diagram which shows the demographic profile on highest education of respondents. Among 391 responses, the highest respondent with 44% are degree holders and the least respondent with 2.8% had completed PhD. Besides, there are 13.6% respondents with SPM and 32.5% of respondents with STPM/Diploma/A-Level as their highest education. The respondents with Master holder are 7.2% or 28 respondents that had been contributed to the questionnaire.

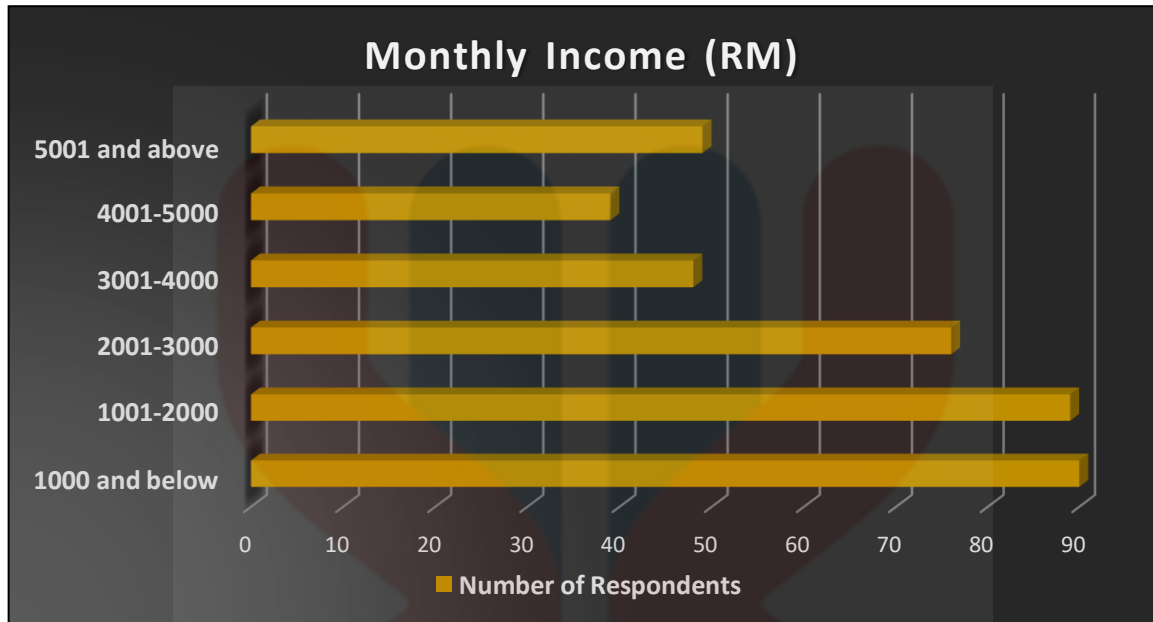
4.3.5 Islamic Education Background



According to the pie chart, as shown above, we can comprehend that majority of the respondents involved in this survey have a background in Islamic education. There are 67% or 262 respondents who know Islamic studies. For example, the respondent had stated that they had taken Islamic courses, attended Islamic classes during their primary and secondary school, had Islamic coaching classes, engaging in Islam-related streams, and others. Meanwhile, the diagram also illustrates the number of respondents without any Islamic education background are about 33% or 129 respondents.

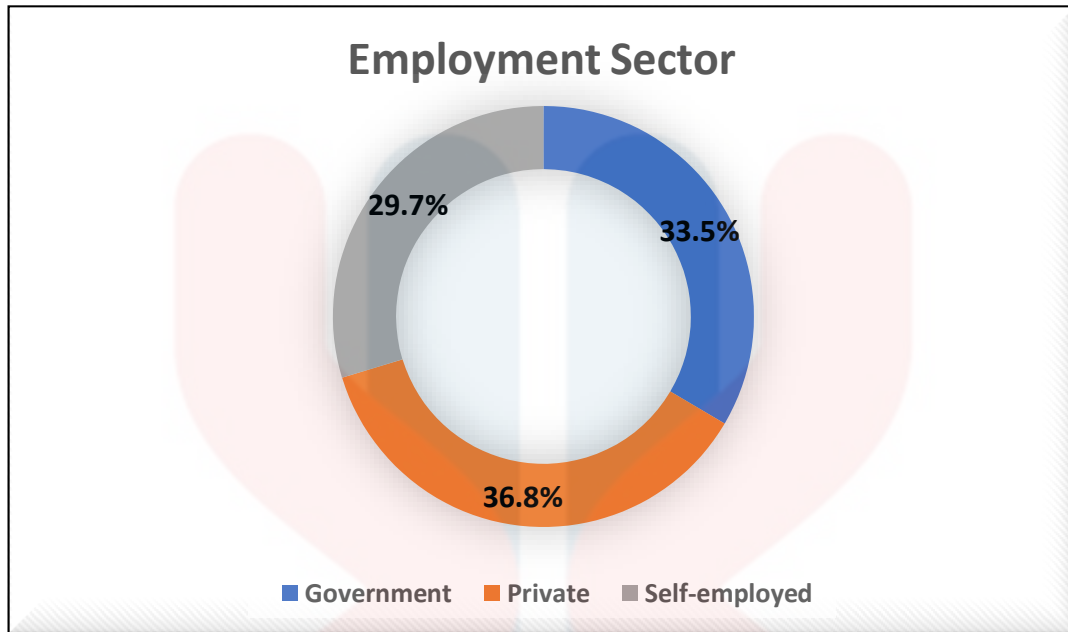
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4.3.6 Monthly Income



Based on the graph above, shows that the demographic profile on the monthly income of respondents. It shows the highest number of respondents are 90 or 23% with RM1000 and below monthly income and the least one is 39 respondents with the income of RM4001 to RM5000 of monthly income. There are 89 respondents with RM1001 to RM2000 of monthly income, whereas 76 respondents that earn from RM2001 to RM3000 of monthly income. The respondent with a monthly income of RM3001 to RM4000 are about 48 respondents and the respondent with an income of RM5001 and above are around 49 respondents (12.5%).

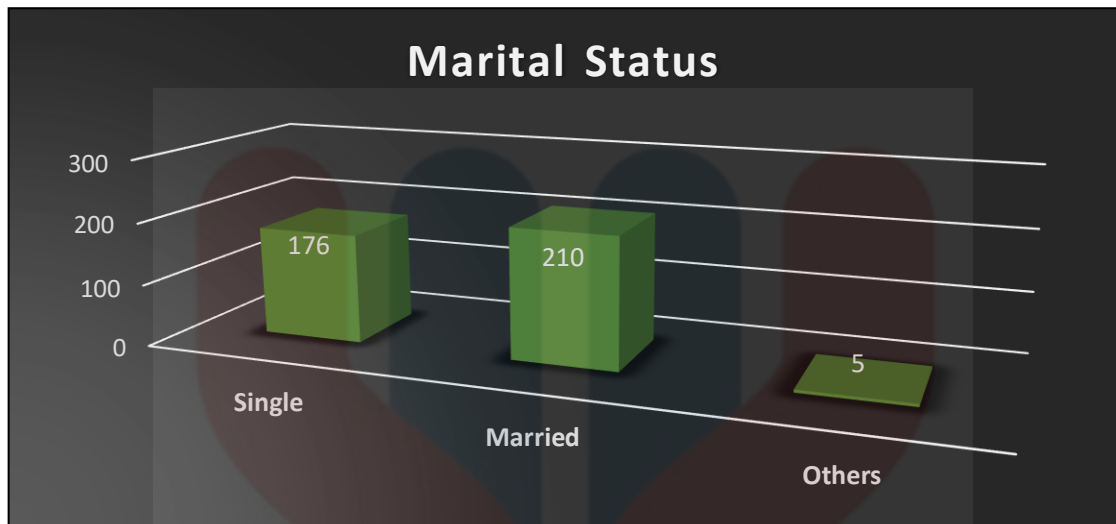
4.3.7 Employment Sector



The figure above shows the demographic profile of the employment sector of the respondents. Based on the chart, we can conclude that the maximum percentage of respondents were working in the private sector is 37% or 144 respondents. On the other hand, the minimum percentage of respondents who were working as self-employed is 29.7%. The respondent that works in the government sector is 33.5%.

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4.3.8 Marital Status



The diagram above shows the demographic profile on the marital status of the respondents that participate in the survey. According to the graph above, the majority of respondents who had been married are 210 with 53.7% and the least number is with only 5 respondents or 1.3% belongs to another marital status. Other marital status includes, divorced, widow, or single mother categories. Furthermore, the number of respondents for single or unmarried are 176 respondents.

4.4 Descriptive Analysis for the Dependent Variable and Independent Variable

The dependent and independent variables on factors influencing Muslim compliance behaviour in paying zakat in Selangor will be discussed in this section. The standard deviation and mean value of the variables created by SPSS will be examined. The outcome will decide if the respondents agree or disagree with the variables presented in the survey.

4.4.1 Range of Mean for IV1: Religiosity

Table 4.3: Range of mean and standard deviation for religiosity

Items Description (Religiosity)	N	Mean	Standard Deviation
There is only one God.	391	4.92	.341
Islam is the way of life.		4.86	.447
I advise others to do good and avoid evil		4.56	.734
I fulfil all that I promise.		4.31	.820
I pray five times a day.		4.45	.924
I fast the whole Ramadhan (except if in difficulties).		4.65	.742
I read Quran and perform <i>zikir</i> .		4.30	.990
I involve in mosque activities.		3.55	1.239
Average mean		4.45	

The table above discussed the independent variable of religiosity as a factor influencing Muslims' compliance behaviour in paying zakat. There are eight items for this independent variable. The highest mean is for the variable of 'there is only one god' which is 4.92. This showed that the majority of responders agreed with the statement. Meanwhile, the lowest mean from this independent variable is for the variable of 'involving in mosque activities which is 3.55.

The standard deviation for the above table, the highest standard deviation is involving in mosque activities which is 1.239. The lowest standard deviation for the variable of 'there is only one god' which is 0.341. As a result, the majority of respondents accept the question and believe that the variable is an essential element in influencing their decision to pay zakat.

4.4.2 Range of Mean for IV2: Attitude

Table 4.4: Range of mean and standard deviation for attitude

Items Description (Attitude)	N	Mean	Standard Deviation
Paying zakat will cleanse and purify my assets.	391	4.72	.594
Zakat payment is a religious responsibility.		4.73	.674
Zakat payment is important to help fellow Muslims.		4.75	.563
Zakat payment is an appropriate action.		4.74	.613
I can seek Allah's blessing through paying zakat.		4.75	.586
Zakat can facilitate tax payment.		4.28	1.024
Zakat payment provides many benefit.		4.73	.615
I pay zakat to gain spiritual benefits.		4.48	.922
Average Mean		4.65	

Table 4.4 discussed the independent variable of attitude as a factor influencing Muslim compliance behaviour in paying zakat. This independent variable included eight items as seen in the table above. Based on the table, we can see that there are two highest mean which are 'zakat payment is important to help fellow Muslims' and 'seeking Allah's blessing through zakat payment' with 4.75. Meanwhile, the lowest mean is 4.28 for the statement of 'zakat can facilitate tax payment'. This shows very few respondents disagree with the statement.

Besides that, the standard deviation for this variable shows the highest value for variable of 'zakat can facilitate tax payment' with 1.024. The lowest standard deviation is for the variable of 'zakat payment is important to help fellow Muslims' with 0.563. This means that the vast majority of people seem to agree with the subject. As a result, participants believe that the variable is significant in determining Muslim zakat compliance behaviour.

4.4.3 Range of Mean for IV3: Subjective Norm

Table 4.5: Range of mean and standard deviation for subjective norm

Items Description (Subjective Norm)	N	Mean	Standard Deviation
My spouse or partner supports me to pay zakat.	391	4.50	.968
My parents support me to pay zakat.		4.68	.666
<i>Amil</i> (zakat fund manager) supports me to pay zakat.		4.42	.933
My religious teacher supports me to pay zakat.		4.52	.816
My friends support me to pay zakat.		4.45	.978
I always refer to individual who have knowledge in zakat when I have any problems related to religious issues such as zakat payment.		4.57	.755
I always receive good response from the individual whom I always refer to with regards to zakat payment.		4.52	.822
I follow the footsteps of my role model in paying zakat.		4.41	.940
Average Mean		4.51	

Table 4.5 presents the subjective norm, which includes eight criteria and is another independent variable influencing Muslim zakat compliance behaviour. As seen in the above table, the highest mean is for the variable of ‘parents support in zakat payment’ with 4.68 and the lowest mean is ‘following the footsteps of role model in paying zakat with 4.41. This signifies that the majority of participants concur with the question.

Meanwhile, the standard deviation with the highest value is for ‘friend’s support in zakat payment’ with 0.978 and the minimum standard deviation is for ‘parents support in paying zakat’ with the value of 0.666. This demonstrates that the majority of respondents agree with the question and acknowledge the variable as a factor influencing their decision to pay zakat.

4.4.4 Range of Mean for IV4: Religious Education

Table 4.6: Range of mean and standard deviation for religious education

Items Description (Religious Education)	N	Mean	Standard Deviation
There are two types of zakat; zakat fitrah and zakat on wealth	391	4.61	.799
Gold and silver can be subject to zakat if it exceeds a certain limit (<i>nisab</i>).		4.49	.841
Investment can be subject to zakat if it exceeds a certain limit (<i>nisab</i>).		4.38	.963
A Muslim will only be required to pay zakat if he or she has full and legal ownership of an asset		4.36	.917
Paying zakat is one of the pillars of Islam		4.78	.560
I follow the footsteps of our prophet in paying zakat		4.68	.715
I give charity for religious purpose		4.68	.707
I make sure the food and drink that I consumed are halal		4.70	.715
Average Mean		4.59	

Moving to the next independent variable of factors influencing Muslim compliance behaviour in paying zakat which is religious education. As mentioned in the previous section, this independent variable also consists of eight items. According to table 4.6, the highest mean is for ‘paying zakat is one of the pillars of Islam’ with 4.78 and the lowest mean value is for ‘A Muslim will only be required to pay zakat if they have full and legal ownership of an asset with 4.36.

Apart from that, the table also discussed the standard deviation for this variable. The highest standard deviation is for ‘investment can be subject to zakat if it exceeds certain limits’ with a value of 0.963 and the lowest standard deviation is for ‘paying zakat is one of the pillars

of Islam's with a value of 0.560. This showed that the majority of those polled agreed with the question. As a result, participants acknowledged that the variable is a significant factor determining Muslim zakat compliance behaviour.

4.4.5 Range of Mean for DV: Muslims Compliance Behaviour in Paying Zakat

Table 4.7: Range of mean and standard deviation for the dependent variable (Muslims compliance behaviour in paying zakat)

Items Description	N	Mean	Standard Deviation
I pay zakat every year.	391	4.53	.902
I pay zakat through zakat institutions.		4.45	.898
I have never missed paying the obligatory zakat(s) on me.		4.45	.932
I pay zakat to take advantage of the tax rebate.		3.50	1.364
Average Mean		4.23	

The table above illustrates the dependent variable of factors influencing Muslim compliance behaviour. The independent variable for this research consists of four items description. There are two highest mean which are 'paying zakat through zakat institutions' and 'never missed paying the obligatory zakat on me with 4.45. This indicated that most of the respondents agree with the question. There is the lowest mean from this dependent variable which is 'paying zakat to take advantage of tax rebate' with 3.50.

In addition, the table also shows the standard deviation for the dependent variable. The highest standard deviation for the dependent variable is 'paying zakat to take advantage of tax rebate' with 1.364 and the lowest standard deviation is 'paying zakat through zakat institutions' with a value of 0.898. This meant that the vast majority of those surveyed agreed with the

question. As a result, participants agreed that the dependent variable is an important element determining Muslim zakat compliance behaviour.

4.5 Pearson's Correlation Coefficient

Table 4.8: Rules of Thumb about correlation coefficient size

Correlation Coefficient Size (r)	The Strength of the Relationship
(0.91 to 1.00) or (-0.91 to -1.00)	Very Strong
(0.71 to 0.90) or (-0.71 to -0.90)	Strong
(0.51 to 0.70) or (-0.51 to -0.70)	Medium
(0.31 to 0.50) or (-0.31 to -0.50)	Weak
(0.1 to 0.30) or (-0.1 to -0.30)	Very Weak
0.00	No Correlation

Sources: Adapted from (Pablos, 2008)

In this present study, Pearson correlation was conducted to determine the correlation among the variables. Table 4.8 above, Pablos (2008) stated that if the value of correlation coefficient either in positive or negative sign lies between 0.10 to 0.30, the correlation is very weak, if the value lies between 0.31 to 0.50, the correlation is weak if the value lies between 0.51 to 0.70, the correlation is medium, while if the value lies between 0.71 to 0.90, the correlation is strong and if the value lies between 0.91 to 1.00, it is very strong correlation.

4.5.1 The Relationship between Muslims Compliance Behaviour in Paying Zakat and Religiosity

H1: There is a significant relationship between Muslims compliance behaviour in paying zakat and religiosity.

Table 4.9: Correlations between Muslims compliance behaviour in paying zakat and religiosity

Correlations			
		Compliance Behaviour	Religiosity
Compliance Behaviour	Pearson Correlation	1	.473**
	Sig. (2-tailed)		.000
	N	391	391
Religiosity	Pearson Correlation	.473**	1
	Sig. (2-tailed)	.000	
	N	391	391

** . Correlation is significant at the 0.01 level (2-tailed).

The table above shows the relationship between Muslims compliance behaviour in paying zakat and religiosity. The value of the correlation coefficient is .473 indicated that there is a weak relationship between both of them. Based on the result of the significant value $P < 0.01$; this shows that there is a relationship between factors influencing Muslims compliance behaviour in paying zakat and religiosity. Meanwhile, the significant level of both variables is .000 and it shows that both variables are highly significant. Therefore, H1 is accepted. There is a weak relationship between factors influencing Muslims compliance behaviour in paying zakat and religiosity.

4.5.2 The Relationship between Muslims Compliance Behaviour in Paying Zakat and Attitude

H2: There is a significant relationship between Muslims compliance behaviour in paying zakat and attitude.

Table 4.10: Correlations between Muslims compliance behaviour in paying zakat and attitude

Correlations			
		Compliance Behaviour	Attitude
Compliance Behaviour	Pearson Correlation	1	.443**
	Sig. (2-tailed)		.000
	N	391	391
Attitude	Pearson Correlation	.443**	1
	Sig. (2-tailed)	.000	
	N	391	391

** . Correlation is significant at the 0.01 level (2-tailed).

The table above shows the relationship between Muslims compliance behaviour in paying zakat and attitude. The value of the correlation coefficient is .443 indicated that there is a weak relationship between both of it. Based on the result of the significant value $P < 0.01$; this shows that there is a relationship between factors influencing Muslims compliance behaviour in paying zakat and attitude. Meanwhile, the significant level of both variables is .000 and it shows that both variables are highly significant. Therefore, the H2 is accepted. There is a weak relationship between factors influencing Muslims compliance behaviour in paying zakat and attitude.

4.5.3 The Relationship between Muslims Compliance Behaviour in Paying Zakat and Subjective Norm

H3: There is significant relationship between Muslims compliance behaviour in paying zakat and subjective norm.

Table 4.11: Correlations between Muslims compliance behaviour in paying zakat and subjective norm

		Compliance Behaviour	Subjective Norm
Compliance Behaviour	Pearson Correlation	1	.478**
	Sig. (2-tailed)		.000
	N	391	391
Subjective Norm	Pearson Correlation	.478**	1
	Sig. (2-tailed)	.000	
	N	391	391

** . Correlation is significant at the 0.01 level (2-tailed).

Table above shows the relationship between Muslims compliance behaviour in paying zakat and subjective norm. The value of correlation coefficient is .478 indicated that there a weak relationship between both of it. Based on the result of the significant value $P < 0.01$; this shows that there is a relationship between factors influencing Muslims compliance behaviour in paying zakat and subjective norm. Meanwhile, the significant level of both variables are .000 and it shows that both variables are highly significant. Therefore, the H3 is accepted. There is a weak relationship between factors influencing Muslims compliance behaviour in paying zakat and subjective norm.

4.5.4 The Relationship between Muslims Compliance Behaviour in Paying Zakat and Religious Education

H4: There is significant relationship between Muslims compliance behaviour in paying zakat and religious education.

Table 4.12: Correlations between Muslims compliance behaviour in paying zakat and religious education

		Compliance Behaviour	Religious Education
Compliance Behaviour	Pearson Correlation	1	.428**
	Sig. (2-tailed)		.000
	N	391	391
Religious Education	Pearson Correlation	.428**	1
	Sig. (2-tailed)	.000	
	N	391	391

** . Correlation is significant at the 0.01 level (2-tailed).

Table above shows the relationship between Muslims compliance behaviour in paying zakat and religious education. The value of the correlation coefficient is .428 indicated that there is a weak relationship between both of it. Based on the result of the significant value $P < 0.01$; this shows that there is a relationship between factors influencing Muslims compliance behaviour in paying zakat and religious education. Meanwhile, the significant level of both variables are .000 and it shows that both variables are highly significant. Therefore, H4 is accepted. There is a weak relationship between factors influencing Muslims compliance behaviour in paying zakat and religious education.

4.6 Summary of Correlation Analysis

Table 4.6: Summary of Pearson's Correlation Coefficient Analysis

	Hypothesis	Sig (2-tailed)	Pearson Correlation	Alternative Hypothesis
H1	There is a significant relationship between Muslims compliance behaviour in paying zakat and religiosity.	.000	.473	Accepted
H2	There is a significant relationship between Muslims compliance behaviour in paying zakat and attitude.	.000	.443	Accepted
H3	There is a significant relationship between Muslims compliance behaviour in paying zakat and subjective norm.	.000	.478	Accepted
H4	There is a significant relationship between Muslims compliance behaviour in paying zakat and religious education.	.000	.428	Accepted

Based on the table 4.6, the result shows that the dependent and independent variable have a weak relationship. This study had proposed four hypotheses. The first hypothesis is H1: There is a significant relationship between Muslim compliance behaviour in paying zakat and religiosity. Based on the table of summary of Pearson's correlation coefficient analysis, it can be seen that the significance value for the variable of religiosity that influences Muslim compliance behaviour in paying zakat is .000. This shows that the p-value < 0.01 , which means that the initial hypothesis is rejected while the alternative hypothesis is accepted. So, the religiosity variable significantly affects Muslim compliance behaviour in paying zakat. Hence, the results indicate that the factor influencing Muslim compliance behaviour in paying zakat is determined by religiosity.

The second hypothesis is H2: There is a significant relationship between Muslim compliance behaviour in paying zakat and attitude. Based on the table, it was stated that the significant value for the variable of attitude that influences Muslim compliance behaviour in paying zakat is .000. This implies that a p-value <0.01 , that shows the initial hypothesis is rejected and the alternative hypothesis is accepted. Therefore, the attitude significantly affects the Muslim compliance behaviour in paying zakat. So, the factor influencing Muslim compliance behaviour in paying zakat is determined by the attitude factor.

The third hypothesis is H3: There is a significant relationship between Muslim compliance behaviour in paying zakat and subjective norm. The table shows a significant value for the variable of a subjective norm that influences Muslim compliance behaviour in paying zakat is .000. This indicates that the p-value <0.01 , which shows that the initial hypothesis is rejected while the alternative hypothesis is accepted. So, the subjective norm significantly affects the Muslim compliance behaviour in paying zakat. As a result, factor influencing Muslim compliance behaviour in paying zakat is determined by the subjective norm.

Fourth hypothesis is H4: There is a significant relationship between Muslim compliance behaviour in paying zakat and religious education. Based on the table, it was stated that the significant value for the variable of religious education that influences Muslim compliance behaviour in paying zakat is .000. This implies that p-value <0.01 , which shows the initial hypothesis is rejected and the alternative hypothesis is accepted. Therefore, religious education significantly affects Muslim compliance behaviour in paying zakat. So, the factor influencing Muslim compliance behaviour in paying zakat is determined by religious education.

CHAPTER 5

CONCLUSION

5.1 Introduction

In this section, we discuss all the findings that were presented in Chapter 4. As mentioned previously, this research aims to meet the relationship between independent variables which are religiosity, attitude, subjective norm, and religious education, and the dependent variable which is Muslim compliance behaviour in paying zakat. This part also discussed the hypothesis test which uses Pearson Correlation and the dominant factor which used the Rule of Thumb about Cronbach's Alpha Coefficient Size. The final section of this chapter looks at the impacts of research and makes a few suggestions for future study and findings.

5.2 Findings and Discussion

This study is conducted to understand the basic framework of factors affecting Muslim compliance behaviour in paying zakat among the people of Selangor. All the variables that had been implemented in this research are vital in understanding Muslim compliance behaviour in paying zakat.

5.2.1 Religiosity

H1: There is a significant relationship between Muslim compliance behaviour in paying zakat and religiosity among people in Selangor.

Based on the research, religiosity has a weak relationship with Muslim compliance behaviour in paying zakat. According to chapter 4, the correlation coefficient value of religiosity is .473 at $p < 0.01$. From the correlation coefficient data, it can be concluded that both variables are highly significant and influence Muslim compliance decisions in paying zakat. This was supported by Abdullah and Sapiei (2017) as they mentioned that religiosity is a crucial factor because Muslims with high religious values are expected to be more aware of the obligations in paying zakat compared to those who have lower religious values.

5.2.2 Attitude

H2: There is a significant relationship between Muslim compliance behaviour in paying zakat and attitude

According to the research, the attitude has a weak relationship with the Muslim compliance behaviour in paying zakat among the people of Selangor. Based on the table of correlation coefficients in chapter 4, it was stated that the value of the correlation coefficient is .443 at $p < 0.01$. The significant level of both variables is .000 and it shows that both variables are highly significant. As a result, the attitude has a high influence on Muslim compliance behaviour in paying zakat. Moreover, Noor Azman and Bidin (2015), stated that one of the most important factors to look into is the individual's attitude because knowing the individual's attitude can help zakat institutions find ways in the future to increase zakat collection.

5.2.3 Subjective Norm

H3: There is a significant relationship between Muslim compliance behaviour in paying zakat and subjective norm

The subjective norm had a weak relationship with Muslim compliance behaviour in paying zakat as stated in chapter 4. Based on the table of Pearson's correlation, we can see that the correlation coefficient value is .478 where $p < 0.01$ and the significant level of both variables are .000 and it shows that both variables are highly significant. This was supported by Haji Othman et al. (2019), where he stated that subjective norms play a role, indicating that the educator's willingness to pay income zakat is affected by personal, learned and peer groups.

5.2.4 Religious Education

H4: There is a significant relationship between Muslims compliance behaviour in paying zakat and religious education

From the study in chapter 4, we can understand that religious education has a weak relationship with Muslim compliance behaviour in paying zakat among the people of Selangor. The value of the correlation coefficient shows .428 at $p < 0.01$. The significant level of both variables is .000 and it shows that both variables are highly significant. This indicates that religious education influences Muslim compliance decisions in paying zakat. Furthermore, Islamic education emphasizes a holistic way of life based on the Quran and Hadith, those with a structured Islamic educational context are expected to have greater comprehension and knowledge of zakat, and thus a better understanding of the mandatory duties of Muslims (Abdullah and Sapiei, 2017).

5.3 Recommendation

There are several recommendations that can be given about the behavior of compliance of Muslims in paying zakat and Independent variables involved in the community in Selangor. The first is the increase in the tenets of Islam itself. Each party must play their role so that the religious beliefs of every Muslim in Selangor and other states are always strong and perform the shariah that is obligatory on Muslims. For example, the state Islamic Religious Department itself needs to play its role to ensure that religious beliefs are always strong and strong such as creating new laws to ensure that every Muslim pays zakat while ensuring that Islam is always strong in Malaysia and Selangor. Furthermore, this can encourage the attitude of every Muslim throughout Malaysia towards paying zakat to increase.

Next, they also need to emphasize religious education in ensuring that every Muslim knows what is obligatory on them in the shariah and the pillars of Islam itself. For example, increasing the learning of Islam in schools or from the primary level to ensure that every Muslim does not forget about their duties in accordance with what is stated by Noor Azman and Bidin (2015), who stated that one of the most important factors to be examined is the attitude of individuals because they know such individual attitudes can help zakat institutions find ways to increase zakat collection in the future.

Next, the recommendation that can be given is to increase the good role of well-known individuals by doing advertising on social media. This should be done by well-known individuals such as artists, prime ministers and parents themselves. This can give others a good example in ensuring that the obligations of the pillars of Islam are implemented and successful. Next multiply the relevant advertising about zakat everywhere so that they often think of their obligations and perform them. Our study obtained significant results that are equivalent to Haji Othman et al. (2019), who stated that subjective norms play a role, showed that

educators' willingness to pay income zakat is influenced by personal, educated and peer groups. Furthermore, this zakat is a pillar of Islam and can also help a country to develop and ensure that the designated people (asnaf) can get their rights through this zakat. Zakat also helps a community that is below and in poverty to develop and ensure that they live in peace and adequate needs.

Based on these findings, the future study may conduct their study in more remote or smaller areas to ensure that their respondents are not only made up of happy people but also made up of people who are less able in their lives such as human settlements, indigenous people and in rural areas and urban area in Selangor. In addition, this online facility makes it very easy for researchers to study a place without having to go there and this has to some extent helped researchers in this time of pandemic from infecting and being infected by Covid-19.

5.4 Limitation of the Study

Despite the significant contributions of this study, several key limitations of the present study should be noted. The first major limitation of this study is in regard to the assumed source of internal values of an individual. In this study, internal values were deemed to be completely derived from religion because almost all of the respondents in this study adhered to a religion.

The second obvious limitation was the research only uses respondents from public sectors, private sectors and self-employed employees generally which is all Muslims in Selangor. Hence, if the future researcher could include various occupation backgrounds or be more specific of the occupation while taking into consideration of the different states, the findings might differ. Future researcher may also consider to include other external factors that may contribute towards Muslim compliance behaviour in paying Zakat in order to expand the research.

The final limitation of this study was the use of an online survey in order to get the required number of respondents. The questionnaires will be distributed through e-mail and social network such as WhatsApp, Facebook etc. This research will be cross-sectional studies as the data are gathered just once in perhaps months in order to answer these research questions. As a result, the researcher must entice and encourage people to spend the time to complete the questionnaires. Several people refused to cooperate in this situation, prompting researchers to provide surveys one by one to individuals. Hence, the researcher will have a difficult time completing the number of respondents in a short period. Apart from that, through online survey also, it may have led the information that did not really represent their true perceptions.

5.5 Conclusion

Based on the result of this research, it can be concluded that attitude, religiosity, subjective norm and religious education significantly influenced Muslims compliance behaviour in paying zakat in Selangor. This study also proved that the Theory of Planned Behavior can be used to measure the behaviour of Muslims' compliance on paying Zakat. The result of this research will assist the institution of Zakat in Malaysia to identify the potential payers and eventually can be used as a reference by various parties in order to optimize the potential and collection of Zakat, especially in Selangor. Indirectly, the increase of the number of potential Zakat payers will provide a long term solution towards alleviating poverty among Muslims in Malaysia (Ahmad et al., 2015; Ammani et al., 2014; Zainal et al., 2016).

Other than that, by reaching the objectives, Zakat would be able to bridge inequality of the income gap between the rich and the poor Muslims as poverty is eradicated together through helping one another by using the Zakat contribution. Moreover, by recognizing the factors influencing Muslims compliance behaviour in paying zakat, the poverty rate among Muslims

could be reduced as well as improve their socio-economic life. Therefore, by analyzing these research findings, the Zakat institution may develop more comprehensive ways to increase awareness of the obligation as well as to meet the expected Zakat collection which eventually will curb the issue on poverty among Muslims in this country specifically Selangor.



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APPENDIX A

DRAFT QUESTIONNAIRE

Section A: Demographic Respondent

NO.	QUESTIONS	ANSWER OPTIONS
1	Gender	Male Female
2	Ethnicity	Malay Chinese India Others
3	Age	25 and below 26-35 years 36-45 years 46-55 years 55 years and above
4	Highest Education	SPM and equivalent STPM/Diploma/A-level and equivalent Bachelor Degree Master Degree PHD and professional
5	Islamic Education Background	Yes If yes, specify No
6	Monthly Income	RM1000 and below RM1001-RM2000 RM2001-RM3000 RM3001-RM4000 RM4001-RM5000 RM5001 and above
7	Employment Sector	Government Private Self-employed
8	Marital Status	Single Married Divorced/widowed

Section B: Compliance Behaviour In Paying Zakat

NO.	STATEMENTS	REFERENCES/ NOTES
DV: Compliance Behaviour in Paying Zakat		
9	I pay zakat every year	Sanep et. al (2011)
10	I pay zakat through zakat institutions.	
11	I have never missed paying the obligatory zakat(s) on me.	Abdullah and Sapiei (2017)
12	I pay zakat to take advantage of tax rebate.	

IV1: Religiosity		
13	There is only one God.	Abdullah and Sapiei (2017)
14	Islam is the way of life.	
15	I advise others to do good and avoid evil.	
16	I fulfil all that I promise.	
17	I pray five times a day.	
18	I fast the whole Ramadhan (except if in difficulties).	
19	I read Quran and perform <i>zikir</i> .	Noor Azman and Bidin (2015)
20	I involve in mosque activities.	

IV2: Attitude		
21	Paying zakat will cleanse and purify my assets.	Saad and Haniffa (2014)
22	Zakat payment is a religious responsibility.	
23	Zakat payment is important to help fellow Muslims.	
24	Zakat payment is an appropriate action.	
25	I can seek Allah's blessing through paying zakat.	
26	Zakat can facilitate tax payment.	
27	Zakat payment provides many benefit.	
28	I pay zakat to gain spiritual benefits.	

IV3: Subjective Norm		
29	My spouse or partner supports me to pay zakat.	Saad and Haniffa (2014)
30	My parents support me to pay zakat.	
31	<i>Amil</i> (zakat fund manager) supports me to pay zakat.	
32	My religious teacher supports me to pay zakat.	
33	My friends support me to pay zakat.	
34	I always refer to individual who have knowledge in zakat when I have any problems related to religious issues such as zakat payment.	
35	I always receive good response from the individual whom I always refer to with regards to zakat payment.	Haji Othman et. al (2017)
36	I follow the footsteps of my role model in paying zakat.	

IV4: Religious Education		
37	There are two types of zakat; zakat fitrah and zakat on wealth	Nor et. al (2004)
38	Gold and silver can be subject to zakat if it exceeds a certain limit (<i>nisab</i>).	
39	Investment can be subject to zakat if it exceeds a certain limit (<i>nisab</i>).	
40	A Muslim will only be required to pay zakat if he or she has full and legal ownership of an asset	
41	Paying zakat is one of the pillars of Islam	Abdullah and Sapiei (2017)
42	I follow the footsteps of our prophet in paying zakat	
43	I give charity for religious purpose	
44	I make sure the food and drink that I consumed are halal	