



The Factors Associated with Zakat Compliance Behaviour among Employees

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ABSTRACT

This research attempts to understand the factors associated with Zakat income compliance behaviour among employees in Melaka, Malaysia. It is argued that the number of Muslims living in poverty is growing faster than the number of Zakat payers which reflect the low compliance towards the act of paying Zakat among Muslims. Thus, this study seeks to understand the religious practice and attitude of the Zakat payers that influence their willingness to comply towards the behaviour of paying Zakat. This study provides the theoretical insight by combining the element in Theory of Reasoned Action (1980) and the measurement of Muslim Religiosity-Personality Inventory (2005) in a single model which provides multidimensional findings in Zakat compliance behaviour. Data from 217 respondents were recorded and the respondents were consisted of public and private sectors' employees. The data were then analysed using SPSS. The existing variable; attitude, subjective norm and religiosity were found to be statistically significant on Zakat compliance behaviour. The implications of this study will enhance the Zakat institution to increase the Zakat collection in the future and to improve the institutional way by focusing on specific target group to increase the voluntary behaviour in order for the members to pay Zakat. It may also helps in developing an extensive way of understanding the individual's behaviour on complying towards the act of Zakat and empowering the community development in Malaysia.

JEL Classification: C83, H20,

Keywords: Theory of Reasoned Action; Behaviour; Attitude; Subjective Norm; Religiosity

Article history:

Received: 18 June 2018

Accepted: 26 November 2018

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INTRODUCTION

Islam highlighted the ways of giving that include Waqf, Sadaqah and Zakat. Owolabi Yusuf and Mat Derus (2013) pointed that Zakat is vital because it is one of the the five pillars underlined by Islamic rules which elaborate Zakat as a way to clean any individual from dirt and technically as a blessing and purification by participating in Zakat. Zakat is fundamental in Muslim economy as it is a key tool that can ascend the economy. As elaborated by Hayeeharasah et al. (2013), Zakat is a part of a worship act towards God that is an obligatory for all Muslims who reach *nisab* and *haul*. The collection of Zakat will eventually solve and reduce poverty and improve Muslim' socio-economic life.

Manurung (2014) highlighted on the contribution of Zakat as a compulsory levy to Muslim where it can be a suggested way to improve the life and it is also a need of the society. It is parallel with the objectives of Zakat itself which are distributing the Zakat collection money to balance the socio-economic and bridging the gap among the Muslim community. Apart from that, Zakat is also recognised as a way to purify individual's wealth, as the collection is mainly distributed to reduce inequality and the obligation is commanded by God which is counted as a part of the economic contribution and it can increase the socio-economic of the Muslim community (Salim, 2015).

Spend the good things which you earned, and we bring forth from the earth for you and seek not the bad, spend on charity when you would not take it for yourselves.
(Al-Baqarah , 267:1)

Based on the verse above, the Quran has underlined the regulation (*fatwa*) from God which elaborates the role of *Quran* and *Sunnah* in practising Islamic obligation. Zakat is mentioned many times in the *Quran* so it is proven to be important and compulsory to be practiced by the Muslim community. The practice of performing Zakat is originally emphasised by God in the Quran and then it is interpreted by people and slowly it is improvised and regulated according to the enactment which is enforced in each country. In Malaysia, Zakat is incorporated under the state jurisdictions. The obligation of zakat on employment income is deemed to be compulsory to all Muslims who are entitled to pay Zakat as referred to the *fatwa* committee of National Council for Islamic Religious Affairs on June 22nd, 1997, for Zakat and Income Professional Salaries by the Department of Awqaf, Zakat and Hajj, (2018).

There is a broad definition of Zakat due to the individual acceptance and adaptation. However, the main objective of Zakat collection still remains the same for all Muslims across countries and it is beneficiary with full advantages towards Muslims socio-economy. Hayeeharasah et al., (2013) stated that the advantages of Zakat are, it can relief people from misery and eradicate the feeling of selfishness as well as cultivate love and flourish the spirit of unity among Muslims apart from helping the society.

There are two types of Zakat as stated by the Islamic regulations which are Zakat Fitr and Zakat on wealth (Department of Awqaf, Zakat and Hajj, 2018). Zakat on income is categorised under Zakat on wealth together with Zakat on agriculture, business, saving, gold, stock and Livestock. However, this research only disclosed the issues regarding Zakat on income among employees, as it is reported by Melaka Zakat Center (2017) in table 1 below, to have one of the highest amount of contributions towards Zakat collection. According to Table 1, it can be seen that every year, Zakat on wealth contributes higher collection compared to Zakat on Fitr. Other than that, Sapingi (2011) added that even though there are various research on Zakat, the collection is still inconsistent due to the increasing number of poor and needy. Thus, this study elaborated specifically on Zakat income which is a part of Zakat on wealth.

Table 1 Zakat Collection in Melaka

Year	Zakat on Wealth	Zakat on Fitr
2016	66,821,487.23	3,716,188.50
2015	62,343,333.50	3,625,115.40
2014	54,712,142.15	3,568,822.00
2013	49,764,934.54	3,341,689.00
2012	40,699,358.00	3,281,618.99

Source: Melaka Zakat Center (2018)

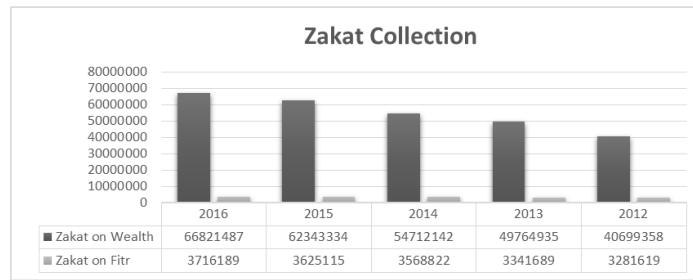


Figure 1 Zakat Collection in Melaka
Source: Melaka Zakat Center (2018)

There are a few conditions or requirements that any individual needs to fulfil before he or she can be entitled to pay Zakat on income. The rules and regulations have been underlined by Zakat Center Melaka (2017) which are the payers must be Muslim, must possess perfect ownership of full authority on the property, the income must come from legal sources and it must fulfil the amount of *nisab*. In regard to the zakatable amount or *nisab* for Zakat income, Religious Islamic Council Melaka emphasises the amount of which is RM 14,772.03 and 2.5 percent of the amount will be zakatable. Thus, those who approximately have annual income more than the amount of *nisab* are subjected to Zakat. The calculation of Zakat is certified by the Islamic Religious Affairs Committee on May 7th, 2003.

For the economic view, Zakat is regarded as crucial in the economic development. It is treated as a part of a fiscal system where the source of income are collected (Samad et al., 2016; Othman and Fisol, 2017). The problem that is identified on Zakat issue would be upon those who are eligible for Zakat but do not participate in the act of paying Zakat. According to the research done by Ili Diyana Yusop and Sanep Ahmad (2013), in analysing the trend of Zakat distribution in Melaka, they stated that the amount of Zakat collected is affected by the issue of some individuals pay Zakat directly to *asnaf* which is poor and needy and he or she does not refer to the institution. Furthermore, even though Zakat is known as an important component in the fiscal system and economic development, the huge gap between the amount collected (seen as low compliance towards the act of paying zakat) and eligible or potential payers drew huge concern as reported by Abu Bakar, Rashid, Azura and Jaffri (Abu Bakar and Rashid, 2010; Azura and Ram Al Jaffri, 2016).

Specifically, Muslims in Malaysia who fulfil the requirements need to make two compulsory payments from their income, which are called income tax and Zakat. However, there are differences in terms of regulation between income tax and Zakat. Obaidullah (2016) argues that the law enforcement of Zakat in Malaysia are extremely weak compared to the law on income tax in regards to the low compliance of both acts among Muslims. The recent news highlighted by Sinar Harian (July 7, 2017) stated that 30% which include 8100 from 27000 of Kedah State Education Department staff did not comply towards the act of paying Zakat of income. This phenomenon also occurred in Selangor; as referred to the issue by Sinar Harian, Abdul Manan (2017) proved that 1.5 Million (70 percent) Muslims who are eligible to pay Zakat in Selangor did not comply towards the act. This drew concern as highlighted in the news, the youth generation is the one who resists to pay the Zakat. A recent study by Samad et al. (2016) proved that individual Muslim in Malaysia tends to pay Zakat directly to the poor and the needy instead of paying Zakat to the Zakat institution, who acts as the mediator. The issue of employees complying towards the act of Zakat has bring about this research to analyse the factor that influences them to perform the Zakat specifically in Melaka in order to rectify the phenomenon.

Due to the above highlighted issues; which are related to the low compliance towards the act of paying Zakat, it resulted in a gap between the amount of Zakat collected and the number of eligible Zakat payers and the gap needs to be measured in order to identify the real factor that contributes towards the Zakat payers' willingness to conduct the said act. As indicated by a research conducted to identify the interrelationship between Zakat and economy, it stated that the instrument of Zakat has strong potential linkage with economy and it complements the economic system (Alam Choudhury and Syafri Harahap, 2008). This research will particularly analyse the phenomenon regarding employee's compliance towards the act of paying Zakat in state context due to the fact that the religious matter is managed by state law and not the federal law.

Previous research mostly interested in measuring the effect and factors contributing toward Zakat in saving and business causing a lack of review on the real experience of individual participating in the actual

behaviour specifically the compliance towards Zakat income behaviour. Hence, this research adopted the theory of reasoned action (TRA) which was developed by Ajzen (1980) and the measurement of Muslim Religiosity-Personality Inventory (MRPI) developed by Krauss et al. (2005) in order to analyse the factors associated with Zakat compliance behaviour. Eventually, by conducting this current research, an indicator can be derived to resolve the issues associated with Zakat compliance behaviour among employees in Melaka.

LITERATURE REVIEW

Zakat Compliance Behaviour

Previously, Zakat field has been analysed in variety theories and concept of trends and behaviour. However, the result remain uncertain which is because it can be arguable when Zakat commonly identified by the intention and not as an actual behaviour. Thus, this study identified the compliance of Zakat in term of behaviour in order to analyse the low compliance of Zakat income among employees in Melaka. . In measuring the degree of compliance among behaviour of the individual, it is predicted that the behaviour is to be reflected by the result of performing it as explained by Saad (2012) in tax compliance where the outcome of performing of the activity would be the main to be considered on compliance.

Theory of Reasoned Action

Theory of Reasoned Action is known as a tool to predict the human behaviour. TRA was originally introduced by Ajzen and Fishben (1980) which consists of attitude and subjective norms as variables. The previous study by Al Jaffri Saad and Haniffa (2014) proved that the elements in TRA briefly explained the Zakat compliance behaviour among businessmen in Malaysia. They also claimed that the Theory of Reasoned Action explained the importance of attitude and subjective norm on businessmen in Kedah regarding the compliance towards Zakat. The study showed that generally, the factors (attitude and subjective norms) associated with Zakat on business compliance behaviour is positively significant. A number of studies have proven that the used of Theory of Reasoned Action are reliable on measuring the behaviour of certain activities (Bidin et al., 2009). While according to Mahomed et al. (2017), the subjective perception and attitudes held by the users have a relationship with technology usage.

Attitude and Zakat Compliance Behaviour

According to Othman and Fisol (2017), attitude is found to be significant on the willingness to participate in Zakat among public educators in Kedah. A previous study which was done by Wang et al. (2011) on the attitude of individuals debt behaviour have reported that it is still hard to identify whether attitude changes the behaviour or behaviour affects the attitude. The trend is continued to be significant as proven by the research done in private and public sector employees in Kuantan which shows the attitude significantly related to individual accomplishing Zakat (Ali et al., 2017). Therefore, it can be seen that the element of attitude on influencing individual's behaviour seems inconsistent due to the different of demographics and field. In order to analyse the attitude on individual behaviour who is participating in Zakat in Melaka, the causal relationship from general to specific behaviour were explored.

It is suggested that it is necessary to do research on the influence of attitude towards certain behaviour. Thus, the hypothesis proposed is:

H1: There is a positive relationship between attitude and Zakat compliance behaviour.

Subjective Norm and Zakat Compliance Behaviour

Subjective norm can be defined as social pressure from surrounding or others. Referring to a study done by Sapongi et al. (2011) where subjective norms reflect the individual act on participation in certain behaviour which is strongly influenced by people such as family and friends. In the same view, Indahsari et al. (2013) elaborated on philanthropic in East Java Indonesia accomplished giving, it is stated that the religious leader, spouse and the community affect the individual level on contributing towards financial contribution directly. Hence, the hypothesis is developed as follow:

H2: There is a positive relationship between subjective norm and Zakat compliance behaviour.

Muslim Religiosity-Personality Inventory

Muslim religiosity personality inventory originally was developed to understand the differences in the Islamic Religion among the Malaysian Youth by Krauss et al., (2005). In his review of religion analysis, the author developed a dimension which is divided into two views of religiosity. The elements consist of Islamic worldview and religious personality that are further divided into general and special worship to God. The author also stated that a Muslim's personality is a form of behaviour, motivations, attitude, and aim at performing a command or the Islamic rules. Therefore, it is crucial to identify behaviour and the impact of religiosity on Zakat field.

Religiosity and Zakat Compliance Behaviour

Azman and Bidin (2015) claimed that an individual who has high religiosity tend to participate in the act of Zakat compared to the individual who has low level of religiosity. The research explained that a person is assumed to be religious if he or she has the understanding of Islamic rules and regulation underlined by God. Religiosity is considered to be a critical antecedent in Zakat due to the fact that Zakat is an obligation that is regulated by the Islamic law. The individual will participate in certain religious practice if they have a high level of religiosity. A recent research done by Suhaila et al. (2015) shows that Zakat compliance behaviour is closely related to religious obligation. Indeed the Muslim who does not pay their Zakat is considered as a person who disobeys the obligation in Islam. Therefore, it can be hypothesised that:

H3: There is a positive relationship between religiosity and Zakat compliance behaviour.

Research Framework

This research will mainly test the direct relationship between attitude, subjective norm, religiosity and Zakat compliance behaviour. Thus, the role of behaviour in predicting the employee participating in Zakat were measured and presented.

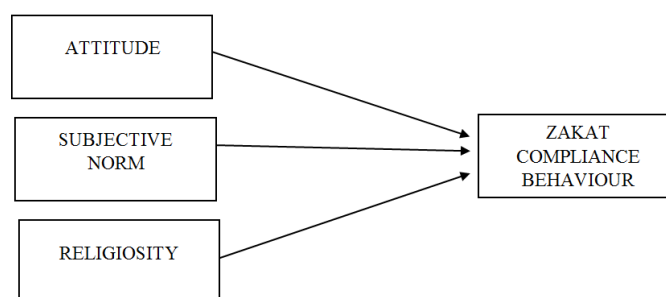


Figure 2 Research Framework

Source: Adapted from Theory Reasoned Action (1980) and measurement of Muslim Religiosity-Personality Inventory (2005)

METHODOLOGY

A quantitative design which is simple random sampling was adopted in this research study where the relationship between the variables were being measured. Table of Krejcie and Morgan (1970) was being applied in order to identify the population in Melaka Tengah district and the sample population only covers Melaka Tengah area which focuses on both public and private sectors. Respondents were randomly selected disregarding their background as the questionnaire was randomly distributed in Melaka's industrial area. Apart from that, cross-sectional studies were applied which was conducted at one time only.

The strategy used for data collection in this research is survey and it is chosen because survey approach provides numeric description of a trend in a sample population. This study adopted self-administered questionnaire by referring to previous studies conducted by Autio et al. (2001). This study focuses on Muslim individuals in Melaka Tengah as only Muslims are entitled to contribute in Zakat if the 'nisab' and conditions are fulfilled. Other than that, the respondents consist of employees who have reached the income level that

requires them to pay Zakat (Abu Bakar and Rashid, 2010). Also, the research focuses on employees that reached the *nisab* which is RM14 722.03 annually (Zakat Centre Melaka, 2018).

The questionnaires that reflect the objective of this study were divided into 5 sections as adopted from the previous study. All the variables were measured by the multi-item measurement of five-point Likert-scale ranging from “strongly agree” to “strongly disagree”. Melaka was chosen to be part of this research because according to the report by Azman and Bidin (2015) who explained that the perception and view towards Zakat may differ if a research is done in different population and environment. The data were analysed using descriptive analysis, reliability analysis, correlation and multiple regression analysis.

FINDINGS

Descriptive analysis

Table 2 Result of Descriptive Analysis

Demographics		Frequency	Percentage
Gender	Male	114	52.5
	Female	103	47.5
Age	21-30	71	32.7
	31-40	100	46.1
	41-50	38	17.5
	51 and above	8	3.7
Race	Malay	211	97.2
	Chinese	0	0
	Indian	0	0
	Others	6	2.8
Marital Status	Single	92	42.4
	Married	106	48.8
	Divorced	19	8.8
Occupation	Public Sector	103	47.5
	Private Sector	114	52.5
Income Level	1000-1999	25	11.5
	2000-2999	94	43.3
	3000-3999	71	32.7
	4000-4999	9	4.1
	5000 and above	18	8.3
Education	SPM and Equivalent	32	14
	Diploma	60	27
	Bachelor Degree	77	35
	Master Degree	38	17
	PhD and Professional	10	4

Table 2 shows the descriptive statistic for the demographic variable of the respondents who are the employees. The respondents were consisted of 114 (52.5%) male and 103 (47.5%) female. The number of married respondents are slightly higher with 48.8% than the single respondents who attained the result of 42.4% while the divorced respondents make up with 8.8% of the total respondents. Out of 217 respondents, 114 (52.5%) were private sector employees which showed a slightly higher number of respondents than the public sector with 103 (47.5%) people. Majority of the respondents (43.3%) have the income level range from 2000 to 2999, while the minority of the respondents have the income level 5000 and above with a small percentage of 8.3%. As stated earlier, employees that reached the *nisab* which is RM14 722.03 annually were coded measured. The education attainment variable results were generally average where the majority of the respondents have bachelor degree (35%), and the rest were followed by Diploma (27%), Master Degree (17%), SPM and equivalent (14%) and PhD and professional (4%) respectively. In conclusion, the result reflects a stable group of individuals who are concern about the compliance towards the act of Zakat (Sharaja Sapiei and Abdullah, 2008).

Reliability analysis

Table 3 Reliability Analysis Results

No	Study Variables	Cronbach's Alpha	No of Items
<i>Independent Variables</i>			
1	Attitude	.884	4
2	Subjective Norm	.881	5
3	Religiosity	.868	12
<i>Dependent Variable</i>			
4	Zakat Behaviour	.811	5

Based on the questionnaire distributed, the result of the reliability analysis is summarized in Table 3. As illustrated, Cronbach's alpha for dependent variable of this study which is Zakat behaviour is 0.811. This portrays that the element of Zakat behaviour is reliable and able to measure the individual behaviour on complying towards Zakat income. The value for all independent antecedents as illustrated in Table 3 shows that the variable attitude which consists of 4 items acquire 0.884 for Cronbach's Alpha while the subjective norms which consist of 5 items acquired 0.881 for the result of Cronbach's Alpha. As for the last independent variable which is religiosity, it consists of 12 items obtained 0.868 result 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 0.70; Cronbach's Alpha above 0.70 is considered acceptable by the rule of thumb (Nunnally, 1978).

Table 4 Pearson Correlations of Study Variables

	Attitude	Subjective Norm	Religiosity	Behaviour
Attitude	1			
Subjective Norm	.648**	1		
Religiosity	.538**	.413**	1	
Behaviour	.535**	.427**	.391**	1

Table 4 presents the result obtained on correlation analysis in which all the variables have positive correlation with behaviour. The findings are consistent with Davis (1971) where the value range between 0.01 and above illustrates positive correlation. As shown in table 4, attitude has a strong relationship towards behaviour with r value which is 0.535 or 53.5 percent at 99 percent confident interval parallel with suggestion by Davis (1971). The correlation between subjective norm and behaviour were 0.427 while religiosity and behaviour portrays 0.391 results. According to the rules of thumb, the r value for the variables of subjective norm and religiosity reflect moderate strength of relationship between those two factors and Zakat compliance.

Multiple Regressions analysis

Table 5 Multiple Regression

Hypotheses	Model	B	Std. Error	Beta	t-value	P-value
H1	ATT - BEH	.575	.122	.383	4.729	.000
H2	SN - BEH	.194	.118	.123	1.645	.050
H3	REL - BEH	.230	.116	.134	1.980	.024

Note : *p < 0.05 ATT(Attitude) , SN (Subjective Norm), REL (Religiosity), BEH (Behaviour)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	.557 ^a	.311	.301	.97718	.311	31.987	3 213 .000

Note: ^aPredictors: (Constant), attitude, subjective norm, perceived behavioural control. Dependent Variable: behaviour.

The table above indicates the attitude factor that is found to be the most significant with the highest beta value 0.575 followed by religiosity with 0.230 and subjective norm 0.194. Besides, the table also indicates the relationship between attitude (t=4.729, p<0.000), subjective norm (t-value=1.645, p<0.050) and religiosity (t-value =1.980, p<0.024) which are found to be significant toward employees compliance towards Zakat behaviour. Thus, the hypotheses H1, H2, H3 are accepted since the values for all independent variables are ≤0.05. The variance coefficient between predictor (attitude, subjective norm, and religiosity) and outcome

(behaviour) portray a result of 0.311 (31.1%) which means only 31.1% of variance in behaviour can be predicted from all three variables. The value of adjusted R square which is 0.301 (30.1%) can be interpreted as only 30.1% of the behaviour and it can be explained by all the factors (attitude, subjective norm and religiosity) and the other 0.699(69.9%) of the behaviour variable is explained by other factors which are not taken into consideration in this research. Hence, it can be concluded that the existence factors which are attitude, subjective norm and religiosity were proven to be statistically significant with Zakat compliance behaviour among employees in Melaka.

DISCUSSION

Generally, it can be summarized that attitude and subjective norms variables are vital in identifying employees behaviour and they can be suggested as factors that may be considered in order to increase the compliance level and Zakat collection for Zakat institution (Azman and Bidin, 2015b; Bidin et al., 2009). In the same vein, family and people around an individual's surrounding play an important role in influencing him or her to perform zakat. Lastly, religiosity was found significantly related to Zakat compliance behaviour. Therefore, it can be explained that the level of compliance among employees also depends on religious worship and practice in their life. In the same vein, a study on awareness of paying Zakat in Indonesia by Perbawa and Abdullah (2016) found that religiosity is significantly affect people on paying Zakat due to the understanding and practice of religious knowledge. Thus, it can be elaborated that the TRA and religiosity element can explain the trends of Zakat compliance behaviour in Melaka as suggested by (Bidin et al., 2009) in research on Zakat income where TRA is a rigorous theory that can be applied in various compliance behaviour researches. In brief, Theory Reasoned Action was found to be reliable in analysing Zakat compliance behaviour and can be applied to most behaviour studies.

IMPLICATION AND LIMITATION

The result of this research will assist the institution of Zakat in Malaysia to identify the potential payers and eventually increase the Zakat collection. 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, the knowledge gained regarding the actual behaviour of individual participating in the act of paying Zakat in this research study would balance the distribution of Zakat fund by Zakat Melaka institution. Apart from that, by recognizing the factors which are contributing towards the increase in the Zakat payment, the poverty rate among Muslims could be reduced as well as improving their socioeconomic 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 Melaka.

As for the limitation, due to practical constraints, which in this case, the enactment of Zakat is regulated by state council in Malaysia resulting in difference in enforcement for every state, causing an inability for this research to provide a worldwide or comprehensive view of Zakat. Apart from that, the research only uses respondents from public and private sectors generally. 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 Zakat compliance behaviour in order to expand the research.

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