

**ZAKAH COMPLIANCE INTENTION
BEHAVIOR ON EMPLOYMENT INCOME
AMONG STATE GOVERNMENT SERVANTS
IN KELANTAN**

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**UNIVERSITI UTARA MALAYSIA
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IN KELANTAN**

A thesis submitted to the Graduate School in partial
fulfillment of the requirement for the degree of
Master of Business Administration (Accounting)
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By
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DECLARATION

I certify that the substance of this thesis has not been submitted to any degree and is not currently being submitted for and other degree qualification.

I certify that any help received in preparing this thesis and all sources used have been acknowledged in this thesis.

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ABSTRAK

Zakat pendapatan gaji merupakan salah satu isu dalam kalangan sarjana Syariah. Kajian lalu mengenai zakat pendapatan gaji telah dijalankan terhadap sektor awam terutama pegawai kerajaan persekutuan. Oleh yang demikian, tujuan utama kajian ini dijalankan adalah untuk mengenal pasti faktor-faktor yang mempengaruhi perilaku niat pematuhan zakat dalam kalangan pegawai kerajaan negeri Kelantan dengan menggunakan model teori gelagat terancang (*theory of planned behavior*). Satu ratus tiga puluh dua orang pegawai kerajaan di negeri Kelantan telah mengisi dan mengembalikan borang kaji selidik yang mengandungi 19 soalan tentang sikap terhadap zakat pendapatan gaji, norma subjektif, kawalan gelagat ditanggap, dan niat untuk membayar zakat pendapatan gaji. Hasil kajian menunjukkan bahawa ketiga-tiga faktor berhubung secara signifikan dengan niat untuk mematuhi zakat pendapatan gaji. Hal ini menunjukkan bahawa model teori gelagat terancang sesuai digunakan bagi meramal gelagat niat pematuhan zakat. Norma subjektif merupakan faktor terpenting dalam mempengaruhi niat gelagat individu. Implikasi dapatan untuk para pembuat dasar dan kajian masa depan disarankan bagi meningkatkan prestasi pengumpulan zakat di Malaysia.

Kata kunci: Sikap; norma subjektif; kawalan gelagat ditanggap; niat; zakat

ABSTRACT

Zakah on employment income is one of the issues examined by Syariah scholars. Previous studies on zakah on employment income have been carried out amongst public sector specifically on federal government servants. Thus, the main objective of this study is to identify factors that influence zakah compliance intention behavior among state government servants in Kelantan, using theory of planned behavior (TPB). One hundred and thirty-two state government servants in Kelantan completed and returned questionnaires that consisted of 19 items measuring attitudes toward zakah on employment income, subjective norm, perceived behavioral control, and intention to pay zakah on employment income. The finding of the study revealed that all three factors significantly influence intention to comply with zakah on employment income. This shows that TPB model is applicable in predicting zakah compliance intention behavior. Subjective norm was found to be the strongest factor that influences intention. The findings have implications to policy makers and future research to improve the performance of zakah collection in Malaysia.

Keywords: Attitude; subjective norm; perceived behavioral control; intention; zakah

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TABLE OF CONTENTS

PAGE

Declaration	i
Permission to Use	ii
Abstrak	iii
Abstract	iv
Acknowledgement	v
Table of Contents	vi
List of Tables	ix
List of Figures	x
List of Abbreviations	xi

CHAPTER 1 : INTRODUCTION

1.0	Background of the Study	1
1.1	The Calculation Method of Zakah on Employment Income	3
1.2	Problem Statement	5
1.3	Scope of Study	6
1.4	Research Question	6
1.5	Research Objectives	7
1.6	Significance of the Study	7

CHAPTER 2 : LITERATURE REVIEW

2.0	Zakah on Employment Income	8
2.1	Theory of Planned Behavior (TPB)	9
2.2	Attitude	11
2.3	Subjective Norm	12
2.4	Perceived Behavioral Control (PBC)	13

CHAPTER 3 : RESEARCH METHODOLOGY

3.0	Introduction	16
3.1	Unit of Analysis	16
3.2	Sampling	16
3.3	Data Collection	17
3.4	Data Measurement	17
3.4.1	Attitude	18
3.4.2	Subjective Norm	18
3.4.3	Perceived Behavioral Control	18
3.4.4	Intention	19
3.5	Data Analysis	19

CHAPTER 4 : FINDINGS

4.0	Introduction	20
4.1	Findings	20
4.1.1	Descriptive Statistics	20
4.1.2	Reliability Test	25
4.1.3	Factor Analysis	25
4.1.4	Multiple Regression Analysis	28

CHAPTER 5 : DISCUSSION AND CONCLUSION

5.0	Introduction	31
5.1	Discussion	31
5.2	Limitation	33
5.3	Conclusion	33

REFERENCES	34
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APPENDICES

Appendix A : Cover letter	37
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Appendix B : Questionnaire	38
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	LIST OF TABLES	PAGE
Table 4.1:	Respondents' profile	22
Table 4.2:	Descriptive statistics on variables	24
Table 4.3:	Factor analysis of attitude, subjective norm and perceived behavioral control against zakah compliance intention	27
Table 4.4:	Regression of attitude, subjective norm and perceived behavioral control against zakah compliance intention	29

LIST OF FIGURES

PAGE

Figure 2.1: Ajzen's theory of planned behavior (Ajzen, 1991)	10
Figure 2.2: A proposed framework for behavioral intention to comply with zakah on employment income among state government servants in Kelantan	15

LIST OF ABBREVIATIONS

ATT	Attitude
ITT	Intention
MAIK	Majlis Agama Islam dan Adat Istiadat Melayu Kelantan
PBC	Perceived Behavioral Control
SN	Subjective Norm
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action

CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

Zakah is one of the five pillars of Islam. The word “zakah” means purity and growth. Islam has decreed a law for the collection of zakah from the rich to the poor and other needy groups to "clean" the wealth that has been accumulated. Thus, paying zakah is a way for Muslims to purify their wealth by giving some of it away to charity. It also helps provide social justice in the community. Zakah has the same history like prayer. There is evidence from the Qur'an and the Sunnah that directed Muslims to pay zakah by putting aside a proportion of their wealth for those in needs and less fortunate. Allah (S.W.T) says to His Messenger (S.A.W):

“Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of God; and for the wayfarer: (thus is it) ordained by God, and God is full of knowledge and wisdom” (Surah Al-Taubah: 60).

The Prophet (S.A.W) has also delineated the importance of zakah:

“Abu Hurayrah (r.a) narrates that the Prophet (S.A.W) said: “He who was given wealth by the Almighty and he did not pay its zakah, this wealth will be made into a bald snake for him, on whose eyes there will two black dots, and on the

Day of Judgement his neck shall be shackled with this snake. Then he will clasp his cheeks and say: 'I am your wealth; I am your treasure' ” (Imam Bukhari).

The above sayings show that zakah is an obligatory charity for Muslims. It is obligatory for eligible person when a minimum amount of wealth (nisab) is reached. The nisab is to be scaled to the current price of 85 grams of pure gold or 20 mithqal of gold. The current gold price is used to know the nisab for the calculation of zakah such as zakah on savings, zakah on gold, zakah on shares, zakah on employment income, and zakah on EPF. If the amount of money owned is less than the nisab, zakah is not obligatory to the owner. For instance, in year 2009 the price of 85 grams of pure gold in Kelantan is RM8,422.14. Hence, this amount was the nisab for the particular year. To pay zakah, a person must be a Muslim, he or she must be a free person and not in bondage, zakah on employment income is earned from good sources, the income has been possessed for at least a year, the value of income must be equal to 85g gold based on the current price, and the employment income must be earned within a certain stipulated period of time (haul) (MAIK, 2008).

In Malaysia, the administration of zakah is under the respective jurisdiction of the state (Nur Barizah, 2007; Nur Barizah & Abdul Rahim, 2007). For instance, the administration of zakah in Kelantan is under Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK). In Malaysia, it has been agreed by the National Fatwa Council that zakah on employment income is compulsory to be paid by all eligible Muslims (JAKIM, 1997). But in Perak, zakah on income is not compulsory to be paid (Hairunnizam, Sanep, & Mohd. Ali, 2005). On 16 March, 1999, Kelantan gazzeted that zakah on employment income is compulsory (MAIK, 1999). However, compliance level of zakah on employment income is still very low, despite the fatwa issued by many states in Peninsular Malaysia (e.g. Kamil, 2002). According to Nur

Barizah (2010), zakah on income remains a voluntary practice by Muslims in Malaysia.

1.1 The Calculation Method of Zakah on Employment Income

The first to take zakah on salaries was Caliph Muawiyah, during the Umayyah Caliphate (Nur Barizah, 2008). In the modern context, zakah will be deducted in the tax system including the zakah on income. The sources of employment income that is zakatable include salary and professional income. Salary consists of all types of remuneration for the services rendered or works done, and any income as professionals, earned during lifetime.

There are two methods to calculate zakah on employment income:

a) Method A

2.5% on total income per year (applicable if the income exceeds the *nisab*)

Example:

Total income per year is RM33,800.00, therefore total zakah to be paid is

$RM33,800 \times 2.5\% = RM845.00$

b) Method B

SAMPLE OF ZAKAH OF EMPLOYMENT INCOME CALCULATION:

A. INCOME PER YEAR	RM
Salary	24,000
Allowance	6,000
Total Income	30,000

B. ALLOWABLE DEDUCTION PER YEAR	RM
Self	8,000
Wife	3,000
Children (1,000 x 4 children)	4,000
Gift to Parent	2,400
EPF	2,400
Tabung Haji contribution	600
Contribution to institution that had pay zakah on behalf of member	1,000
Medicine	600
Total Deduction	22,000

C. NET INCOME ENTITLED FOR ZAKAH (A-B)	RM
RM30,000 – RM22,000 Value exceeds <i>nisab</i> (example: <i>nisab</i> for year 1429H / 2008M = RM 7,788.88)	8,000

D. COMPULSORY ZAKAH PAYMENT (C x 2.5%)	RM
RM8,000 x 2.5%	200

¹ Source: MAIK (2008)

Notes for method B:

- A. The total income is from all sources in that year;
- B. Allowable expenses for self, wife and children in the time table are based on zakah contribution after allowing for basic deductions and for parents, EPF, Tabung Haji, medicine, and contribution to institutions that pay zakah on behalf of members based on real value.

1.2 Problem Statement

The Kelantan state government is serious in collecting zakah. This is reflected by the fact that they are giving several options for zakah payers to make payment. The payment can be made at the counter at MAIK office, Bank Islam Malaysia Berhad (BIMB) or post office counter, through online internet banking such as via RHB Bank, CIMB, Maybank 2u, BIMB or Ambank, by deduction of income, via mail such as cheque and bank draft, and through *Amil*, who has been appointed by MAIK. In Kelantan, zakah has to be paid to the MAIK office and it is compulsory to each Muslim who is eligible to pay zakah.

However, the previous studies have empirically shown that the level of compliance among Muslim employees in federal government is low (Kamil, 2002). According to Kamil, Aiyob, Zainol, Nor Shaipah, Noor Afza, and Haslinda (2006), the collection of zakah in Kelantan is among the lowest in Malaysia, which is around 30% from the total eligible zakah payers, even though zakah on employment income is the main contributors of the total zakah collections in Kelantan (MAIK, 2009). In addition to Kelantan, all states in Malaysia show a low level of compliance behavior of zakah on employment income, which is only around 30% to 61% (Kamil et al., 2006). Therefore, this study aims to further investigate the level of compliance behaviours of zakah on employment income among government servants to ensure that zakah collections can be distributed equally to all *asnaf*.

1.3 Scope of Study

This study was conducted amongst Muslim state government servants in Kelantan.

1.4 Research Question

The study sought to explain the level of compliance among the the state government servants in Kelantan to pay zakah on employment income. The present study was interested in getting an answer to the following research question: “What are the factors that influence compliance behavior towards zakah on employment income among state government servants in Kelantan?”

1.5 Research Objective

The objective of this study is to examine the factors that influence compliance behavior towards zakah on employment income among state government servants in Kelantan.

1.6 Significance of the Study

Limited studies have applied theory of planned behavior (TPB) to explain compliance behavior of zakah on employment income. Zainol and Kamil (2009) used TPB in their study to focus on Muslim employees working in federal government and private sectors in Kedah. The present study will extend further the existing literature, using TPB, by focusing on zakah compliance behavior on employment income among state government servants in Kelantan.

Beside that, the findings from the present study will help zakah authority to develop more effective solutions or programs to encourage intention to pay zakah on employment income among eligible Muslim employees, particularly in Kelantan.

CHAPTER TWO

LITERATURE REVIEW

2.0 Zakah on Employment Income

Employment income is one of the categories of property that are zakatable (Mohd Ali, Hairunnizam, & Nor Ghani, 2004). Employment income includes salaries, wages, allowances, bonuses, and professional income such as lawyer's consultation fees, services, showmanship and others. One of the issues of zakah on employment income in Malaysia is related to zakah compliance behaviors (e.g. Kamil, 2002; Mohd Ali et al., 2004).

Mohd Ali et al. (2004) studied zakah compliance behavior among professional government servants in Universiti Kebangsaan Malaysia. They found that compliance behavior in paying zakah on employment income is quite low among professional workers. The level of compliance behavior among Muslim employees in federal government was also found to be low (Kamil, 2002). Similar situations happened in Perlis (Kamil, Chek Derashid & Engku Ismail, 1997). Because of limited studies regarding zakah, the present research is conducted to examine the relationship between intention and zakah compliance behavior among state government servants in Kelantan.

2.1 Theory of Planned Behavior (TPB)

TPB is an intention-based model developed by Ajzen (1991). It is an extension of theory of reasoned action (TRA) by Ajzen and Fishbein (1980). It is a popular theory in the field of psychology that explains that people's behaviors are determined by their intention. TRA proposes that a person's intention to perform behaviour is the key predictor of behavioral performance (Sheeran, Norman & Orbell, 1999). According to Ajzen and Fishbein (1980), the behavioral intention is modeled as the weighted sum of the Attitude (A) and Subjective Norm (SN). Both factors are important to influence an individual's intention towards performing a particular behavior.

The theory also postulates that in addition to attitude and subjective norm, perceived behavioral control (PBC) is also proposed to determine intention. PBC is to account for situations where an individual has less than complete control over the behavior (Taylor & Todd, 1995). TPB has been proven to be successful in explaining intention towards performing a particular behavior (Krueger, Reilly, & Carsrud, 2000). Figure 1 illustrates the TPB framework.

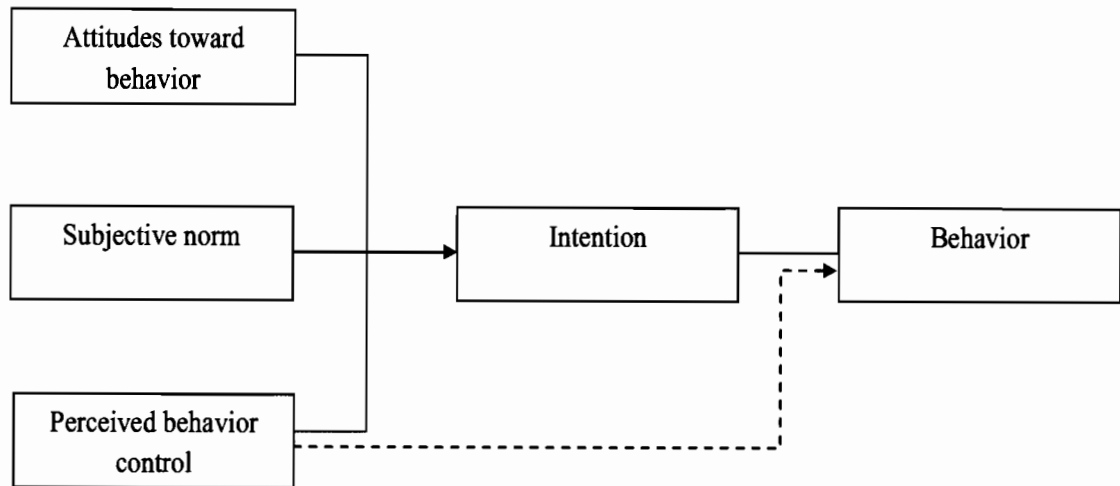


Figure 2.1

Ajzen's theory of planned behavior (Ajzen, 1991)

Figure 2.1 shows three independent determinants of intention based on Ajzen (1991), which are attitude towards behavior, subjective norm, and perceived behavior control. The present study uses this extended theory to discover the factors related to zakah on employment income among state government servants in Kelantan. Previous research by Zainol and Kamil (2009) shows that the three variables, which are attitude, subjective norms, and perceived behavior control are applicable in explaining behavioral intention towards zakah compliance behavior on employment income.

TPB model is valuable because it provides theoretical framework for understanding the determinants of intention (Taylor & Todd, 1995). Besides, TPB was found to be applicable in predicting behavior across many settings such as entrepreneurship, information technology, and consumer adoption (Krueger et al., 2000; Mathieson, 1991; Taylor & Todd, 1995). Therefore, it is expected that this theory can be used to explain intention among state government servants to pay zakah

on employment income, which will subsequently influence the zakah compliance behavior.

2.2 Attitude

Attitude is an individual's positive or negative evaluation of his or her performing the behavior (Sheeran et al., 1999). For example, doing X next week is a function of the products of behavioral beliefs and outcome evaluations where behavioral belief is the subjective probability that the behavior will lead to a particular outcome (Mathieson, 1991). Attitude consists of beliefs about the consequences of performing the behavior multiplied by his or her valuation of these consequences (Ajzen & Fishbein, 1980). In other words, attitude depends on individual's expectation about the results of a particular behavior. According to Ajzen (1991), it relates to the extent to which the person perceives the behavior whether it is favorable or unfavorable. The more favorable the attitude towards a behavior, the stronger it is a person's intention to perform the behavior.

The psychology literature has identified that attitude consists of three main components, i.e. cognitive, affective, and behavioral (Zainol & Kamil, 2007). Shimp and Kavas (1984) categorised attitude into three components i.e. inconvenience, encumbrances, and rewards. Meanwhile, Lau (2002) suggested that attitude can be grouped into five dimensions i.e. perceived usefulness, perceived ease of use, perceived benefit, compatibility and observability.

Prior researches have generally and consistently found that attitude is important in influencing compliance behavior (Zainol & Kamil, 2009). However, there are a limited number of studies on Muslim employee's intention to pay zakah

(Zainol & Kamil, 2007). According to Zainol (2008), attitude was found to significantly relate to intentions that subsequently influence zakah compliance behavior. In related studies such as taxation, it is found that attitudes were significantly related to tax compliance intention (Hanno & Violette, 1996; Braithwaite, 2005). Bobek (1997) concluded that, the more positive the taxpayer's attitude towards tax payment, the greater the intention to pay the tax.

Many studies in various fields such as in entrepreneurship (Krueger et al., 2000), information technology (Mathieson, 1991), and knowledge sharing (Bock, Zmud, Kim, & Lee, 2005) have show that attitude is positively related to intention. Therefore, the following hypothesis is proposed in this study:

H1: Attitude towards zakah on employment income is positively related to intention to pay zakah on employment income

2.3 Subjective Norm

Subjective norm is the second determinant of intention. Subjective norm refers to individual's perception of social pressure to perform the behavior (Mathieson, 1991). For instance, most people who are important to me think that I should do X next week (Sheeran et al., 1999). Subjective norm reflects an individual's perception that most people who are important to him or her think that he or she should perform should or should not perform the behavior (Ajzen, 1987). It reflects the perceived opinions of referent others (Mathieson, 1991). The referent other is referring to any person or group whose beliefs may be important to the individual such as close friends, spouse, parents, teachers, etc. The social pressures asserted by these people will tend to make

a person comply with the wishes of the referent other. Social pressures can be derived from opinions, support, and advice from others (Zainol & Kamil, 2009).

Numerous studies have found that subjective norm significantly influence behavioral intention. For instance, Zainol (2008) found that subjective norm significantly influences intention to pay zakah on employment income. Similarly, Zainol and Kamil (2009) found that Muslims are influenced by other people's opinions in performing behavior related to zakah. Previous studies (e.g. Krueger et al., 2000, Bock et al., 2005, Taylor and Todd, 1995) also show that subjective norm is positively related to intention. Therefore, based on the discussion, the following hypothesis is proposed:

H2: Subjective norm is positively related to intention to pay zakah on employment income

2.4 Perceived Behavioral Control (PBC)

PBC is an important predictor in TPB. PBC is the individual's perception of his or her control over performance of the behavior (Mathieson, 1991). It reflects the perceived ability to execute a targeted behavior (Ajzen, 1987). According to Ajzen and Driver (1992), PBC reflects beliefs regarding access to the resources and opportunities needed to perform a behavior where it is related to a person's perception on the degree of easiness and difficulties in performing such behavior. For instance, a person may have the intention to perform a particular behavior if he or she expects that he or she has control on the situations, but the person may not have the intention to perform a particular behavior if he or she does not have control over the situations.

PBC is also a function of belief. PBC depends on control beliefs and perceived facilitation (Mathieson, 1991). A control belief includes perception of the availability of skills, resources, and opportunities, while perceived facilitation is the individual's assessment of the importance of those resources to the achievement of outcomes. According to Taylor and Todd (1995), PBC has two components, i.e. facilitating conditions that reflect the availability of resources needed to engage in a behavior such as time and money, and self efficacy that shows a person's ability to perform a behavior.

PBC is an important determinant in relation to behavioral intention of zakah compliance (Zainol & Kamil, 2009). Zainol (2008) found that PBC is significantly related to intention in zakah compliance behavior on employment income. Previous researches show that there is an association between perceived behavior control and intention (Krueger et al., 2000; Mathieson, 1991; Pavlou & Fygenson, 2006). Therefore, the following hypothesis is proposed in this study:

H3: Perceived behavioral control is positively related to intention to pay zakah on employment income

Based on the previous discussions, the proposed conceptual framework for this study is depicted in Figure 2.2.

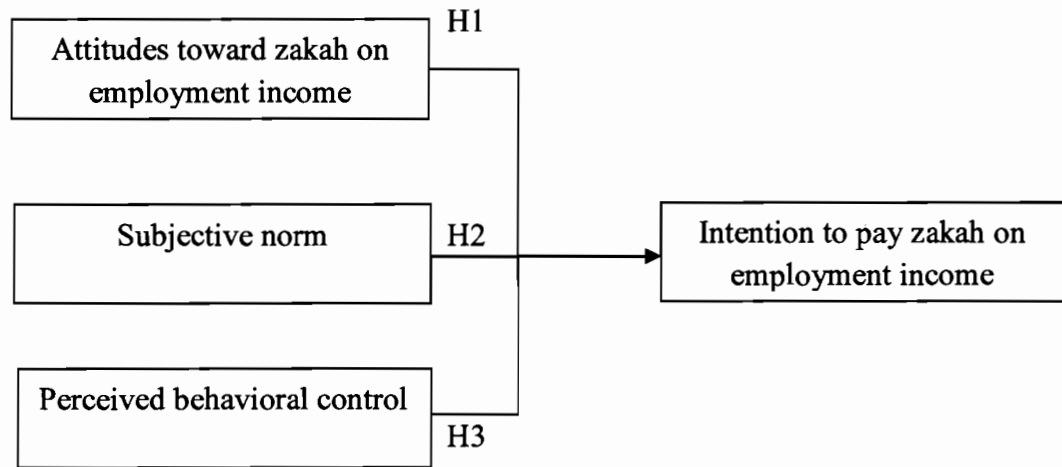


Figure 2.2

A proposed framework for behavioral intention to comply with zakah on employment income among state government servants in Kelantan

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter focuses on the methodology used in this study. There are five sections in this chapter. The first section describes the unit of analysis, the second section explains the sampling technique, section three and four discuss the data collection and data measurement, respectively, and finally the fifth section describes the data analysis.

3.1 Unit of Analysis

The population of this study is all state government servants in Kelantan. The unit of analysis is individual Muslim working with the state government in Kelantan. Kelantan was chosen because the collection of zakah in Kelantan is among the lowest in Malaysia, which is around 30% from the total eligible zakah payers (Kamil et al., 2006).

3.2 Sampling

In this study, cluster sampling was used as the main sample technique. This technique involves identification of all state government organizations in Kelantan that have at least 20 employees who are eligible to pay zakah. The organizations were selected

from a sampling frame provided by the Kelantan State Government Secretariat Office for the year 2010. A simple random sampling technique was employed to select participants in each organization and 200 participants were randomly selected among the eligible zakah payers in the organizations. The eligible zakah payers were persons who owned a minimum amount of income that reached the nisab of RM8,422.14 for the particular year. According to Hair, Anderson, Tatham, and Black (1998), for generalization purposes, the sample size should be between 15 and 20 times larger than the number of variables in the study. Thus, the minimum sample size that should be used in this study is 80 (20 samples x 4 variables).

3.3 Data Collection

This study applied a cross-sectional survey design using questionnaires for data gathering. The questions were adapted from Ida Husna (2009) and Zainol (2008). The questions were initially pretested to ensure that the participants could understand them.

3.4 Data Measurement

There are five sections in the questionnaires. Section A focuses on the respondents' profile, section B is regarding the attitude of respondents toward paying zakah on employment income, section C and D asked about subjective norm and perceived behavioral control, respectively, and finally section E focuses on intention of respondents toward zakah compliance behavior.

3.4.1 Attitude

To measure attitude, the respondents were asked whether paying zakah on employment income is favorable or unfavorable to them, on a Five-point Likert scale ranging from '1' "strongly disagree" to '5' "strongly agree". Five questions were asked, such as "Paying zakah on employment income is my priority".

3.4.2 Subjective Norm

With regard to subjective norm, four questions were asked to test whether social pressures or referent groups such as spouse, parents, friends and teachers influence the respondents' intention to pay zakah on employment income. An example of the questions is "My spouse agrees if I pay zakah on employment income". These items were measured on a five-point Likert scale ranging from '1' "strongly disagree" to '5' "strongly agree".

3.4.3 Perceived Behavioral Control

The respondents were also asked about their perception on the ability and control in performing zakah on income such as the availability of skills and resources in performing such behavior. Five questions on a five-point Likert scale, such as "I am able to pay zakah on employment income", were asked.

3.4.4 Intention

The last section consists of five questions regarding intention to perform zakah on employment income. An example of the questions is “I will pay zakah on employment income for this year”. A five-point Likert scale was used to measure the respondents’ agreement or disagreement to pay zakah on employment income.

3.5 Data Analysis

Descriptive analysis was performed followed by reliability test to ensure the consistency of the identified variables. Factor analysis was then conducted to test the validity of the constructs followed by multiple regression analysis to analyze the data.

CHAPTER FOUR

FINDINGS

4.0 Introduction

This chapter discusses the results from the analysis of the study. The discussions will be based on the research objectives and the hypothesis that have been stated earlier in chapter two. There are four sections in this chapter. The first section focuses on the descriptive statistics of the respondents' profile. The second section is regarding the reliability analysis of the items used in the study. The third section presents the factor analysis of the instruments used, and the last section explains the results of hypothesis testing from multiple regression analysis.

4.1 Findings

4.1.1 Descriptive Statistics

Out of 200 questionnaires sent, only 132 were returned which gives a response rate of 66%. Table 4.1 shows the profile of the respondents. Half of the respondents (54.5%) were male and 45.5% were female. With regards to age, half of the respondents (50.8%) were 41 years and above, while 26.5% were between 31 and 40 years old, and 22.7% were between 20 and 30 years old.

Concerning academic qualifications, almost half of them had SPM (40.9%), while 23.5% of respondents were bachelor degree holders. Most respondents received monthly income around RM2000 to RM3000 (57.6%). The majority of the respondents (72%) declared that they had previously paid zakah on employment income. This shows that most of the respondents have the ability to pay zakah on employment income.

Table 4.1

Respondents' profile (N = 132)

Items	Frequency (N = 132)	Percentage (%)
Gender		
Male	72	54.5
Female	60	45.5
Age		
20-30 years old	30	22.7
31-40 years old	35	26.5
41 years and above	67	50.8
Academic background		
PhD	1	0.8
Master Degree	10	7.6
Bachelor degree	31	23.5
Diploma	20	15.2
Certificate	9	6.8
SPM	54	40.9
Others	7	5.3
Income		
RM2000 – RM3000	76	57.6
RM3001 – RM4000	32	24.2
RM4001 – RM5000	19	14.4
RM5001 and above	5	3.8
Have previously paid zakah on employment income?		
Yes	95	72.0
No	37	28.0

The descriptive analysis was conducted to show the basic features of the data. Mean is used to find out the average score of the data and standard deviation indicates the dispersion score for all four constructs i.e attitude, subjective norm, perceived behavioral control and intention. Table 4.2 shows the results of the descriptive analysis.

The results indicate that overall mean scores fall between the range of 3.88 and 4.55. It can be interpreted that on average, the respondents agreed with all the items stated. Generally, the mean and standard deviation scores are good and appropriate for the study.

Table 4.2

Descriptive statistics on variables (N = 132)

Variable	Mean	Standard Deviation
Attitude		
Priority	4.29	0.767
Responsibility	4.36	0.803
Know where to pay	4.30	0.718
Know how to pay	4.13	0.795
Believe	4.55	0.634
Subjective Norm		
Spouse	4.42	0.699
Parents	4.46	0.647
Friends	4.11	0.867
Religious teacher	4.40	0.837
Perceived Behavioral Control		
Ability	4.11	0.967
Resources	3.98	1.007
Knowledge	4.17	0.802
In control	4.19	0.802
Pay tax before	3.88	1.112
Intention		
This year	4.10	0.940
Future	4.20	0.845
Zakah collection center	4.13	0.746
Add payment	4.39	0.674
Form of salary deductions	4.05	0.924

4.1.2 Reliability Test

A reliability test was also performed to ensure the consistency of the items used in measuring the variables. Cronbach's alpha statistics show the internal reliability of all instruments used in this study. According to Nunally (1978), Cronbach's alpha values above 0.70 are considered acceptable. The results show that the Cronbach's alpha coefficient for the construct of attitude is 0.871, subjective norm is 0.789, perceived behavioral control is 0.861, and intention is 0.747. All values are above 0.70. Therefore, the items used in measuring the variables were considered acceptable.

4.1.3 Factor Analysis

Factor analysis is a statistical method applied to identify the variability among the identified variables and to reduce a large number of related variables to a more manageable number (Pallant, 2007). The analysis was carried out to extract all four constructs through principal axis factoring analysis with varimax rotation. Examination of data matrix identification was performed to test the correlation of the data used in the study by using Kaiser-Meyer-Olkin (KMO) and Bartlett Test of Sphericity. The examination of data matrix identification indicated that the application of factor analysis on these constructs is appropriate since the KMO value of variable attitudes toward zakah on employment income is 0.767, subjective norm is 0.647, perceived behavioral control is 0.797, and intention to pay zakah on employment income is 0.804. According to Hair et al. (1998), the value of KMO above 0.50 is acceptable. The examination of Bartlett Test of Sphericity for all constructs showed significant results ($\text{sig.} < 0.05$).

The results of the factor analysis are shown in Table 4.3. The table indicates that there is only one dimension for each construct with eigenvalues greater than 1. The total variance explained by the dimension for each construct is deemed satisfactory. The factor scores were used later as input in multiple regression analysis.

Table 4.3

Factor Analysis of Attitude, Subjective Norm, Perceived Behavioral Control and Intention against zakah compliance intention (N = 132)

Variable	Component	Total Variance Explained
Attitude		66%
Priority	0.806	
Responsibility	0.770	
Know where to pay	0.749	
Know how to pay	0.763	
Believe	0.709	
Subjective Norm		62%
Spouse	0.738	
Parents	0.739	
Friends	0.666	
Religious teacher	0.669	
Perceived Behavioral Control		65%
Ability	0.876	
Resources	0.938	
Knowledge	0.556	
In control	0.634	
Pay tax before	0.723	
Intention		51%
This year	0.484	
Future	0.707	
Zakah collection center	0.710	
Add payment	0.694	
Form of salary deductions	0.529	

4.1.4 Multiple Regression Analysis

Following the factor analysis, multiple regression analysis was applied to test the stated hypothesis in achieving the objective of the study. The results are shown in Table 4.4. Table 4.4 shows that the adjusted R square (R^2) was 0.480 and the F value of F -statistics was 41.330, for variables attitude, subjective norm and perceived behavioral control towards zakah compliance intention on employment income.

The result means that 48 percent of the variance in zakah compliance intention on employment income was significantly explained by the three independent variables of attitude, subjective norm, and perceived behavioral control. Thus, the result lends support for the proposed model for behavioral intention to comply with zakah on employment income and the model is applicable to explain zakah compliance intention on employment income.

The t value of 1.866 for attitude at $p < 0.10$ indicates that attitude significantly influenced behavioral intention to comply with zakah on employment income. Therefore, H1 is supported in this study. A subjective norm indicates significant influence on intention towards zakah compliance on employment income (t value of 4.076, $p < 0.01$). Thus, H2 is also supported in this study.

Perceived behavioral control also indicates a significant influence on zakah compliance intention to pay zakah on employment income (t value of 3.875, $p < 0.01$). This shows that H3 is also supported. These findings have also answered the research questions.

Subjective norms scored the highest Beta value among the three independent variables at 0.361. The result indicates that subjective norm is the most important

factor that influences intention to pay zakah on employment income among state government servants in Kelantan. Perceived behavioral control is the second most important factor at 0.278, followed by attitude at 0.147.

Table 4.4

Regression of Attitude, Subjective Norms, Perceived Behavioral Control against zakah compliance intention

	Unstandardized Coefficients		Standardized Coefficients		
	<i>B</i>	Std. Error	Beta	t	Sig.
Constant	0.000	0.056		0.000	1.000
Attitude	0.147	0.079	0.155	1.866	0.064*
Subjective norms	0.361	0.089	0.365	4.076	0.000**
Perceived behavioral control	0.278	0.072	0.302	3.875	0.000**

Note: *p < 0.10 (significant), **p < 0.01 (significant)

Adjusted R² = .480, F-Statistics = 41.330, Significant at .000

Based on the above analysis, the proposed zakah compliance behavioral intention to pay zakah on employment income among state government servants can be expressed as follows:

$$ITT = 0.000a + 0.155ATT + 0.365SN + 0.302PBC$$

where:

ITT - Intention to pay zakah on employment income

a - Constant

ATT - Attitude

SN - Subjective norm

PBC - Perceived behavioral control

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

This chapter discusses further the results of the study together with some recommendations for practice and future research. The discussion also includes the limitation of the study and finally concludes the results that have been found in the study.

5.1 Discussion

This study intends to identify the factors that influence compliance intention behavior towards zakah on employment income among state government servants in Kelantan. Generally, the study has provided evidence for the applicability of the theory of planned behavior (TPB) model in explaining compliance behavior to pay zakah on employment income. The model showed that attitudes toward zakah on employment income, subjective norm and perceived behavioral control have a significant influence on zakah compliance intention behavior on employment income. Furthermore, the explanatory power of TPB model is 48%, which means that TPB model is appropriate to explain the factors that influence zakah compliance intention behavior among the state government servants in Kelantan. The findings of this study seem to be consistent with those previous research findings in various fields (Ajzen, 1991;

Arifatul Husna, Zakiyah, & Adura, 2007; Hanno & Violette, 1996; Kamil, 2002; Krueger et al., 2000; Mohd Zaki, 2008; Shimp & Kavas, 1984; Zainol, 2008).

In this study, it is also found that subjective norm emerged as the most significant factor that influences zakah compliance intention behavior on employment income. It is suggested that individual Muslim employee is influenced more by referent group or social pressures in order to pay zakah on employment income. This is congruent with a study by Zainol and Kamil (2009), which showed that individual Muslim tends to get the opinions of other Muslim in religious matters such as zakah. This is also consistent with a study by Bobek (1997), who found that opinions of referent group play an essential role in enhancing individuals' motivation in particular group norms.

The findings of this study have important implications for zakah collection centers and authorities. They have to emphasize these three factors in encouraging and persuading individual Muslims to pay zakah on income. It is recommended that the zakah collection centers and authorities target the referent groups in developing awareness and enhancing understanding about zakah. This can be done through various ways such as giving proper and continuous information, lectures or campaigns both in electronic or printed media and other channels.

Zakah collection centers and authorities can also facilitate people to pay zakah through monthly salary deductions as applied by the Inland Revenue Board (IRB). By doing so, they will not be burdened by a lump sum payment of zakah. These efforts will help improve the individual Muslim's attitude and perceived behavioral control, which hopefully can enhance zakah compliance intention behavior on employment income.

5.2 Limitation

This study was limited to Muslims in the state government of Kelantan only. As such, the findings may not be generalizable to a broader population. In this case, it is suggested that a future study be carried out to extend the sample covering other states in Malaysia to find out whether there are similarities (or differences) in the results.

5.3 Conclusion

By using theory of planned behavior (TPB), the present study was carried out to examine the factors that influence zakah compliance intention behavior on employment income among state government servants in Kelantan. The results revealed that attitude, subjective norm, and perceived behavioral control influence the employees' intention to comply with payment of zakah on employment income. Subjective norm was found to be the strongest factor that influences intention to pay zakah on employment income among the state government servants. The findings provide useful information to the zakah authorities in making decisions for their future strategic planning and actions. Thus, this study suggests that the zakah centers and authorities should play a more effective and efficient role in enhancing eligible Muslim employees' intention to perform zakah payment in future.

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COLLEGE OF BUSINESS

QUESTIONNAIRE

**ZAKAH COMPLIANCE INTENTION BEHAVIOR ON EMPLOYMENT
INCOME AMONG STATE GOVERNMENT SERVANTS IN KELANTAN**

Dear participant,

This questionnaire is designed to study about the perception of state government servants towards zakah on employment income in the current situation. Your participation is highly appreciated.

Being supervised by Dr. Zainol Bidin, this study is conducted as a partial fulfillment for my Master of Business Administration in Accounting. The information that you provide for the purpose of this study will be kept **STRICTLY CONFIDENTIAL** and for the academic purpose only.

Your input is highly valued. Thank you very much for your time and cooperation.

Yours sincerely,

Maisarah Syazwani Othman
Master of Business Administration (Accounting)
Universiti Utara Malaysia

SECTION A - PROFILE DATA
BAHAGIAN A - DATA PROFIL

Please Tick (v) in the box provided.
Sila tandakan (v) di dalam kotak yang disediakan.

1. Sex / *Jantina*

- ☐ Male/ *Lelaki*
☐ Female/ *Perempuan*

2. Age / *Umur*

- ☐ 20-30 years / *tahun*
☐ 31- 40 years / *tahun*
☐ 41 years and above / *tahun dan ke atas*

3. Academic Qualification/ *Kelayakan Akademik*

- | | |
|--|---|
| <input type="checkbox"/> PHD / <i>Doktor Falsafah</i> | <input type="checkbox"/> Certificate / <i>Sijil</i> |
| <input type="checkbox"/> Master Degree / <i>Sarjana</i> | <input type="checkbox"/> SPM / <i>SPM</i> |
| <input type="checkbox"/> Bachelor Degree / <i>Sarjana Muda</i> | <input type="checkbox"/> Others / <i>Lain-lain</i> |
| <input type="checkbox"/> Diploma / <i>Diploma</i> | |

4. Income / *Pendapatan*

- | | |
|---|---|
| <input type="checkbox"/> RM 2000- RM 3000 | <input type="checkbox"/> RM 4001- RM 5000 |
| <input type="checkbox"/> RM 3001- RM 4000 | <input type="checkbox"/> RM 5001 and above / <i>ke atas</i> |

5. I have paid zakah on employment income before.
Saya pernah membayar zakat pendapatan sebelum ini.

- ☐ Yes / *Ya*
☐ No / *Tidak*

SECTION B - ATTITUDE

BAHAGIAN B - SIKAP

The items below represent your opinions about attitude in paying zakah on employment income.

Item-item di bawah mewakili pendapat anda mengenai sikap dalam membayar zakat pendapatan.

Based on the scale given, please circle the number that you think appropriate for each statement below.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
<i>Sangat Tidak Setuju</i>	<i>Tidak Setuju</i>	<i>Tidak Pasti</i>	<i>Setuju</i>	<i>Sangat Setuju</i>

1	Paying zakah on employment income is my priority. <i>Membayar zakat pendapatan adalah keutamaan bagi saya.</i>	1	2	3	4	5
2	I believe that paying zakah on employment income is my responsibility. <i>Saya percaya membayar zakat pendapatan adalah tanggungjawab saya.</i>	1	2	3	4	5
3	I know where to pay my zakah on employment income. <i>Saya tahu di mana hendak membayar zakat pendapatan saya.</i>	1	2	3	4	5
4	I know how to pay zakah on employment income. <i>Saya tahu bagaimana hendak membayar zakat pendapatan.</i>	1	2	3	4	5
5	I believe that zakah on employment income must be paid when there is sufficient condition. <i>Saya percaya bahawa zakat pendapatan wajib dibayar apabila cukup syaratnya.</i>	1	2	3	4	5

SECTION C – SUBJEKTIF NORMS
BAHAGIAN C – NORMA SUBJEKTIF

The items below represent your opinions about subjective norms in paying zakah on employment income.

Item-item di bawah mewakili pendapat anda mengenai norma subjektif dalam membayar zakat pendapatan.

Based on the scale given, please circle the number that you think appropriate for each statement below.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree
<i>Sangat Tidak Setuju</i>	<i>Tidak Setuju</i>	<i>Tidak Pasti</i>	<i>Setuju</i>	<i>Sangat Setuju</i>

1	My spouse agrees if I pay zakah on employment income. <i>Pasangan saya bersetuju kalau saya membayar zakat pendapatan.</i>	1	2	3	4	5
2	My parents agree if I pay zakah on employment income. <i>Ibu bapa saya bersetuju kalau saya membayar zakat pendapatan.</i>	1	2	3	4	5
3	My friends think that I should pay zakah on employment income. <i>Rakan-rakan saya berpendapat bahawa saya patut membayar zakat pendapatan.</i>	1	2	3	4	5
4	My religious teacher thinks that I should pay zakah on employment income. <i>Guru agama saya berpendapat bahawa saya patut membayar zakat pendapatan.</i>	1	2	3	4	5

SECTION D – PERCEIVED BEHAVIORAL CONTROL
BAHAGIAN D – KAWALAN GELAGAT DITANGGAP

The items below represent your opinion about perceived behavioral control in paying zakah on employment income.

Item-item di bawah mewakili pendapat anda mengenai kawalan gelagat ditanggapi dalam membayar zakat pendapatan.

Based on the scale given below, please circle the number that you think appropriate for each statement.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

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

1	I am able to pay zakah on employment income. <i>Saya mampu membayar zakat pendapatan.</i>	1	2	3	4	5
2	I have resources to pay zakah on employment income. <i>Saya mempunyai sumber untuk membayar zakat pendapatan.</i>	1	2	3	4	5
3	I have knowledge to pay zakah on employment income. <i>Saya mempunyai pengetahuan untuk membayar zakat pendapatan.</i>	1	2	3	4	5
4	Paying zakah on employment income is under my control. <i>Membayar zakat pendapatan adalah di bawah kawalan saya.</i>	1	2	3	4	5
5	I am able to pay zakah on employment income because I have to pay tax before. <i>Saya mampu membayar zakat pendapatan kerana saya telah membayar cukai sebelum ini.</i>	1	2	3	4	5

SECTION E – INTENTION

BAHAGIAN E – NIAT

The items below represent your opinion about intention in paying zakah on employment income.

Item-item di bawah mewakili pendapat anda mengenai niat dalam membayar zakat pendapatan.

Based on the scale given below, please circle the number that you think appropriate for each statement.

Berdasarkan skala yang diberi, sila bulatkan pada nombor yang sesuai menurut pandangan anda terhadap item di bawah.

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

1	I will pay zakah on employment income for this year. <i>Saya akan membayar zakat pendapatan pada tahun ini.</i>	1	2	3	4	5
2	I will pay zakah on employment income in future. <i>Saya akan membayar zakat pendapatan pada masa akan datang.</i>	1	2	3	4	5
3	I will pay zakah on employment income at zakah collection center. <i>Saya akan membayar zakat pendapatan di pusat pungutan zakat.</i>	1	2	3	4	5
4	I will add the payment of zakah on employment income if my income increases. <i>Saya akan menambah bayaran zakat pendapatan jika pendapatan saya bertambah.</i>	1	2	3	4	5
5	I will get a form of salary deductions to pay zakah on employment income. <i>Saya akan mendapatkan borang potongan gaji untuk membayar zakat pendapatan.</i>	1	2	3	4	5

