

**ZAKAT COMPLIANCE INTENTION  
BEHAVIOR ON SAVING AMONG  
UNIVERSITI UTARA MALAYSIA'S STAFF**

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# **ZAKAT COMPLIANCE INTENTION BEHAVIOR ON SAVING AMONG UNIVERSITI UTARA MALAYSIA'S STAFF**

A thesis submitted to the Graduate School in partial  
fulfillment of the requirement for the degree  
Master of Business Administration (Accounting)  
By  
Farah Mastura Binti Noor Azman

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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**

Kajian lalu menunjukkan kepatuhan yang rendah dalam pembayaran zakat. Namun, kebanyakan penyelidik hanya memberikan tumpuan pada pembayaran zakat pendapatan gaji. Jumlah pembayaran zakat wang simpanan yang disimpan di akaun simpanan, akaun simpanan tetap dan akaun simpanan semasa dilaporkan meningkat. Kutipan bayaran zakat wang simpanan adalah yang ketiga tertinggi dilaporkan oleh Jabatan Zakat Negeri Kedah selepas zakat pendapatan dan zakat perniagaan. Oleh itu, kajian ini merupakan langkah pertama untuk menyiasat niat gelagat kepatuhan zakat wang simpanan dalam kalangan pekerja Universiti Utara Malaysia dengan mengaplikasikan teori gelagat terancang. Sebanyak 86 soal selidik diedarkan dan digunakan dalam kajian ini untuk mengukur ketiga-tiga pemboleh ubah iaitu sikap, norma subjektif dan kawalan gelagat ditanggap terhadap niat gelagat kepatuhan zakat wang simpanan. Hasil kajian menunjukkan kawalan gelagat ditanggap berhubungan secara positif terhadap niat gelagat kepatuhan zakat wang simpanan, tetapi sikap dan norma subjektif tidak berhubungan secara langsung. Secara umumnya, teori gelagat terancang ini dapat menjelaskan niat gelagat kepatuhan zakat wang simpanan. Penemuan kajian ini diharap dapat meningkatkan kesedaran umat Islam dalam menunaikan bayaran zakat serta membantu pembuat dasar untuk menjadi lebih cekap dan berkesan pada masa akan datang. Keterbatasan dalam kajian ini juga turut dibincangkan.

## **ABSTRACT**

Previous research has shown that there is still low compliance reported in the payment of zakat. However, most of the researchers only focused on the payment of zakat on employment income. An increasing number of people are reported to save their money in saving, fixed deposit and current saving accounts. The collection of zakat on saving is the third highest collection reported by Jabatan Zakat Negeri Kedah after zakat on employment income and zakat on trade. Because of this, this study is motivated to investigate zakat compliance intention on saving among employees of Universiti Utara Malaysia by using theory of planned behavior. A total of 86 questionnaires were returned and used to measure the three independent variables which are attitude, subjective norms, and perceived behavioral control towards the intention to comply with zakat on saving. Based on the results obtained, perceived behavioral control was found to significantly influence intention to comply with zakat on saving, but attitude and subjective norms have no significant influence at all. Generally, theory of planned behavior can be used to explain zakat compliance intention behavior on saving. It is hoped that the finding of the present study will increase the eligible Muslims awareness to pay zakat on saving and help policy makers to be more efficient and effective in the future. The limitations of the study are also presented in this paper.

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## **ABBREVIATIONS**

ATT	Attitude
ITT	Intention
PBC	Perceived Behavior Control
SN	Subjective Norm
TPB	Theory of Planned Behavior

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.0 Introduction**

Islam is a religion revealed by Allah S.W. T. for humankind through the Prophet Adam A.S. until the Prophet Muhammad S.A.W. During the period of Prophet Muhammad S.A.W, Allah has decreed the five pillars of Islam. It is obliged for every Muslim to obey and practice these duties. They are testimony of faith, prayer, almsgiving (zakat), fasting, and pilgrimage to Mecca. Muslim jurists unanimously agree that zakat is compulsory for Muslims whether it is zakat on individual (zakat fitrah) or zakat on business, crops and agricultures, gold and silver, or natural resources. The importance of zakat is consistently mentioned in the Quran after the word of prayer (solat). For instance, Allah says:

“And they have been commanded no more than this: to worship God, offering Him sincere devotion, being true (in faith); to establish regular prayer, and to practice regular charity; and that the religion right and straight” (Surah al-Bayyinah: 5).

The verse above clearly indicates us that to every Muslim is obliged to perform prayers as well as to pay zakat. While prayer benefits directly the individual who fulfils it, paying zakat will directly benefit the nation especially those who are in need. Subsequently this can improve the economic growth in the country.

Literally, zakat means purification. Technically, “it means the amount of money or kind taken from specific types of wealth when they reach a specific

amount at a specific time which must be spent on specific categories in specific ways” (Nur Barizah, 2008). Zakat on individual (zakat fitrah) is compulsory for all Muslims in the month of Ramadhan but zakat on wealth is only imposed on individuals when the nisab and haul requirement have been fulfilled. Zakat on wealth could be categorized as business, crops and agricultures, gold and silver, and natural resources. Contemporary Muslim jurists agree that zakat also should be imposed on savings account, bonds, Employees Provident Fund (EPF), and its equivalent as long as the requirements have been fulfilled.

## **1.1 Background of the studies**

This section offers the definition of zakat on saving and method to calculate the zakat.

### **1.1.1 Zakat on saving**

Money in individual’s saving is zakatable because it also one of the mechanism transactions like gold and silver. Individuals will be zakatable on their saving even if they its keep the money in the house. Therefore, money that is invested in the Amanah Saham Berhad, Amanah Saham Nasional or any other institutions is zakatable.

### **1.1.2 Zakat calculation method**

Before calculating zakat on saving, nisab and haul requirement must be fulfilled. Nisab for saving is equal to the current value of gold (85 gram) and silver (595 gram)

and the amount will be zakatable on the rate of 2.5% when the saving fulfils the haul requirement of one year (354 days).

The law of zakat in every state is based on the enactment of the state except Kedah and Sabah (Mohd. Daud, 1998). In Kedah, the administration of Jabatan Zakat Negeri Kedah is under the Head of Muslim religion which is Sultan Abdul Halim Mu'adzam Shah. According to Jawatankuasa Fatwa Negeri Kedah (1985), the calculation of zakat on saving is based on the last amount of balance in the account. Thus, the calculation of saving in this state is different because in other states it is based on the lowest amount reported during the year.

Example of zakat calculation in Kedah:

DATE	CREDIT (RM)	DEBIT (RM)	BALANCE (RM)
01/02/2009		16000	16000
28/03/2009	2000		14000
04/5/02009	2000		12000
10/08/2009		320 (Interest)	12320
31/08/2009		1680	14000
26/11/2009	1000		13000
31/01/2010		2000	15000

Note:

- 1) The last balance has exceeded the nisab (RM 10670)
- 2) End year is 1/02/2009-31/01/2010



Therefore, the amount of zakat that should be paid is  $\text{RM } 15\,000 \times 2.5\% = \text{RM } 375$ .

However, in other states the amount of zakat that should be paid is on the lowest balance in the account which is  $\text{RM } 12\,000 \times 2.5\% = \text{RM } 300$ .

The calculation of zakat on fixed deposit and current saving account is the same as shown in the example. On the other hand, if the person has more than one saving account, zakat should be calculated after adding together all last amount of balance in every account regardless whether or not one of the accounts has not exceeded the nisab.

## **1.2 Problem statement**

Zakat institutions have introduced various ways to help zakat payers to fulfill their obligations to Allah such as internet banking, schedule for zakat deduction, moveable counter, post office, by bank draft, and so on. Zakat collection on employment income by Jabatan Zakat Negeri Kedah in three subsequent years of 2007, 2008 and 2009 are RM17,972,933.98, RM25,998,062.40 and RM39,045,103.58 respectively. Besides that, zakat on trade is also reported to be increasing that is RM11,276,500.60 (year 2007), RM16,170, 728.20 (year 2008) and RM14,176,138.09 (year 2009). Zakat on saving is also reported to be on the rise as follows: RM 3,280,146.68 in 2007, RM 3,981,847.29 in 2008 and RM 4,907,136.81 in 2009 (Jabatan Zakat Negeri Kedah, 2010). Zakat on saving is the third highest collection reported by Jabatan Zakat Negeri Kedah. The figure shows that it plays an important role in helping the country reduce the disparity of income among the rich and the poor, and reduce the poverty reported in the country. According to, Mohd Rais (2008), 2.5% of zakat, will

be invested in the production, adding into the society wealth and jobs and alleviating the poverty faced by the country.

Although there is an increase in the collection of zakat on saving, previous studies found that, there is still low compliance among Muslims in Malaysia in paying the zakah (Kamil, 2002; Mohd Ali, Hairunnizam & Nor Ghani, 2004). Kamil (2002) found that only 35% out of 353 respondents pay the zakah on employment income among employees of federal agencies in Kedah. In Perlis only 35% made the zakah payment (Kamil, Chek Derashid & Engku Ismail, 1997). These empirical evidences shows the existing gap between the estimated collection of zakat institutions and the actual level of compliance behavior in Malaysia. Therefore, further study should be done especially in the context of zakat on saving because most of the research only focused on zakat on employment income (e.g. Kamil, 2002; Zainol, Kamil & Faridahwati, 2009; Nur Barizah & Hafiz Majdi, 2010). It is hoped that the present study can help the country increase the collection of zakat on saving in the future.

### **1.3 Scope of study**

This study was carried out among employees who are working in Universiti Utara Malaysia at Sintok, Kedah.

#### **1.4 Research questions**

The main focus of this study is to identify the level of compliance among the Muslim employees of Universiti Utara Malaysia in paying the zakat on saving. Thus, the present study attempt to answer the following question:

What are factors influencing zakat compliance behaviors on saving among employees at Universiti Utara Malaysia?

#### **1.5 Research objectives**

The objective of this study is to investigate the factors that influence zakat compliance behaviors on saving among employees at Universiti Utara Malaysia.

#### **1.6 Significance of the study**

##### **1.6.1 Contribution to the Muslim society**

To date, no study has been done on zakat on saving. Previous studies mostly focused on zakat on employment income. Therefore, it is hoped that this study will increase the awareness of Muslim society about the importance of paying zakat on saving income.

##### **1.6.2 Recommendation to policy makers**

The end result of this study will help policy makers in zakat institutions and government to find ways to encourage eligible Muslims in the country to pay zakat. Mohd. Ma'sum (2001) offer insight in his article said that if the policy makers do well, the public will benefit from the country's prosperity. It is clear that the role of

policy maker is very important in increasing the collection of zakat because it will help the nation as a whole.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This section explains the theory of planned behavior that consists of three major components which are attitude, subjective norm, and perceived behavioral control. Theory of planned behavior is an intention-based model (Ajzen, 1991). This theory is relevant to predict individual's intention towards a specific behavior. The theory has also been tested in various disciplines and the result shows that it is successful in doing so (Ajzen & Driver, 1992). Thus, the theory of planned behavior will be applied in this study to predict zakat compliance intention on saving among Muslim employees at Universiti Utara Malaysia.

#### **2.1 Previous studies on zakat compliance**

Several studies have been conducted on zakat compliance in Malaysia. For instance, Zainol and Kamil (2009) used theory of planned behavior to investigate zakat compliance on employment income. In a different study, Zainol et al. (2009) used theory of reasoned action to predict compliance intention on zakat on employment income. Recently, researchers have built one model which is compliance and avoidance model to examine zakat compliance behavior by combining economic, sociology, and psychology theories (Sanep & Zulkifli, 2010). Researchers are trying to find the best theory to examine compliance behavior of zakat payers to persuade zakat payers to pay zakat.

Zakat compliance becomes a crucial issue because of the low compliance behavior among the Muslims. Mohd Ali et al. (2004) found that approximately only 4.2% of Muslims fulfilled their obligations to pay zakat in Wilayah Persekutuan. Moreover, Kamil (2002) and Kamil et al. (1997) also obtained the same result in the northern region. Kedah and Perlis were reported to have only 35% of the Muslims in each state pay zakat on employment income. Although there is an increase in the collection of zakat every year, previous studies have shown that the complying to pay zakat is still low. Most of the previous studies only focused on zakat on employment incomes but few have considered zakat on saving. Therefore, this presents study was carried out to investigate compliance behavior on zakat on saving by using theory of planned behavior.

## **2.2 Theory of planned behavior (TPB)**

Theory of planned behavior (Ajzen, 1991) was developed to extend theory of reasoned action (Ajzen & Fishbein, 1980). Researchers found that the little theory was insufficient and had several limitations (Godin & Kok, 1996). The limitation identified in this theory is with regard to when people face difficulties and have little power or no control in performing the behavior. Because of this, Ajzen developed theory of planned behavior to include another variable in the original theory which is perceived behavioral control.

As highlighted in the theory of reasoned action, the key point of theory of planned behavior is intention. Intention acts as a motivational factor in influencing people is behavior. It expresses how people are eager to do something and how much of an effort they put in executing the behavior (Ajzen, 1991). Thus, attitudes and subjective norm in the theory of reasoned action will affect individual is intention to

perform the behavior. However, this theory only can work if the behavior is under volitional control and required opportunities and resources one available such as money, time, skills, and education. Hence the elements of perceived behavioral control in the theory of planned behavior complements the originated theory. Therefore, there are three independent variables in this theory which are attitudes, subjective norms, and perceived behavioral control.

Theory of planned behavior is an intention-based model (Ajzen, 1991) that has been proven to justify intention of an individual's specific behavior (Ajzen & Driver, 1992). This theory has been used in various studies. Ajzen and Driver (1992) applied this theory to predict student intention on leisure choice. They found a positive relationship between the three variables and the intention to engage in the leisure activities under studied such as spending time at the beach, jogging or running, mountain climbing, boating, and biking.

Tonglet, Phillips, and Read (2004) used this theory to investigate the determinants of recycling behavior by using 258 household as a sample in a local area of Brixworth, United Kingdom. They found that pro-recycling attitudes, subjective norms, and perceived behavioral control have significant relationship towards recycling behavior.

Because of the applicability of this theory in explaining social behavior in a wide range of studies, it is possible to use this theory to explore zakat compliance behavior. Intention is based on the individuals will to perform the desired behavior and it acts as an antecedent. Individual behavior can be predicted if we know the factors that influence the intention (Hanno & Violette, 1996). Because of this, intention towards zakat compliance can be tested by using theory of planned behavior. Figure 1 demonstrates three independent variables that work through

intention namely attitudes towards behavior, subjective norm and perceived behavioral control. As a rule of thumb, the stronger the intention to perform the desired behavior, the higher the possibility that the person will execute the behavior because this theory was applied by Zainol (2008) to examine zakat compliance on employment income. It was used in the present study to investigate zakat compliance on saving.

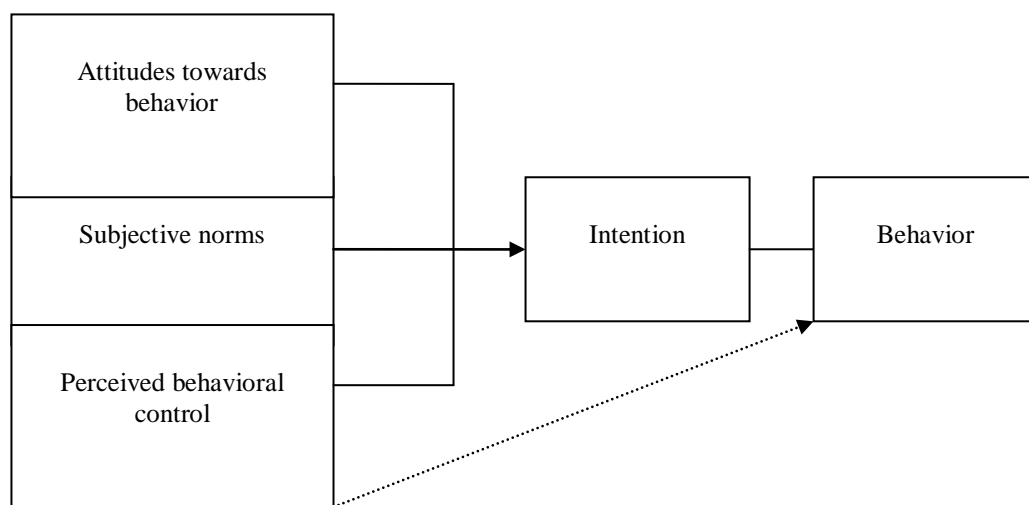


Figure 2.1

*Illustration of Ajzen's Theory of Planned Behavior (Ajzen, 1991)*

### 2.3 Attitude

Attitude towards behavior is the degree of which an individual has positive or negative evaluations on that behavior (Ajzen, 1991). The outcomes resulting from the behavior is based on the expectations and beliefs on the personal impact that arise. Ajzen (1991) also stated that, attitude towards behavior reflects the evaluations of that behavior and its outcome. Hence it is also referred to behavioral belief.

Fishbein and Ajzen (1975) argued that attitudes are formulated from the belief that people hold based on the object of the attitude. It means that individual



belief has connection with certain attributes or outcomes. Most theorists agree that attitudes can best be viewed as an evaluative mediating response. It will strongly affect individual behavior through the intentions if it is positively reinforced.

Various studies have been carried out by applying decomposition approach. Lau (2002) categorized attitude into five concepts which are perceived usefulness, perceive ease of use, perceived benefit, compatibility and observability. Shimp and Kavas (1984) also found that attitude could be classified into three parts, which are inconvenience, encumbrances, and rewards.

The relationship between attitude and behavioral intention has attracted substantial numbers of scholars in various fields such as leisure choice, psychology and hospitality management (Ajzen & Driver, 1992; Cheng, Lam & Hsu, 2005; Poulter, Chapman, Bibby, Clarke & Crundall, 2008). According to Poulter et al. (2008), people develop bad attitudes towards truck driving behavior because it is based on the intention to commit violations. Furthermore, in hospitality studies, Cheng et al. (2005) have studied on the case of customer dissatisfaction response in the restaurant found that attitudes on the customer dissatisfaction response developed from the intention to engage in voice out the dissatisfaction, negative word of mouth and refuse to come again to the restaurant.

In the context of zakat, attitudes and intention have been found to positively relate to zakat compliance behavior. Zainol and Kamil (2009) showed that attitudes towards zakat on employment income have significant relationship to intention to pay zakat. In a different study, Zainol (2008) found a positive relationship between attitude and intention, and subsequently influence zakat compliance. Ida Husna (2009), examining zakat employment income among manufacturing employees in Penang, also found that attitude towards zakat on employment income has a positive

effect on intention to pay zakat on employment income. Thus, the following hypothesis is formulated.

H1: Attitude is positively related to zakat compliance intention on saving.

## **2.4 Subjective norms**

The second major determinant to intention in the theory of planned behavior is subjective norms, which refer to the person's view of the social pressures in performing or opposing to the behavior (Ajzen, 1991). It is another form of belief which is normative belief. Normative belief refers to the belief towards an individual who is important in his or her life such as parents, siblings, peer, spouse, teachers, and any other people who are close to the individual. This important person is called a referent group. If referent group feels that the execution of the behavior is significant, an individual might execute the behavior. This is because the person will search for support, opinion or advice that acts as the motivation to comply with the desired behavior (Zainol et al., 2009).

Subjective norm is supported by social learning theory that focuses on the environmental factors (Bandura, 1977). This theory explains that human decision is shaped by personal and environmental factors. However, the most important factor that makes a person comply with a behavior is derived from peers or any other social influences. For example, 'X' asks for an opinion from his or her peers about 'B' supplement for his health. When his or her friends tell him that it is not a good supplement, 'X' will not buy the product. This theory is based on one's observation on the other individual (Bandura, 1977). Therefore, the strength in performing the behavior will be influenced by the important persons in one's life in executing the behavior (Ajzen, 1991).

Besides that, behavior also will be influenced by social belief. Aronson, Wilson, and Akert (1999) they found that societal belief depends on what is right, accepted and can be done by the people. Thus, the culture in the country also will influence individuals in performing a behavior.

Several authors found that subjective norms can be divided into several related groups (Chu & Wu, 2004; Hanno & Violette, 1996; Zainol & Kamil, 2007). For instance, Chu and Wu (2004) noted that a reference group can be classified into two types i.e. primary normative belief and secondary normative belief. Primary normative belief refers to the persons that have close connection with the individual such as parents, siblings and friends. In contrast, secondary normative belief relates to individual's supervisor or peers. Their study showed that secondary normative belief is positively related to intention to perform the desired behavior.

Zainol et al. (2009) highlighted in their studies that subjective norms are related positively to behavioral intention to comply with zakat on employment income. Furthermore, Zainol and Kamil (2007) found evidence that there is a positive relationship between subjective norms on zakat compliance and intention to pay zakat on employment income. They divided the reference group into three i.e. intimate, peers, and superior reference group. This study showed that individuals have different evaluations based on their own belief, influence with social learning theory (Bandura, 1977). It means that individuals will make decision to pay zakat if they are strongly influenced by the surrounding factors. So, the following hypothesis is proposed:

H2: Subjective norm is positively related to zakat compliance intention on saving.

## **2.5 Perceived behavioral control**

The last major determinant of intention in theory of planned behavior is perceived behavioral control. Perceived behavioral control is another type of belief, which is control belief. This is the belief on the availability of resources that enable the person to perform the desired behavior (Ajzen, 1991). The theory takes into consideration internal and external factors that might influence the behavior, such as whether the person has money to pay, knows how to pay, it is easy to pay, and so on.

An individual that has a strong intention to pay zakat might not execute the behavior if he or she has no power to control over the influencing factors. Ajzen (1991) found that a person should have absolute power to control any internal or external factors in theory of planned behavior. Perceived behavior control acts directly with intention in performing the behavior. It is one of the major's factors that will influence individual behavior.

Previous researchers (e.g. Fang & Shih, 2004; Ingram, Cope, Harju, & Wuench, 2000) found that perceived behavioral control has a significant effect on intention. If an individual has intention to comply with zakat on saving but does not know how to pay zakat on saving but, after added another variable which is perceived behavioral control like knowledge to pay zakat on saving, the prediction towards the intention to pay zakat on saving will be more valuable.

Moreover, in their review of literature, Zainol and Kamil (2009) highlighted a significant relationship between perceived behavior control and intention to comply with zakat on employment income. Zainol and Kamil (2009) also found a positive relationship between perceived behavioral control and intention to comply with zakat on employment income. They found that the theory of planned behavior can predict 40% of variance in intention on zakat compliance. Ida Husna (2009) also

demonstrated that perceived behavioral control is positively related to intention to pay zakat. Therefore, the suggested hypothesis is:

H3: Perceived behavioral control is positively related to zakat compliance intention on saving.

Based on the explanation given above, the suggested framework for this present study is illustrated in Figure 2.2:

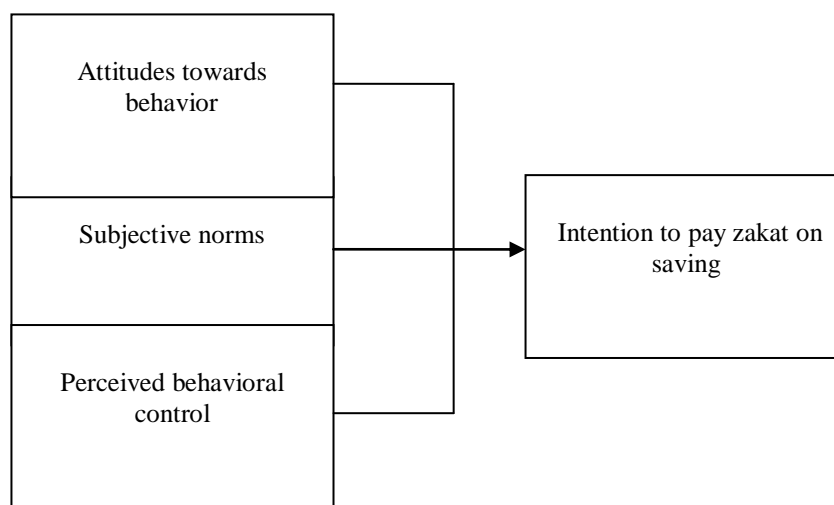


Figure 2.2

*Theoretical framework model for zakat compliance intention behavior on saving among Universiti Utara Malaysia's Staff.*

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter discusses on the research methodology of the study. This study used a survey approach to collect the data from Universiti Utara Malaysia's employees in order to find out their intention towards zakat compliance behavior with zakat on saving. This chapter begins with the discussion on population of the study, sampling frame, sampling technique, method of data collection, measurement of variables. It also explains the data analysis technique that was applied to analyze the data.

#### **3.1 Population of the study**

The population of this study is all Muslim employees in Universiti Utara Malaysia (UUM). The total population is 2898 employees, in which 1291 are academic and 1607 are non-academic employees (Registrar Department, 2010). Unit of analysis in this present study was individual Muslim employee in UUM. In general, UUM respondents were chosen because UUM pays their salary every month and they might save some. Therefore, they are responsible to pay zakat if the haul and nisab are fulfilled. Besides that, the respondents involved in this study are paying income tax through scheduled tax deduction scheme (STD). So, it is believed that those who are paying tax is also able to pay zakat.

### **3.2 Sampling**

List of all employee names was obtained from the Registrar Department, and used as a sampling frame. According to Hair, Anderson, Tatham and Black (1998), the appropriate sample size for generalization purposes is 15 to 20 for each variable. Therefore, the data should be at least 80 respondents (20 respondents x 4 variable). Based on this rule of thumb, 200 respondents were chosen. Employees were randomly selected among the academicians and administration staff from the three colleges, which are College of Business (COB), College of Law, Government and International Studies (COLGIS), College of Art and Science (CAS), and other administration departments.

### **3.3 Method of Data Collection**

Self-administered questionnaire was used as the main data collection technique because selected respondents could fill it when they were free to do so. Permission letter was attached together with the questionnaire to seek co-operation from the respondents. Furthermore, questionnaire is the most useful medium of instrument when the study involves a large number of respondents (Sekaran, 2000). Moreover, questionnaire is one of the well-known methods of collecting a data. This is because a researcher can get a fair result and the response of the questionnaires can be recorded easily.

The questionnaire was constructed based on the study conducted by Autio, Keeley, Klosthen, Parker and Hay (2001), and Zainol (2008). The questions were pre-tested and before it was distributed to the participants.

### **3.4 Measurement**

The questionnaire was divided into five main sections. The first section asked demographic information of the respondents. The second section was constructed to measure the attitudes towards zakat compliance intention on saving. The third and fourth sections were designed to measure subjective norms and perceived behavioral control. The last section focused on the intention to pay zakat on saving.

Attitude towards zakat on saving is defined as the degree of which an individual has favorable or unfavorable evaluations on zakat on saving. It was tested as an independent variable in this study. Four questions were asked, on a five-point Likert scale ranging from '1' "strongly disagree" to '5' "strongly agree". An example of the item is "I know how to pay zakat on saving".

Subjective norm refers to person's view of the social pressures exerted by parents, friends, spouse or colleagues in paying zakat on saving. This is another independent variable in this study. The respondents were asked to indicate whether they agree or disagree on the questions, on a five-point Likert scale. An example of the questions that was put forward is "My religious teacher thinks that I should pay zakat on saving".

Perceived behavioral control is based on the degree of easiness and difficulties in complying with zakat on saving. This is the last independent variable in this study. An example of the questions is "I have resources to pay zakat on saving". A five-points Likert scale was used to measure the variable.

Intention to pay zakat on saving is the dependent variable in this study. As mentioned by Ajzen (1991) intention should be stated based on action, target, context and time. Therefore, this study examined zakat compliance behavior as an action by individual Muslim (target) on zakat on saving (context) for a particular year (time).



The respondents were asked four questions. They indicated their level of agreement or disagreement on a five-point Likert scale. An example of the questions is “I will pay zakat on saving this year”.

### **3.5 Data analysis**

#### **3.5.1 Descriptive analysis**

Descriptive analysis was conducted to summarize the information about the population or sample in this study. It transformed raw data into a set of information in describing a set of factors in a situation. Descriptive analysis presented the mean score and standard deviation of the data collected. According to Hair et al. (2006), the spread or variability of the sample values from the mean will be explained by the standard deviation. If the value of the standard deviation is small, so, the reaction in a sample distribution of number will be fall very close to the mean.

#### **3.5.2 Reliability test**

Reliability test was performed to ensure that the variables were free from errors to give a consistent result. According to Sekaran (2000), the reliability of a measure provides a consistent measurement across time and across several items in the instrument. To test for the reliability, Croanbach’s alpha was used. Croanbach’s alpha can be explained as a correlation coefficient that ranges from 0 to 1. The closer the coefficient to 1 is the better the result.

### 3.5.3 Factor analysis

Factor analysis was also applied in this study. The purpose was to brief the information gathered into the smaller number of factors (Zikmund, 2003). This small number of factors will be used in the regression analysis. Factor analysis suitable when the eigenvalues is more than 1.0 (Hair et al., 1998).

### 3.5.4 Multiple regression analysis

Multiple regression analysis was used in this study to analyze the influence of the independent variables on dependent variable in the present study. The model of multiple regression used is as follows:

$$ITT = \alpha + \beta_1 ATT + \beta_2 SN + \beta_3 PBC + e$$

Where;

ITT = Compliance behavioral intention of zakat on saving.

$\alpha$  = Constant

$\beta_1 - \beta_3$  = Change in dependent variable with unit change in independent variable

ATT = Attitude

SN = Subjective norms

PBC = Perceived behavioral control

## **CHAPTER 4**

### **RESULTS AND DISCUSSION**

#### **4.0 Introduction**

This chapter explains the result of the study. This chapter begins by describing the descriptive result. Then, it presents the reliability and factor analysis results. Lastly, the result of multiple regression analysis is offered.

#### **4.1 Findings**

##### **4.1.1 Descriptive analysis**

A total of 200 questionnaires were distributed to the academic and non-academic staffs. But, 100 questionnaires were returned and only 86 were used. Descriptive analysis was performed to develop the respondents' profile. The respondents consist of 54.7% male and 45.3% female. Most of them were non-academic staff (72.1%) and in the range of 31-40 years old (51.2%). Generally, they had a bachelor qualification (53.5%) and earned monthly income around RM 2000-RM 3000 (38.4%). A majority of the respondent (67.4%) did not have a saving of RM10 000 a year. It means that they do not fulfill the requirement of paying zakat on saving. Out of 86 respondents, 62 respondents had previously paid zakat on saving. Table 4.1 illustrates the respondents' profile.

Table 4.1

*Respondent Profile (N = 86)*

<b>Items</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Sex</b>		
Male	47	54.7
Female	39	45.3
<b>Age</b>		
20-30 years old	13	15.1
31-40 years old	44	51.2
41 years old and above	29	33.7
<b>Currents position hold</b>		
Academic staff	24	27.9
Non-academic staff	62	72.1
<b>Academic qualification</b>		
Doctorate	12	14.0
Masters	28	32.5
Bachelor	46	53.5
<b>Income</b>		
RM 2000-RM 3000	33	38.4
RM 3001-RM 4000	19	22.1
RM 4001-RM 5000	15	17.4
RM 5001 and above	19	22.1
Is your last balance of saving account / fixed deposit account / current saving account equivalent to RM 10 000 a year?		
Yes	28	32.6
No	58	67.4
Have previously paid zakat on saving?		
Yes	62	72.1
No	24	27.9

Furthermore, descriptive analysis was performed on every construct of attitude, subjective norms, perceived behavioral control, and zakat compliance intention on saving. Table 4.2 shows that the mean score for attitude, subjective norms, and perceived behavioral control are on average. This shows that all respondents have intention to comply with zakat on saving.

The average means value for intention to contact zakat collection center for the payment of zakat on saving and paid it at the zakat collection center was quite low which are 3.94 and 3.95 respectively. It shows that only a small number of respondents will contact and made the payment of zakat on saving at the zakat collection center. The highest mean score of attitude was 4.52 shows that most of the respondents will pay more zakat on saving if their income increases. They also indicate that they will pay zakat on saving this year and in the future.

#### **4.1.2 Reliability test**

The result of reliability test for all variables is stated in Table 4.2. Reliability is measured by using Cronbach's alpha (Churchill, 1979). The result is good if the value lies between 0.80 and above; is accepted if it is within the range of 0.70; is poor if it lies below than 0.60. In this study, the results for all constructs are situated in the range of 0.705 and 0.877. Therefore, the results are acceptable.

Table 4.2

*Descriptive Statistics of Variables.*

<b>Variables</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Cronbach's Alpha</b>
<b>Attitude</b>			
1) Priority	4.47	0.681	0.877
2) Responsibility	4.65	0.526	
3) Requirements	4.69	0.515	
4) Where to pay	4.42	0.677	
5) How to pay	4.31	0.707	
<b>Subjective Norms</b>			
1) Parents	4.29	0.810	0.781
2) Spouse	4.55	0.524	
3) Friends	4.12	0.913	
4) Religious teacher	4.49	0.837	
<b>Perceived Behavioral Control</b>			
1) Able to pay	4.26	0.857	0.880
2) Resources	4.21	0.856	
3) Knowledge	4.31	0.707	
4) Under control	4.26	0.654	
5) Challenges	4.17	0.739	
<b>Intention</b>			
1) Pay this year	4.34	0.761	0.705
2) Pay in future	4.40	0.756	
3) Zakat collection center	3.95	0.906	
4) Income increase	4.52	0.589	
5) Contact	3.94	0.938	

#### 4.1.3 Factor analysis

In addition, factor analysis was conducted in this study by using principle component (PCA) with varimax rotation on all items. The measurement used in this analysis is Kaiser-Meyer Olkin (KMO) and Barlett Test of Sphericity (BTOS). KMO is applied to investigate sample of adequacy and BTOS to know the suitability of factor analysis (Hair et al., 1998). As shown in Table 4.3, KMO for all variable lies between 0.674 and 0.769, therefore factor analysis is suitable to be conducted.

Besides that, BTOS is applied to test correlation matrix and it can ensure whether the factors model can be used or not based on the result. The results in the present study are significant which is less than 0.05. Every significant variable was precisely look at the factor loading of each item in the variable. The results shows that all the factor loadings are in the range of 0.628 and 0.895 (refer to Table 4.4). The dependent variable (intention) in this study consists of two components but only one component was chosen because the reliability test for the first factor (items 1, 2 and 4) is higher than the second factor (3 and 5). Therefore, items in the second factor were dropped.

Table 4.3

##### *Factor analysis*

Construct	Number of items	Number of factors	KMO
Attitudes	5	1	0.757
Subjective Norms	4	1	0.754
Perceived Behavioral Control	5	1	0.769
Intention	5	2	0.674

Table 4.4

*Component Matrix*

Variables	Components	
	1	2
<b>Attitude</b>		
1) Priority	0.890	
2) Responsibility	0.855	
3) Requirements	0.628	
4) Where to pay	0.859	
5) How to pay	0.853	
<b>Subjective Norms</b>		
1) Parents	0.811	
2) Spouse	0.749	
3) Friends	0.834	
4) Religious teacher	0.740	
<b>Perceived Behavioral Control</b>		
1) Able to pay	0.855	
2) Resources	0.855	
3) Knowledge	0.788	
4) Under control	0.753	
5) Challenges	0.793	
<b>Intention</b>		
1) Pay this year	0.895	
2) Pay in future	0.646	
3) Zakat collection center		0.845
4) Income increase	0.725	
5) Contract		0.846



#### **4.1.4 Multiple regression analysis**

Multiple regression analysis shows 41% of the variance in zakat compliance intention on saving was explained by the constructs of attitude, subjective norms, and perceived behavioral control (refer Table 4.5). This value indicates that another 59% can be explained by the other variables.

The results also show no significant relationship between attitude and intention to comply with zakat on saving ( $t = 1.215$ ,  $p = 0.215$ ). No relationship between subjective norms and intention to comply with zakat on saving was also found ( $t = 0.054$ ,  $p = 0.957$ ). Based on the result obtained, H1 and H2 are not supported in this present study.

In contrast, perceived behavioral control shows a significant relationship to intention to comply with zakat on saving ( $t = 6.023$ ,  $p = 0.000$ ). So, H3 is accepted in the study. Furthermore, the value of Beta for perceived behavioral control is the highest (0.588) meaning that perceived behavioral control is the most important factor that influences intention to comply with zakat on saving.

Based on the analysis obtained in Table 4.5, multiple regression model can be developed as follows:

$$ITT = 13.256\alpha + 0.125ATT + 0.05SN + 0.588PBC$$

Where;

ITT = Compliance behavioral intention of zakat on saving.

$\alpha$  = Constant

ATT = Attitude

SN = Subjective norms

PBC = Perceived behavioral control

Table 4.5

*Regression of Attitude, Subjective Norms, Perceived Behavioral Control against Zakat Compliance Intention.*

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std.Error	Beta	t	Sig.
Constant	13.256	0.137		96.883	0.000
Attitude	0.207	0.166	0.125	1.215	0.215
Subjective norms	0.009	0.165	0.005	0.054	0.957
Perceived behavioral control	0.972	0.161	0.588	6.023	0.000*

Note: \* P<0.01 (significant)

Adjusted R<sup>2</sup> = .411, F – statistics = 20.778, Sig at .000

## **CHAPTER 5**

### **CONCLUSION AND RECOMMENDATION**

#### **5.0 Introduction**

This chapter further explains the finding of the present study in relation to theory of planned behavior and literature. Lastly, implications of the study to practice and future research and limitation of the study are also offered.

#### **5.1 Discussion**

The present study attempted to examine the factors that influence zakat compliance behaviors on saving among Universiti Utara Malaysia's staff. Towards this end, theory of planned behavior was applied because this theory has been used literatures in previous studies on zakat (Ida Husna, 2009; Mohmad Zaki, 2008; Zainol, 2008; Zainol & Kamil, 2009).

The result indicates that the theory of planned behavior is able to explain 41% zakat compliance intention on saving. This study suggests that TPB model is able to explain the factors that influence zakat compliance intention on saving among Universiti Utara Malaysia's staff.

Theory of planned behavior consists of three independent variables which are attitude, subjective norms, and perceived behavioral control. In this study, perceived behavioral control was found to be the most important factor that influences zakat on saving. This finding is congruent with previous findings of Zaki (2008), who

demonstrated that perceived behavioral control is the most important factors that influence zakat intention.

Subjective norms was found to have no significant relationship to intention to comply with zakat on saving. The finding is consistent with the previous studies in zakat (Ida Husna, 2008; Zaki, 2008). It also consistent with Tonglet et al., (2004), finding which showed no significant relationship between intention and subjective norms towards recycling behavior in UK.

Attitude was also found not to have a significant relationship to zakat on saving. It contradicts previous studies done by Zaki (2008), Zainol (2008), Zainol and Kamil (2009). Thus, the results indicate that subjective norm and attitudes items in the present study do not influence zakat payers to pay zakat on saving.

The results of this study can help policy makers in knowing the stage of zakat compliance behavior towards zakat on saving. They also can find ways to persuade zakat payers to fulfill their duty to pay zakat.

## **5.2 Limitation of the study**

Because most of the respondents were non-academic staff in Universiti Utara Malaysia and because only half of the questionnaires were returned, the finding may not be able to be generalized to a broader population. Because of this, it is suggested that future research on zakat compliance on saving consider a wider population that cover all individual Muslims in Malaysia.

### **5.3 Conclusion**

In conclusion, attitude and subjective norm showed no significant influence on intention to pay zakat on saving, whereas perceived behavioral control was found to be the most important factor that influences intention. Hence policy makers such as zakat institutions and government should increase the awareness of Muslim society by organizing forum, having an open discussion regarding zakat and advertising zakat among others. In addition, they should impose a punishment like fine to eligible Muslims who do not pay zakat. Lastly, more research should be done in the area of zakat in order to help the policy makers to be more effective and efficient in collecting and distributing the zakat funds.

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**COLLEGE OF BUSINESS  
QUESTIONNAIRE**

**Zakat Compliance Intention Behavior on Saving Income  
among Universiti Utara Malaysia's Staff**

Dear participant,

This questionnaire is designed to study about the perception of Universiti Utara Malaysia's staff towards zakat on saving income in the current situation. Your participant is highly appreciated.

This study is conducted as a partial fulfillment for my Master Business Administration in Accounting. The information 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,

Farah Mastura Binti Noor Azman  
Master of Business Administration (Accounting)  
Universiti Utara Malaysia

SECTION A: RESPONDENT PROFILE  
BAHAGIAN A: PROFIL RESPONDEN

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

1. Sex / *Jantina*

☐ Male/ *Lelaki*

☐ Female / *Perempuan*

2. Age / *Umur*

☐ 20-30 years / *Tahun*  
*atas*

☐ 41 years and above / *Tahun dan ke*

☐ 31- 40 years / *Tahun*

3. Current position holds at Universiti Utara Malaysia.  
*Posisi dipegang sekarang di Universiti Utara Malaysia.*

☐ Academic staff / *Staf akademik*  
*akademik*

☐ Non-academic staff / *bukan staf*

4. Academic Qualification/ *Kelayakan Akademik*

☐ PhD / *Doktor Falsafah*

☐ Master Degree / *Sarjana*

☐ Bachelor Degree / *Sarjana Muda*

5. Income / *Pendapatan*

☐ RM 2000- RM 3000

☐ RM 4001- RM 5000

☐ RM 3001- RM 4000

☐ RM 5001 and above / *ke atas*

6. Is your last balance of saving account / fixed deposit account / current saving account equivalent to RM10 000 a year?  
*Adakah baki terakhir akaun simpanan / akaun simpanan tetap / akaun semasa anda bersamaan dengan RM10 000 setahun.*

☐ Yes / *Ya*

☐ No / *Tidak*

7. I have paid Zakat on saving before.  
*Saya membayar zakat wang simpanan sebelum ini.*

☐ Yes / *Ya*

☐ No / *Tidak*

SECTION B – ATTITUDE  
BAHAGIAN B – SIKAP

The items below represent your opinion about attitude in paying zakat on saving.  
*Item-item dibawah mewakili pendapat anda mengenai Sikap dalam membayar zakat wang simpanan.*

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

*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 zakat on saving is my priority. <i>Membayar zakat wang simpanan adalah keutamaan saya.</i>	1	2	3	4	5
2	I believe that paying zakat on saving is my responsibility. <i>Saya percaya membayar zakat wang simpanan adalah tanggungjawab saya.</i>	1	2	3	4	5
3	I believe that zakat on saving should be pay if it fulfill the requirements. <i>Saya percaya zakat wang simpanan perlu dibayar jika memenuhi syarat-syaratnya.</i>	1	2	3	4	5
4	I know where to pay my zakat on saving. <i>Saya tahu di mana hendak membayar zakat wang simpanan saya.</i>	1	2	3	4	5
5	I know how to pay zakat on saving. <i>Saya tahu bagaimana hendak membayar zakat wang simpanan.</i>	1	2	3	4	5

SECTION C – SUBJECTIVE NORM  
BAHAGIAN C – NORMA SUBJEKTIF

The items below represent your opinion about subjective norm in paying zakat on saving.

*Item-item dibawah mewakili pendapat anda mengenai norma subjektif dalam membayar zakat wang simpanan.*

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

*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 parents agree that I should pay zakat on saving. <i>Ibu bapa saya bersetuju bahawa saya patut membayar zakat wang simpanan.</i>	1	2	3	4	5
2	My spouse agrees that I should pay zakat on my saving. <i>Pasangan saya bersetuju bahawa saya patut membayar zakat wang simpanan.</i>	1	2	3	4	5
3	My friends think that I should pay zakat on saving. <i>Rakan-rakan saya berpendapat bahawa saya patut membayar zakat wang simpanan.</i>	1	2	3	4	5
4	My religious teacher thinks that I should pay zakat on saving. <i>Guru agama saya berpendapat bahawa saya patut membayar zakat wang simpanan.</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 zakat on saving.

*Item-item dibawah mewakili pendapat anda mengenai Kawalan Gelagat Ditanggap dalam membayar zakat wang simpanan.*

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

*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	I am able to pay zakat on saving. <i>Saya mampu membayar zakat wang simpanan.</i>	1	2	3	4	5
2	I have resources to pay zakat on saving. <i>Saya mempunyai sumber untuk membayar zakat wang simpanan.</i>	1	2	3	4	5
3	I have knowledge to pay zakat on saving. <i>Saya mempunyai pengetahuan untuk membayar zakat wang simpanan.</i>	1	2	3	4	5
4	Paying zakat on saving is under my control. <i>Membayar zakat wang simpanan adalah di bawah kawalan saya.</i>	1	2	3	4	5
5	I am able to pay zakat on saving even I have to face many challenges. <i>Saya mampu membayar zakat wang simpanan walaupun saya terpaksa menghadapi banyak cabaran.</i>	1	2	3	4	5

SECTION E – INTENTION  
BAHAGIAN E – NIAT

The items below represent your opinion about intention in paying zakat on saving.  
*Item-item dibawah mewakili pendapat anda mengenai niat dalam membayar zakat wang simpanan.*

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

*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	I will pay zakat on saving for this year. <i>Saya akan membayar zakat wang simpanan pada tahun ini.</i>	1	2	3	4	5
2	I will pay zakat on saving in the future. <i>Saya akan membayar zakat wang simpanan pada masa depan.</i>	1	2	3	4	5
3	I will pay zakat on saving at zakat collection center. <i>Saya akan membayar zakat di pusat pungutan zakat.</i>	1	2	3	4	5
4	I will add the payment of zakat on saving if my saving increases. <i>Saya akan menambah bayaran zakat wang simpanan jika wang simpanan saya bertambah.</i>	1	2	3	4	5
5	I will contact zakat collection center for the payment of zakat on saving. <i>Saya akan menghubungi pusat pungutan zakat untuk membayar zakat wang simpanan.</i>	1	2	3	4	5