

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

FARAH MASTURA BINTI NOOR AZMAN

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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.

Farah Mastura Binti Noor Azman

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College of Business

Universiti Utara Malaysia

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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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TABLE OF CONTENTS	PAGE
Declaration	ii
Permission to Use	iii
Abstrak	iv
Abstract	v
Acknowledgement	vi
Table of Contents	vii
List of Tables	x
List of Figures	xi
Abbreviations	xii
CHAPTER 1: INTRODUCTION	
Introduction	1
1.1 Background of the Studies	2
1.1.1 Zakat on saving	2
1.1.2 Zakat calculation method	2
1.2 Problem Statement	4
1.3 Scope of Study	5
1.4 Research Question	6
1.5 Research Objectives	6
1.6 Significance of the Study	6
1.6.1 Contribution to the Muslim society	6
1.6.2 Helping the policy makers	6

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction	8
2.1 Previous studies on zakat compliance	8
2.2 Theory of Planned Behavior	9
2.3 Attitude	11
2.4 Subjective Norm	13
2.5 Perceived Behavior Control	15

CHAPTER 3: METHODOLOGY

3.0 Introduction	17
3.1 Population of the study	17
3.2 Sampling	18
3.3 Method of data collection	18
3.4 Measurement	19
3.5 Data analysis	
3.5.1 Descriptive statistic	20
3.5.2 Reliability test	20
3.5.3 Factor analysis	21
3.5.4 Multiple regression analysis	21

CHAPTER 4: RESULTS AND DISCUSSION

4.0 Introduction	22
4.1 Findings	22
4.1.1 Descriptive analysis	22
4.1.2 Reliability test	24
4.1.3 Factor analysis	26
4.1.4 Multiple regression analysis	28

CHAPTER 5: CONCLUSION AND RECOMMENDATION

5.0 Introduction	30
5.1 Discussion	30
5.2 Limitation of the study	31
5.3 Conclusion	32

REFERENCES	33
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APPENDICES

Appendix A: Cover letter	36
Appendix B: Questionnaire	37

LIST OF TABLES

	PAGE
Table 4.1: Respondents' profile	23
Table 4.2: Descriptive statistics of variable	25
Table 4.3: Factor analysis	26
Table 4.4: Component matrix	27
Table 4.5: Regression of attitude, subjective norm and perceived behavioral control against zakat compliance intention	29

LIST OF FIGURES

	PAGE
Figure 2.1: Illustration of Ajzen's theory of planned behavior (Ajzen, 1991)	11
Figure 2.2: Theoretical framework model for zakat compliance intention behavior on saving among Universiti Utara Malaysia's staff	16

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

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