RESEARCH REPORT

Determinant of Zakat Compliance Intention among Self-Employed Income Earners in Kubang Pasu and Kota Star

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**Project Paper (KAR 5026) for Master of Science (IA)
Universiti Utara Malaysia**

October 2008

Abstract

An increase in the number of small and medium enterprise (SMEs) in Kubang Pasu and Kota Star means that more self-employed income earners could be targeted as potential zakat payers on income. Hence, the present study sought to examine compliance behaviour among this group of people toward zakat on self-employed income. In particular, this study examines the relationship between attitude, subjective norm and perceived behaviour control on zakat compliance intention among self-employed income earners in Kubang Pasu and Kota Star based on Theory of Planned Behaviour (TBP). A sample of 115 self-employed income earners in Kubang Pasu and Kota Star completed questionnaires consisting of 15 items measuring attitude (ATT), subjective norm (SN), perceived behaviour control (PBC) and intention (ITT) to pay zakat on self-employment income. The finding of the study shows that attitude (ATT) and perceived behaviour control (PBC) significantly influence intention to comply with zakat on income. Subjective norm (SN), however, did not show any significant influence on zakat compliance. In general, however, the study reveals that the TBP model is capable to predict zakat compliance intention, which can be used to explain zakat compliance behaviour in the future. The implications of the present study to the institution of zakat and policy makers, and to future research are discussed further in this study. In addition, the study's limitations are also discussed.

KEYWORDS: Attitude, Subjective Norm, Perceived Behaviour Control, Intention, Zakat

Acknowledgement

Alhamdulillah, I am very grateful to Allah S.W.T for His blessing and mercy that I was able to eventually complete the study and the thesis that is required of me in partial fulfilment of the study programme.

I wish to take this opportunity to thank individuals or institutions who have always been helpful and instrumental in my research endeavour. First and foremost, I wish to thank my supervisor, Dr. Zainol Bidin, for the greatest support, constructive comments, suggestions, and also motivation he has provided me throughout my study period. His patience and supervision have made me persevere in my efforts toward accomplishment this thesis. I would also like to extend my gratitude to Associate Prof. Dr. Kamil Md Idris who has been very enlightening in his lectures on research method.

To all who have been instrumental in helping me complete this thesis, whose names I wouldn't be able to mention because they are so many of them, my sincerest gratitude.

I would like to dedicate my special thanks to my love one, Masniza Jaya, for her patience and support throughout my study. To my family in Kedah and Kelantan, thank you for your constant prayer, support and motivation.

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October 10, 2008.

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1.0   Introduction

Zakat can be divided into two types which is zakat fitrah and zakat on properties. Based on sunnah of Rasulullah s.a.w., the fuqaha' group has divided properties on which zakat can be imposed into five types, namely: al-'ayn which is gold and silver; al-tijarah which is businesses; al-harth which is agricultural produce; al-mashiyyah which is livestocks; and a-rikaz which refers to whatever produce that comes from the earth (Qardawi, 1988).

The Quran emphasises zakat as a critical component of socio-economic justice. The institution works to ensure an equitable distribution of wealth and establishes a safety net for needy members of the society. Both the sources and disbursement categories of Zakat are specified in the Islamic doctrine. The Quran identifies eight categories of disbursement, each of which carries clear social benefits. One positive economic effect of zakat is an increase in the money supply and a consequent increase in the demand for goods and services. Zakat also provides debt relief and enhances price stability. If accumulated in times of prosperity, zakat funds can aid society through times of depression. Though zakat has widely fallen out of use in modern times (except a ritual) it can have great economic impact if properly re established.

In Kubang Pasu and Kota Star, self-employed individuals have contributed significantly to the state economic growth. More people are opting for self-employment because it is increasingly difficult to find jobs (Arifatul Husna, Zakiyah, & Adura, 2007). There are

several types of self-employed people such as owners of business enterprises, lawyers, doctors, auditors, fishermen and other individuals, who have the potential to perform their zakat, especially zakat on employment income. But A study by Kamil (2002) found that out of 353 respondents only 35 percent pay zakat on employment income among Muslim employees of federal agencies in Kedah. Similar situation was observed in Perlis in which only 35 percent made their zakah contribution (Kamil, Chek, & Engku Ismail, 1997). In Penang, out of 50,000 Muslim people who are eligible to pay zakat on employment income only 39 percent did so ("50,000 pekerja", 2000). This study will discuss specifically self-employment income compliance since many previous studies have shown the low compliance in zakat among Muslim in the northern region.

2.0   Problem Statement

There is hardly any literature on the relationship between attitude, subjective norm, and perceived behaviour control and zakat compliance among self-employed individuals in Kubang Pasu and Kota Star. Because of this gap, it is imperative that a study is conducted to examine zakat compliance among this group of people.

Furthermore, there is potential for zakat contribution from self-employed individuals in Kedah due to a reported increase in the registration of small and medium enterprises (SMEs) in Kedah and Malaysia (National SME Development Council, 2007).

Theoretically speaking, zakat compliance may be influenced by intention to pay zakat. Keith and Paris (1999), using the theory of reasoned action developed by Fishbein and Azjen in year 1975 to predict that intention to perform behaviours from individual attitudinal and normative belief. In 1986, Ajzen and Maden extended the theory of reasoned action by offering the theory of planned behaviour (TPB), in which they added perceived behavioural control as another element to predict intention. The theory of planned behavior has yet to be tested on zakat compliance of self-employed individuals. Hence this paper will discuss the intention of self-employed inviduals towards zakat on income using theory of planned behaviors as the underlying theory. This study also will find out the factors that are most likely to influence the intention to pay zakat.

3.0   Research Questions

This study has two research questions:

3.1   Whether attitude toward intention (ATT), subjective norms (SN) and perceived intentional control (PBC) influence zakat compliance intention (ITT) among self-employed in Kubang Pasu and Kota Star?

3.2   Based on the above question (3.1), which variable is strongest influence on zakah compliance intention?

4.0 Objective of the Study

This study was carried out to understand the level of zakat compliance intention among self-employed individuals. Specifically, this study attempted to achieve the following two objectives:

4.1 To investigate whether attitude toward intention, subjective norms and perceived intentional control influence zakat compliance intention among self-employed people in Kubang Pasu and Kota Star.

4.2 To determine which variable in (4.1) has the strongest influence on zakah compliance intention.

5.0 Motivation of the Study

The motivation to carry out this study is mainly due to the fact that many previous studies on zakat compliance behavior did not focus on self-employed individuals instead they focused on salaries. (Kamil Md Idris, 2002) focused on Kedah government servant, Zainol (2008) focused in salaries and professional staff by Mohd Ali, Hairunnizam, and Nor Ghani, (2004). This study will cover another group of individuals i.e. self-employed individuals, and find out how much their commitment to perform zakat in Kubang Pasu and Kota Star.

This study was also motivated by the increasing number of of small and medium enterprises (SMEs) in Kubang Pasu and Kota Star. As such, they produce a group of people who have the potential to pay zakat on income.

6.0   Significance of the Study

The study is important in at least two ways – practical and theoretical. From the practical point of view, the findings of this study will help the state government especially the Zakat Office and zakat officers (i.e. zakat collectors) on how to encourage zakat compliance amongst self-employed and hence to effectively collect zakat from this group of people.

From the theoretical point of view, this study adds further to the existing literature on zakat compliance with the application of the theory of planned behaviour, by focusing n self-employed people. By doing so, the study will be able to confirm whether such theory is also validly applicable to a different group of people, who have not yet been examined before.

7.0   Literature Review

7.1 Self-employment Income

In Malaysia, the employment income which includes salaries, wages, allowance, bonus etc. is subject to zakat. All these types of income one receives from one's employer. Incomes are also generated through the rendering of various services and expertise. This includes fees for lawyer's consultation and service, consultancy, showmanship and others. Regardless of whether the income is given by the employer or self-generated, it is subject to zakat.

The self-employment sector in Kedah has contributed significantly to the state economic growth. At present, the rate of zakat charged on self-employment income and on other income in Malaysia is 2.5%. This is because zakat on employment income has been found to be comparable (qiyas) to zakat on gold. The basis for such qiyas is that, since the employment income in the form of salaries and wages is received in terms of currencies or money value, it is functionally no different from gold, which was traditionally used as money as well. In other words, the application of qiyas in this case has been made on the basis of currency being the common denominator (Jabatan Kemajuan Islam Malaysia, 2001).

Mohd Ali, Hairunnizam and Nor Ghani (2004) summarized four categories of property that are zakatable, i.e. monetary income, agricultural income, poultry income, and

entrenchment income.. Monetary incomes include income derived from salary, extra income, bonds, shares, guarantee letter, *hibah,* royalty, honorarium, consultancy. Mohd Ali, Hairunnizam and Nor Ghani also show that there are significant correlations between gender, age, education background, level of education and occupation, and commitment to pay zakat amongst self-employed

7.2 Previous Studies on Zakat Compliance

The literature points out a number of studies that have been carried out on zakat compliance in Malaysia. For example, Kamil (2002) used TPB to examine zakat compliance on employment income among Muslim employees of federal agencies in Kedah. Kamil, Chek, and Engku Ismail (1997) studied zakah compliance amongst Muslims in Perlis. Zainol (2008) found a significant association between attitude, subjective norm, perceived behaviour control, and intention to zakat on employee income.

This study will examine specifically self-employment income compliance since a number of previous studies have shown low compliance in zakat among Muslims in the northern region.

Compliance to pay zakat on income is quite low among professional workers according to Mohd Ali, Hairunnizam, and Nor Ghani (2004), who conducted a study on compliance behaviours among professional government servants in Universiti Kebangsaan Malaysia,

despite the fact that this group of people can easily access the infrastructure to pay their zakat such as through online, through scheduled deductions for zakat (*potongan zakat berjadual*), and others. Mohd Ali, Hairunnizam, and Nor Ghani (2004) further found a significant correlation between zakat compliance and *iman,* religious education, information on zakat, and reliability on institution of zakat. What about self-employed individuals? On the other hand, self-employed people do not have access to the technology as the government servants have, and because of this it is imperative that a study on the latter is carried out.

7.3 Theory of Planned Behaviours (TBP)

The theory of planned behaviours (TPB) (Ajzen, 1991) was developed as an extension to Ajzen and Fishbein's (1980) theory of reasoned action. Ajzen and Fishbein (1980) viewed volitional behaviour as being explainable by people's attitude toward the behaviour and certain subjective norms. Attitude toward the behaviour is determined by a person's beliefs that the behaviour leads to certain outcomes and the person's evaluation of those outcomes, favourable or unfavourable.

The TPB represents a refinement of the earlier theory of reasoned action, in which it proposes that intentions are guided not only by attitude toward the behaviour and subjective norm but also by perceived behavioural control, that is, a person's perceptions of how easy or difficult it is to engage in the particular behaviour. The more favourable the attitude and subjective norm with respect to a behaviour, and the greater the perceived

behavioural control, the stronger should be an individual's intention to perform the behaviour under consideration.

The TPB has been applied in varied settings, in an effort to understand a number of different behaviours in which people engage. Ajzen and Driver (1992) applied the theory in the prediction of leisure intentions and behaviour among a group of college students. They found evidence that attitudes, subjective norms, and perceived control were predictive of leisure intentions among this group, with intentions and perceived behavioural control being predictive of engagement in the leisure activities under investigation: spending time at the beach; jogging or running; mountain climbing, boating, and biking.

Braithwaite (2005), using theory of planned behaviours (TPB) in her study on tax compliance, argues that attitude is a kind of responsiveness measure that explains taxpayers' behaviours. She further found that taxing democracy, commitment capitalization, resistance, disengagement and game playing have significant correlations with tax compliance behaviours.

This study has used TBP as the underlying theory which proposes that zakat compliance may be influenced by intention to pay zakat. Ajzen and Maden (1986) extended the theory of reasoned action by developing theory of planned behaviours in which they added perceived behavioural control as another factor to predict intention, in addition to individual attitudes and subjective norm. Figure 1 illustrates the TBP framework:
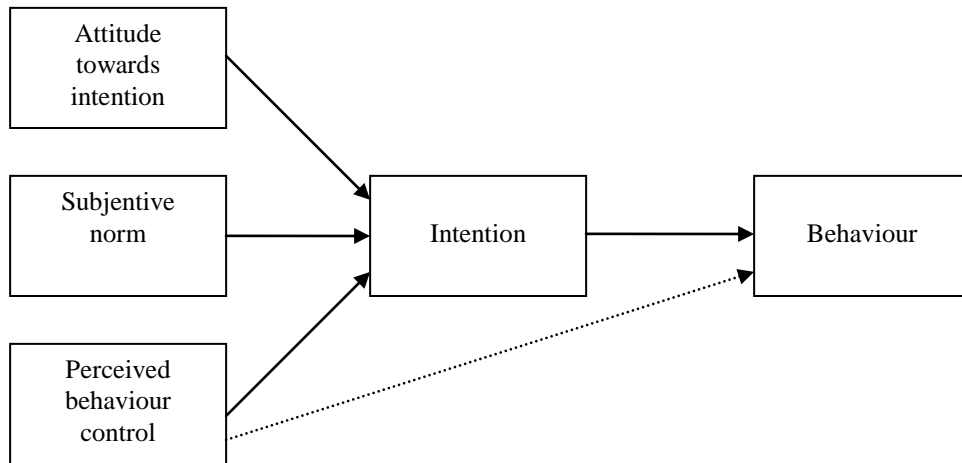
Figure 1. Illustration of Ajzen's Theory of Planned Behaviour (Ajzen, 1991)

The illustration in Figure 1 shows three conceptually independent determinants of intention towards behaviour, namely attitude towards behaviour, subjective norm, and perceived behaviour control (Ajzen, 1991). This framework was used in the study carried out by Zainol (2008), where he found that the theory was applicable in explaining zakat compliance intention toward employment income.

The next sections discuss these variables and present the study's hypotheses.

7.3.1 Attitude

Attitude relates to the extent to which the person perceives the behaviour in a favourable or unfavourable light (Ajzen, 1991). In general, the more favourable a person's attitude is toward a behaviour, the more likely it is that the person will want to engage in the behaviour.

Attitude has been used in many studies related to marketing, education and leisure choice (Ajzen & Driver, 1992; Im, Kim, Kim, & Shin, 2003; Dzarfan, Ropidah, & Sazali, 2005). Zainol (2008) found attitude and intention to significantly influence zakah compliance. Ajzen and Driver (1992) found that attitude towards leisure activities influence the prediction of intention to engage in recreational activities. Kamil (2002) found a significant relationship between between attitude and intention to pay zakat on employment income amongst government servants. Others have also found a positive relationship between attitude and behavioural intention (Krueger, Reilly, & Carsrud, 2000). As such, the following hypothesis is put forward in this study:

H1 - Attitude towards zakat compliance is positively related to zakat compliance intention amongst self-employed people.

7.3.2   Subjective Norm

Subjective norm refers to the person's perception of the social pressures for or against performing the behaviour in question and it reflects an individual's perception that most people who are important to him to think he should or should not perform the certain behaviour (Ajzen, 1987). The referents here refer to a group of people who are close to that individual such as peers, spouse, close friends, teacher, and any one considered important.

Various studies have looked at the influence of subjective norms on intention to perform behaviour. For example, Zainol (2008) has found that subjective norms significantly influence zakat compliance intention on employment income. In a similar vein, Ajzen and Driver (1992) also found subjective norms to positively relate to intention to perform recreational activities. However, Krunger et al. (2000) found no significant relationship between subjective norms and intention towards entrepreneurship. Thus the hypothesis is presented as follows:

H2 -   Subjective norm is positively related to zakat compliance intention amongst self-employed individuals.

7.3.3 Perceived Behaviour Control

Perceived behaviour control (PBC) reflects the perceived ability to execute a targeted behaviour (Ajzen, 1987). It reflects the degree of easiness or difficulty theory of planned behavior has yet to b tested on self-employed individuals in performing such behaviours (Ajzen & Driver, 1992).

Previous research exercises have shown a significant association between perceived behaviour control and behavioural intention (Ajzen & Driver, 1992; Krunger et al., 2000; Zainol, 2008). For example, Zainol (2008) has shown that perceived behaviour control is relatively significant to intention towards zakat compliance behaviour on employment income. Similar finding is also reported by Azjen and Driver (1992) who found a significant influence of PBC on performance in leisure activities. A study by Krueger et al. (2000) also found that PBC is the most significant influence on intention towards entrepreneurship. Therefore, based on the discussion above, the following hypothesis was proposed:

H3 - Perceived behavioural control is positively related to zakat compliance intention amongst self-employed individuals.

Based on above discussion, the proposed conceptual framework for this study can be depicted in Figure 2:
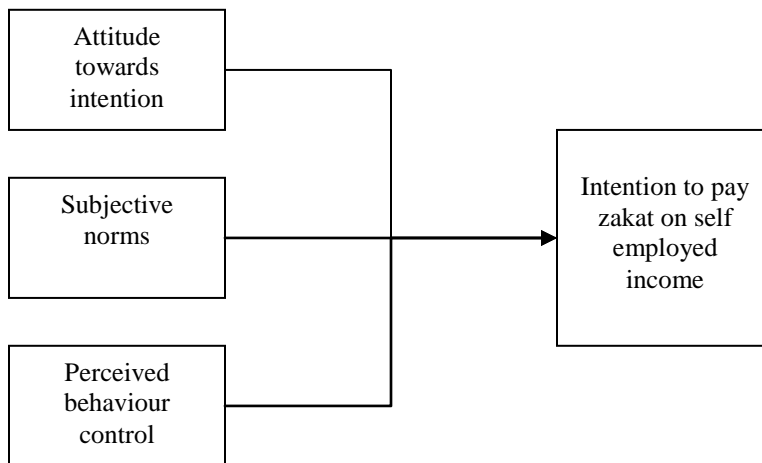
Figure 2. A proposed conceptual framework for zakat compliance intention on self-employed individuals in Kubang Pasu and Kota Star

To summarise, the hypotheses of this study can be summarized as follows:

H1 - Attitude towards zakat compliance (ATT) is positively related to zakat compliance intention (ITT) amongst self-employed individuals in Kubang Pasu and Kota Star.

H2 - Subjective norm (SN) is positively related to zakat compliance intention (ITT) amongst self-employed individuals in Kubang Pasu and Kota Star.

H3 - Perceived behavioural control (PBC) is positively related to zakat compliance intention (ITT) amongst self-employed individuals in Kubang Pasu and Kota Star.

Figure 3. Hypothesis of the study

8.0   Methodology of the Study

This section outlines the unit of analysis, data collection and measurement.

8.1 Unit of Analysis

The unit of analysis for this study was individual, i.e. self-employed people in Kubang Pasu and Kota Star**.** By using data provided by the Registrar of Business (ROB) Kedah as a sampling frame, the respondents were chosen randomly amongst self-employed around Kubang Pasu and Kota Star. The subjects of the study in Kubang Pasu and Kota Star were selected because these are the areas in Kedah in which many self-employed could be located. The sample size was determined at 150 respondents.

8.2 Data Collection and Analysis

Structured questionnaires were used to collect data for the study. The questions were adapted from Autio, Keeley, Klofsten, Parker, and Hay (2001), and they were pretested to make sure the subjects could understand them. This stage was important before the final distribution of the questionnaires to ensure the credibility of the questions in order to archieve the research objectives. The questionnaire was divided into five sections: the first section focused on demographic information of the respondents; the second section measured the attitude of self-employed toward zakat compliance intention on their income; the third and the fourth sections, respectively, focused on subjective norms and

perceived behaviour control; and the last section asked about intention toward zakat compliance. 115 questionnaires were returned by respondents, comprising a response rate of 88 percent.

Descriptive analyses and multiple regression analysis were performed to analyse the data. The reliability test was performed to test the consistency and reliability of identified variables.

8.3 Measurement

The constructs examined in the present study were adapted from the study by Autio et al. (2001) and Zainol (2008). All variables i.e. attitude, subjective norms, perceived behaviour control and intention were measured on a five-point scale, ranging from '1' "Strongly Disagree" to '5' "Strongly Agree."

9.0   Findings

Out of 130 questionnaires, 115 questionnaires were returned by respondents, comprising a response rate of 88 percent. All questionnaires returned were usable for data analysis. Table 1 shows the profile of the respondents.

Table 1

Respondents' profile

Items	Frequency (N=115)	Percentage (%)
Gender		
Male	58	50.4
Female	57	49.6
Age		
18-30 years old	47	40.9
31-40 years old	25	21.7
41-50 years old	25	21.7
51 and above	18	15.7
Academic background		
Doctorate	2	1.7
Masters	2	1.7
Bachelor	7	6.2
Diploma	20	17.4
Certificate	16	13.9
SPM*	49	42.6
Others	19	16.5
Have previously performed zakat?		
Yes	81	70.4
No	34	29.6

Note: SPM = Malaysian Certificated Education

Based on Table 1, the respondents were made up of 50.4% male and 49.6% female self-employed in Kubang Pasu and Kota Star. Almost half of the respondents were between 18 and 30 years old (40.9%), and most of them only studied at the SPM level (42.6%). The majority of the respondents declared they have previously paid their zakat while being self-employed (70.4%).

The Cronbach's alpha will show how strong an item significant to the dependent variable which is intention. The Cronbach's alpha for all variables are shown in Table 2 follows:

Table 2

Cronbach's alpha for attitude, subjective norms, perceived behaviour control and intention

Construct	Items	Cronbach's alpha
Attitude		0.70
ATT1	Paying zakat is my priority	
ATT2	Paying zakat is my obligation	
ATT4	I know how to pay zakat	
Subjective Norms		0.78
SN1	My spouse think I should pay zakat	
SN2	My friends think I should pay zakat	
SN3	My parents think I should pay zakat	

Perceived Behavioural Control		0.86
PBC1	I can pay my zakat	
PBC2	I have sources to pay my zakat	
PBC3	I have knowledge to pay my zakat	
PBC4	Paying zakat is under my control	
Intention		0.80
ITT1	Plan to pay zakat this year	
ITT2	Intend to pay zakat next year	
ITT3	Pay zakat at zakat centre	
ITT4	Add amount of zakat if income increases	

Note: ATT = Attitude, SN = Subjective Norm, PBC = Perceived Behaviour Control,

ITT = Intention.

The results indicated that the Cronbach's alpha coefficients for all four variables i.e. attitude, subjective norms, perceived behaviour control and intention, were above 0.70 and according to Nunnally (1978), Cronbach's alpha above 0.70 is considered acceptable by the rule of thumb for acceptance. Thus, the items used in measuring the variables were deemed acceptable.

This part will test the previously stated hypotheses and answer the research question. A multiple regression analysis was carried out and the result is shown in Table 3.

Table 3

Regression of attitude, subjective norm and perceived behaviour control against zakat compliance intention

	B	S.E.	Beta (β)	t	Sig.
Constant	4.422	1.156		3.825	0.000
Attitude	0.357	0.107	0.249	3.348	0.001*
Subjective Norm	0.005	0.770	0.005	0.069	0.945***
Perceived Behaviour Control	0.454	0.640	0.585	7.101	0.000**
F Value of model	46.509				
Adjusted R²	0.545				

Note: * $P = < 0.01$ (significant), ** $P < 0.01$ (significant), *** $P > 0.05$ (not significant); Adjusted $R^2 = 0.545$; F-Statistics = 46.509; Significant if $P < 0.05$

In Table 3 the variables of the attitude, subjective norm and perceived behaviour control towards zakat compliance intention on self employment income indicate that adjusted R Square (R^2) was 0.545 and the F value or F-Ratio was 46.509. This result means that 55 percent of the variance in zakat compliance intention on self-employment income was significantly explained by three independent variables of attitude, subjective norm and perceived behaviour control. Therefore, the model was applicable to explain zakat compliance intention on self-employment income.

The t value of 3.348 for attitude at $p = < 0.01$ indicates that attitude variable significantly influenced the intention to comply with zakat on income. Therefore, H1 was supported and this has answered the first research question.

However, subjective norm indicates no significant influence on intention toward zakat compliance on self-employment income (t = 0.050). Even though, there was a positive relationship between subjective norm and intention toward zakat compliance on self-employment income, the correlation was not significant at $p > 0.05$. Thus the H2 was not supported.

Another variable of this study is PBC, which indicates a positive and significant influence on zakat compliance intention. The value of t is 7.101 and $p < 0.00$ This finding has substantiated H3 and answered the first research question.

Among the three independent variables, perceived behaviour control scored the highest Beta value at 0.585. This indicates that perceived behaviour control would emerge as the most important factor that influences intention to comply with zakat on self-employment income. Attitude emerged as the second most important influence, and the subjective norm did not influence the intention toward zakat compliance on self employment income in Kubang Pasu and Kota Star. This finding has answered the second research questions in the study.

Based on the above analysis, the proposed zakat compliance intention on self-employment income can be summarised as follows:

$$ITT = 4.422a + 0.249ATT + 0.05SN + 0.585PBC$$

Where:

ITT   - Intention toward zakat compliance on self-employment income

a   - Constant

ATT   - attitude

SN   - subjective norm

PBC   - Perceived behaviour control

10.0   Discussion

This study offers evidence that the theory of planned behaviour can be successfully applied in predicting intention or behaviour among self-employed towards compliance on zakat in Kubang Pasu and Kota Star. The analysis of this study hence supports all previous research findings (Keith & Paris, 1999; Ajzen, 1991; Kamil, 2002; Arifatul Husna et al., 2007; Cedric & John, 2005; Zainol, 2008).

In common with many others studies, perceived behaviour control was found to be the most significant factor that influences intention. It means that intention is most significantly influenced by internal ability of self-employed to pay zakat, such as a belief that they can pay zakat, a belief they have source to pay their zakat, and a belief they

have knowledge about paying zakat and paying zakat is under their control. The findings of this study are in congruence with a study by Zainol (2008). They are also consistent with a study by Cedric and John (2005) who found no relationship between worker normative support and worker intent to support employee involvement programs. In this study the subjective norm is also not significant to predict the intention towards zakat on self-employment income compliance.

The finding of this study will provide information to the state government (Zakat Office) or zakat officer (zakat collectors) on how to effectively encourage and hence collect zakat amongst self-employed , being a group of potential zakat contributors. As such, this study will recommend that the state government play a more effective role in motivating and educating people to pay zakat by exposing them to the environment of zakat.

Secondly, the zakat counter or 'amil should play a more effective role in facilitating people to pay zakat. This can be made by setting up more zakat counters near the workplace.

The study also has examined yet another group of people who are potential zakat contributors. It is recommended that in the future a more comprehensive study should be carried out to extend the sample to cover all districts in Kedah or all states in Malaysia to help understand the zakat compliance phenomenon holistically as it is effected in Malaysia.

11.0　Conclusion

The result of this study has shown that attitude and perceived behaviour control have relationship with attention to pay zakat on self employment income. Perceived behavioural control has been indicated as the strongest factor in influencing intention on zakat. This study recommends that TBP may be the best tool to predict zakat compliance intention. This study also recommends that policy makers such as state government and Zakat Centre, play a more effective and efficient role in educating people about zakat. Lastly zakat researchers have a big obligation to engage in more scientific works for the purpose of developing zakat in Malaysia especially.

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BAHAGIAN A – Biografi Data

Sila tandakan (✓) di dalam kotak yang disediakan.

1. Jantina

    ☐ Lelaki

    ☐ Perempuan

2. Umur

    ☐ 18 – 30 tahun

    ☐ 31 – 40 tahun

    ☐ 41 – 50 tahun

    ☐ 55 tahun keatas

3. Kelayakan Akedemik

☐ Doktor Falsafah	☐ Sijil
☐ Sarjana	☐ SPM
☐ Sarjana Muda	☐ Lain-lain
☐ Diploma	———————

4. Saya pernah membayar zakat ke atas pendapatan bekerja sendiri saya

    ☐ Ya

    ☐ Tidak

BAHAGIAN B – Attitude

Sila tandakan (✓) pada kotak yang sesuai menurut pandangan anda terhadap perkara di bawah

1. Membayar zakat pendapatan bekerja sendiri adalah keutamaan bagi saya.

☐	☐	☐	☐	☐
Sangat Tidak Setuju	**Tidak Setuju**	**Tidak Pasti**	**Setuju**	**Sangat Setuju**

2. Saya percaya membayar zakat pendapatan bekerja sendiri adalah tanggungjawab saya pada masa ini.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

3. Saya tahu di mana hendak menyalurkan zakat pendapatan sendiri saya.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

4. Saya tahu bagaimana hendak membayar zakat pendapatan bekerja sendiri saya.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

BAHAGIAN C – Subjective Norms

Sila tandakan (✓) pada kotak yang sesuai menurut pandangan anda terhadap perkara di bawah

1. Pasangan saya berpendapat saya patut membayar zakat pendapatan bekerja sendiri.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

2. Rakan-rakan saya berpendapat saya patut membayar zakat pendapatan bekerja sendiri.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

3. Ibubapa saya berpendapat saya patut membayar zakat pendapatan bekerja sendiri.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

BAHAGIAN D: - PBC

Sila tandakan (✓) pada kotak yang sesuai menurut pandangan anda terhadap perkara di bawah

1. Saya mampu membayar zakat ke atas pendapatan bekerja sendiri.

☐   ☐   ☐   ☐   ☐

Sangat Tidak Setuju   **Tidak Setuju**   **Tidak Pasti**   **Setuju**   **Sangat Setuju**

2. Saya mempunyai sumber untuk membayar zakat ke atas pendapatan bekerja sendiri.

☐   ☐   ☐   ☐   ☐

Sangat Tidak Setuju   **Tidak Setuju**   **Tidak Pasti**   **Setuju**   **Sangat Setuju**

3. Saya mempunyai pengetahuan dan keupayaan untuk membayar zakat ke atas pendapatan bekerja sendiri.

☐   ☐   ☐   ☐   ☐

Sangat Tidak Setuju   **Tidak Setuju**   **Tidak Pasti**   **Setuju**   **Sangat Setuju**

4. Membayar zakat pendapatan bekerja sendiri adalah di bawah kawalan saya.

☐   ☐   ☐   ☐   ☐

Sangat Tidak Setuju   **Tidak Setuju**   **Tidak Pasti**   **Setuju**   **Sangat Setuju**

BAHAGIAN E – Intention

Sila tandakan (✓) pada kotak yang sesuai menurut pandangan anda terhadap perkara di bawah

1. Saya akan membayar zakat pendapatan saya pada tahun ini.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

2. Saya bercadang untuk membayar zakat pendapatan saya pada tahun-tahun akan datang.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

3. Saya akan membayar zakat di pusat pungutan zakat .

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**

4. Saya akan tambah bayaran zakat sekiranya pendapatan saya bertambah.

☐ ☐ ☐ ☐ ☐

Sangat Tidak Setuju **Tidak Setuju** **Tidak Pasti** **Setuju** **Sangat Setuju**