

**DETERMINANTS OF ZAKAH COMPLIANCE
INTENTION BEHAVIOUR ON SAVINGS AMONG
LECTURERS IN KEDAH MATRICULATION
COLLEGE**

NURUL FARIDA BINTI ABDULLAH

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**DETERMINANTS OF ZAKAH COMPLIANCE INTENTION
BEHAVIOUR ON SAVINGS AMONG LECTURERS IN KEDAH
MATRICULATION COLLEGE**

By

NURUL FARIDA BINTI ABDULLAH

**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
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in Fulfillment of the Requirement for the Degree Master of Science
(International Accounting)**

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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.

Nurul Farida Binti Abdullah

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ABSTRAK

Kutipan zakat wang simpanan adalah yang ketiga tertinggi dilaporkan oleh Jabatan Zakat Negeri Kedah. Literatur zakat yang lalu banyak menyentuh tentang banyak faktor yang boleh mempengaruhi gelagat kepatuhan zakat terutama yang berkaitan dengan zakat pendapatan gaji. Justeru, kajian ini dijalankan untuk mengenalpasti pembolehubah yang mempengaruhi niat gelagat kepatuhan zakat wang simpanan. Kajian ini mengaplikasikan teori gelagat terancang dengan memasukkan pembolehubah pengetahuan bagi meramal niat gelagat kepatuhan zakat wang simpanan. Objektif kajian adalah untuk menentukan hubungan antara pembolehubah sikap, norma subjektif, kawalan gelagat ditanggap dan pengetahuan dengan niat gelagat kepatuhan zakat wang simpanan dan seterusnya menentukan antara faktor sikap, norma subjektif, kawalan gelagat ditanggap dan pengetahuan yang paling penting dalam mempengaruhi niat dengan menggunakan kaedah regresi berganda. Data dikumpulkan daripada 106 pensyarah Muslim di Kolej Matrikulasi Kedah. Hasil kajian menunjukkan norma subjektif dan kawalan gelagat ditanggap berhubungannya secara positif dan signifikan terhadap niat gelagat kepatuhan zakat wang simpanan manakala sikap dan pengetahuan menunjukkan sebaliknya. Selain itu, dapatan menunjukkan kawalan gelagat ditanggap merupakan faktor terpenting dalam mempengaruhi niat gelagat kepatuhan zakat wang simpanan di kalangan pensyarah Kolej Matrikulasi Kedah. Beberapa cadangan juga turut dibincangkan bagi meningkatkan gelagat kepatuhan terhadap zakat wang simpanan.

ABSTRACT

The collection of *zakah* on saving is the third highest collection reported by Jabatan Zakat Negeri Kedah. The previous literature reported that many factors that can influence the compliance behaviour of *zakah* especially *zakah* on employment income. Therefore, this study was conducted to identify the variables that influence the intention to comply *zakah* on savings. This study applied the theory of planned behaviour by adding knowledge in an attempt to predict compliance intention behaviour towards *zakah* on savings. The objective of the study was to determine the relationship between the variables of attitude, subjective norm, perceived behavioural control and knowledge with *zakah* compliance intention on savings. Thus, this study aims to identify the most important factors between attitude, subjective norm, perceived behavioural control and knowledge that influencing the *zakah* compliance intention by using multiple regression methods. Data were generated from 106 Muslim lecturers in Kedah Matriculation College. The results revealed that subjective norms and perceived behavioural control were found positive and significantly related to intention to comply *zakah* on savings whilst the attitudes and knowledge suggests otherwise. Perceived behavioural control was found to be the most important factor influences intention to pay *zakah* on savings among lecturers in Kedah Matriculation College. Some recommendations are also discussed to improve the compliance behaviour towards *zakah* on savings.

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ABBREVIATIONS

ATT	Attitude
BI	Behavioural Intention
ITT	Intention
PBC	Perceived Behaviour Control
SN	Subjective Norm
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
KMO	Kaiser-Meyer-Olkin

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Zakah is undoubtedly one of the most widely discussed and analyzed aspects of the Islamic economy. This is perhaps because *Zakah* is one of the five principal pillars of Islam along with *Shahadah* (declaration of faith), *Salat* (daily prayers), *Sawm* (fasting during Ramadan) and Hajj (pilgrimage to Makkah).

Zakah also mentioned repeatedly in Quran and some *hadiths*. Al-Qardawi notes that some muslim scholars claim that Quran mentioned *zakah* in eighty two places, while according to Al-Qardawi himself, the word is mentioned about 30 times, while 27 occurrences are affirmed together with the order of regular prayers.

Here is evidence:

“Those who behave and do righteousness, establish daily prayers and pay poor will have their reward with their Lord”. (Al-Baqarah 2: 277).

Saiyidina Ali has told by Prophet Muhammad s.a.w.:

Meaning:

"If you have enough (200 Dirham and reached 1 year). It is compulsory to pay *zakah* 5 Dirham and not compulsory to give gold *zakah* expect if you have 2 Diner. It is also the same if the value exceeds and not compulsory for all

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