

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**ZAKAT COMPLIANCE INTENTION
ON SAVING AMONG
LEMBAGA HASIL DALAM NEGERI
MALAYSIA'S STAFF**



MAT JUSOH BIN DERAMAN

UUM
Universiti Utara Malaysia

**UNIVERSITI UTARA MALAYSIA
2016**

**ZAKAT COMPLIANCE INTENTION ON SAVING AMONG
LEMBAGA HASIL DALAM NEGERI MALAYSIA'S STAFF**

A thesis submitted to the Graduate School in partial
fulfillment of the requirement for the degree
Master of Science (International Accounting)

By
Mat Jusoh Bin Deraman



UUM
Universiti Utara Malaysia



PERAKUAN KERJA KERTAS PENYELIDIKAN
(*Certification of Research Paper*)

Saya, mengaku bertandatangan, memperakukan bahawa
(*I, the undersigned, certified that*)

MAT JUSOH DERAHMAN (819512)

Calon untuk Ijazah Sarjana
(*Candidate for the degree of*)

MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)

telah mengemukakan kertas penyelidikan yang bertajuk
(*has presented his/her research paper of the following title*)


**ZAKAT COMPLIANCE INTENTION ON SAVING AMONG LEMBAGA HASIL DALAM NEGERI
MALAYSIA STAFF**

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(*as it appears on the title page and front cover of the research paper*)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu
dengan memuaskan.

(*that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered
by the research paper*).

Nama Penyelia : **PROF. MADYA DR. ZAINOL BIDIN**
(*Name of Supervisor*)

Tandatangan : 
(*Signature*)

Tarikh : 12/12/2016
(*Date*)

DECLARATION

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

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

Mat Jusoh Bin Deraman

819512

Tunku Puteri Intan Safinaz School of Accounting

Universiti Utara Malaysia

06010 Sintok

Kedah



UUM
Universiti Utara Malaysia

PERMISSION TO USE

In presenting this dissertation in partial fulfillment of the requirement for a postgraduate degree from Universiti Utara Malaysia, I agree that the University Library may make it freely available for inspection. I further agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor(s) or, in absence, by Assistant Vice Chancellor of College of Business. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain should not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Request for permission to copy or to make other use of materials in this thesis, in whole or in part, should be addressed to:

Dean (Research and Innovation Office)

Othman Yeop Abdullah Graduate School of Business

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

MALAYSIA

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 and business 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 fourth highest collection reported by Lembaga Zakat Selangor (LZS) after *zakat* on employment income, *zakat* on trade and *zakat* on property. Due to that, this study is driven to examine *zakat* compliance intention on saving among employees of Lembaga Hasil Dalam Negeri Malaysia (LHDNM) via using Theory of Planned Behavior (TPB). A total of 205 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. The results obtained shown that, attitude, subjective norm, knowledge and trust was found to significantly influence intention to comply with *zakat* on saving. Generally, TPB 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 comply with *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.

Keywords: *Attitude; Subjective Norms; Knowledge; Trust.*

ABSTRAK

Kajian lalu menunjukkan kadar pematuhan yang sangat rendah dalam pembayaran zakat. Namun, kebanyakan penyelidik hanya memberikan tumpuan pada pembayaran zakat pendapatan gaji dan perniagaan. 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 keempat tertinggi dilaporkan oleh Lembaga Zakat Selangor (LZS) selepas zakat pendapatan, zakat perniagaan dan zakat harta. Oleh kerana itu, kajian ini adalah salah satu alternatif untuk mengetahui berkenaan dengan niat gelagat kepatuhan zakat wang simpanan di kalangan pekerja Lembaga Hasil Dalam Negeri Malaysia (LHDNM) dengan mengaplikasikan teori gelagat terancang. Sebanyak 205 soal selidik diedarkan dan digunakan dalam kajian ini untuk mengukur keempat-empat pemboleh ubah iaitu sikap, norma subjektif dan kawalan gelagat ditanggap terhadap niat gelagat kepatuhan zakat wang simpanan. Hasil kajian menunjukkan sikap, norma subjektif, pengetahuan dan kepercayaan berhubungan secara positif terhadap niat gelagat kepatuhan zakat wang simpanan. 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.

ACKNOWLEDGEMENTS

In the name of Allah, the Most gracious, the Most Merciful. Praise be to Allah (SWT) the Sustainer of the World, and peace and blessing be unto Prophet Muhammad (SAW).

First and foremost, I would like to express my special appreciation and gratitude to Associate Professor Dr. Zainol Bidin for his valuable time in supervising me. His expert guidance, opinions, encouragements, motivation and thoughtful suggestions has enabled me to complete this thesis.

I am also grateful to all the respondents from Lembaga Hasil Dalam Negeri Malaysia (LHDNM) from Menara Hasil Cyberjaya of this study for their cooperation to fulfill the distributed questionnaires.

I also would like to dedicate my special thanks to my late father, Haji Deraman Bin Samat; my mother, Meriam Binti Mamat; and as well as to my siblings for their prayer, support, cooperation and understanding during my study period. Finally, my special thanks also goes to my loved one, Maizatulshida Binti Md Daham, and also to my daughters; Nuurr Zulaikha Darwieysya and Nuurr Zhufairah Delisha who has always given me motivation, understanding and patience, thank you. May Allah SWT bless all of you.

TABLE OF CONTENTS

PAGE

Declaration	ii
Permission to Use	iii
Abstract	iv
Abstrak	v
Acknowledgement	vi
Table of Contents	vii
List of Tables	xi
List of Figures	xii
Abbreviations	xiii
CHAPTER 1: INTRODUCTION	
1.0 Introduction	1
1.1 Background of the studies	2
1.1.1 Zakat collection in Malaysia	3
1.1.2 Zakat on saving	5
1.1.3 Zakat calculation method	5
1.2 Problem Statement	6
1.3 Scope of Study	8
1.4 Research Question	9
1.5 Research Objectives	9
1.6 Significance of the Study	9
1.6.1 Contribution to the Muslim society	9
1.6.2 Contribution to the Theory of Planned Behavior (TPB)	10

1.7 Motivation of the study	10
1.8 Organization of the study	11

CHAPTER 2: ZAKAT MANAGEMENT IN MALAYSIA

2.0 Introduction	13
2.1 Zakat administration in Malaysia	13
2.2 Types of zakat In Malaysia	16
2.3 Zakat administration in Selangor	17
2.4 Challenges of Lembaga Zakat Selangor (LZS)	20
2.5 Administration structure of Lembaga Zakat Selangor	24

CHAPTER 3: LITERATURE REVIEW

3.0 Introduction	26
3.1 Previous studies on zakat compliance intention	27
3.2 Theory of planned behavior	29
3.3 Attitude	31
3.4 Subjective norm	32
3.5 Perceived behavioral control	33
3.5.1 Knowledge	33
3.5.2 Trust	33

CHAPTER 4: RESEARCH METHODOLOGY

4.0 Introduction	36
4.1 Theoretical framework	37
4.2 Development of hypotheses	38

4.2.1 The relationship between attitude and intention	38
4.2.2 The relationship between subjective norm and intention	39
4.2.3 The relationship between perceived behavior control and intention	40
4.3 Data collection method	42
4.4 Population of the study	43
4.5 Sampling	43
4.6 Measurement	44
4.7 Data analysis	46
4.7.1 Descriptive statistic	46
4.7.2 Reliability test	46
4.7.3 Factor analysis	47
4.7.4 Multiple regression analysis	47
4.8 Pilot test result	48
4.8.1 Reliability test	48
4.8.2 Factor analysis	50

CHAPTER 5: RESULTS AND DISCUSSION

5.0 Introduction	51
5.1 Findings	51
5.1.1 Descriptive analysis	51
5.1.2 Reliability test	52
5.1.3 Factor analysis	54
5.1.4 Multiple regression analysis	57

CHAPTER 6: CONCLUSION AND RECOMMENDATION

6.0 Introduction	59
------------------	----

6.1 Discussion	59
6.2 Implications	62
6.3 Limitations of the study	64
6.4 Suggestions for future research	65
6.5 Conclusion	65
REFERENCES	67
APPENDICES	
Appendix A: Cover letter	75
Appendix B: Questionnaire	76
Appendix C: Result of SPSS analysis	82



UUM
Universiti Utara Malaysia

LIST OF TABLES

	PAGE
Table 1.1: Zakat collection in Malaysia for the year 2012 to 2014	3
Table 1.2: Zakat collection by Lembaga Zakat Selangor (LZS)	4
Table 1.3: Example of zakat calculation in Selangor	6
Table 2.1: List of State Islamic Religious Counters (SIRC's) in Malaysia	14
Table 2.2: Branches of Lembaga Zakat Selangor (LZS) in Selangor	18
Table 2.3: Collection, distribution and zakat payer analysis	20
Table 4.1: Descriptive statistic of variables for pilot test	49
Table 4.2: Factor analysis for pilot test	50
Table 5.1: Respondents' profile	52
Table 5.2: Descriptive statistics of variable	54
Table 5.3: Factor analysis	55
Table 5.4: Component matrix	56
Table 5.5: Regression of attitude, subjective norm, knowledge and trust against zakat compliance intention	58

	LIST OF FIGURES	PAGE
Figure 2.1:	Position of Lembaga Zakat Selangor (LZS) under Head of Muslim Religious and Majlis Agama Islam Selangor.	25
Figure 3.1:	Illustration of Ajzen's theory of planned behavior (Ajzen, 1991)	31
Figure 4.1:	Theoretical framework	37



ABBREVIATIONS

APM	Akademi Percukaian Malaysia
ATT	Attitude
DYMM	<i>Duli Yang Maha Mulia</i>
EPF	Employee Provident Fund
IIUM	International Islamic University of Malaysia
ITA	Income Tax Act
ITT	Intention
KPI	Key Performance Indicator
KUIS	Kolej Universiti Islam Selangor
LHDNM	Lembaga Hasil Dalam Negeri Malaysia
LZS	Lembaga Zakat Selangor
MAIN	Majlis Agama Islam Negeri
MAIS	Majlis Agama Islam Selangor
MTD	Monthly Tax Deduction
PBC	Perceived Behavior Control
KNOW	Knowledge
SIRC	State Islamic Religious Counter
SN	Subjective Norm
SPB	<i>Seri Paduka Baginda</i>
TPB	Theory of Planned Behavior
TRA	Theory of Reason Action
TRUST	Trust
UUM	Universiti Utara Malaysia

CHAPTER 1

INTRODUCTION

1.0 Introduction

Zakat is one of the pillars which consists of five in Islam beside testimony of faith, prayer, fasting and pilgrimage to Mecca. It is also known as almsgiving. *Zakat* is not just any form of voluntary charity, alms giving, tax or contribution and nor is it simply an expression of sympathy or generosity. *Zakat* is all of these combined and much more, for it also includes Allah-consciousness as well as spiritual, ethical and moral and social objectives. *Zakat* also is an ordinance from Allah Himself and it is not the payment method such as voluntary contribution or other party obligation. *Zakat* is necessary in process to reform and restructuring both financial and spiritual. *Zakat* also can avoid unhappiness and sadness and self-indulgence to stabilize the Islamic economy which one of the principal to stability and prosperity. *Zakat* definition from Al-Quran as:

"My Mercy extends to all things. That (Mercy) I shall ordain for those who have God-consciousness and give their *Zakat* and those who believe in Our Signs." (Surah Al-A`raf: 156).

"But (even so), if they repent, establish regular prayers, and give their *Zakat*, they are your brethren in Faith." (Surah Al-Taubah: 11).

"The Believers, men and women, are protectors one of another: they enjoin what is just and forbid what is evil: they observe regular prayers, pay their *Zakat* and obey

The contents of
the thesis is for
internal user
only

REFERENCES

- Abdullah, Y. A. (1994). *The Holy Quran text and translation*. Kuala Lumpur: Islamic Book Trust.
- Administration Department. (2016). Number of Lembaga Hasil Dalam Negeri Malaysia's employees. Lembaga Hasil Dalam Negeri Malaysia, Cyberjaya, Selangor.
- Adibah, A. W., & Joni Tamkin, B. (2014). Determinant Factors for Zakah Payment by Business Entities in Malaysia : A Theoretical Review. *Shariah Journal, Vol. 22, No. 3 (2014) 295-322, 22(3), 295–322*.
- Ahmad Shahir, M. & Adibah, A.W. (2010). Prosiding Konvensyen Kebangsaan Perancangan & Pengurusan Harta dalam Islam 2010. Pengurusan Zakat Selangor: Isu dan cabaran. Lembaga Zakat Selangor.
- Ahmad, S., Wahid, H., & Mohamad, A. (2006). Penswastaan Institusi Zakat dan Kesannya Terhadap Pembayaran Secara Formal di Malaysia. *International Journal of Management Studies, 13(2), 175-196*.
- Ajzen, I. (1991). Theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50, 179-221*.
- Ajzen, I., & Driver, BL. (1992). Application of the theory of planned behavior to leisure choice. *Journal of Leisure Research, 24(3), 207-224*.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Ali, M., Fjeldstad, O., & Sjursen, I. H. (2012). *Factors Affecting Tax Compliant Attitude in Africa : Evidence from Kenya , Tanzania , Uganda and South Africa*.
- Anderson, E. & B. Weitz. (1989). Determinants of continuity in conventional industrial channel dyads. *Marketing Science, Fall 8, 310-323*.
- Anderson, J. C., & James, A. N. (1990). A model of distributor firm and manufacturer firm working partnerships, *Journal of Marketing, 54 (January), 42-58*.
- Aronson, E., Wilson, T. D., & Akert, R. M. (1999). *Social psychology (3rd ed.)*. New York: Longman.
- Autio, E., Keeley, R. H., Klofsten, M., Parker, G. G. C., & Hay, M. (2001). Entrepreneurial intent among student in Scandinavia and in the USA. *Enterprise and Innovation Management Studies, 2(2), 145-160*.
- Azwadi, A., & Norsiah, A. (2014). Trust and Tax Compliance Among Malaysian Working Youth. *International Journal of Public Administration, 37(7), 389-396*.
- Bandura, A. (1977). *Social learning theory*. Englewood Cliffs: Prentice Hall.

- Barjoyai, B. (2001). "Zakat perniagaan: implikasi terhadap cukai korporat". Konvensyen Zakat Kebangsaan. Putrajaya.
- Bobek, D. D., Robin, W. R., & John, T. S. (2007). The social norms of tax compliance. Evidence from Australia, Singapore and United States, *Journal of Business Ethics*, 74(1) : 49-64
- Benthall, J and Bellion-Jourdan, J. (2003) 'The Charitable Crescent: *Politics of Aid in the Muslim World*, London; I.B. Tauris and Ltd.
- Bromiley, P., & Harris, J. (2006). *Trust, Transactions Cost Economics, and Mechanisms in Handbook of Trust Research*, edited by R. Bachmann and A. Zaheer, Edward Elgar, 124-143.
- Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied business research: Qualitative and quantitative methods*. Queensland: John Wiley & Sons.
- Cheng, S., Lam, T., & Hsu, H. C. (2005). Testing the sufficiency of the theory of planned behavior: A case of customer dissatisfaction responses in restaurants. *International Journal of Hospitality Management*, 24, 475-492.
- Chu, P. Y., & Wu, T. Z. (2004). Proceedings from Pacific Asia Conference on Information System: *Factors influencing tax-payer information usage behavior: Test of an integrated model*. Shanghai: China.
- Churchill, G.A. Jr. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*, 16(1), 64-73.
- Fauziati, P., Minovia, A. F., Muslim, R. y., & Nasrah, R. (2016). The Impact of Tax Knowledge on Tax Compliance Case Study in Kota Padang , Indonesia Akademia Baru. *Journal of Advanced Research in Business and Management Studies*, 2(1), 22–30.
- Fallan, L. (1999). Gender, exposure to tax knowledge and attitudes towards taxation. An experimental approach, *Journal of Business Ethics*, 18(2). 173-184.
- Fang, K., & Shih, Y. (2004). The use of a decomposed theory of planned behavior to study internet banking in Taiwan. *Internet Research*, 14(3), 213-223.
- Farah Mastura, N. A. (2011). Zakat compliance intention behavior on saving among Universiti Utara Malaysia's staff. Unpublished master dissertation. Universiti Utara Malaysia.
- Farah Mastura, N. A., & Zainol, B. (2015). Factors Influencing Zakat Compliance Behavior on Saving. *International Journal of Business and Social Research*, 05(01), 118–128.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.
- Ganesan, S. (1994). Determinants of long term orientation in buyer-seller relationship. *Journal of Marketing* 58, no. 2, 1-19.

- Ghazali, A., & Ibrahim. A. (1990). Relationship between official zakat collection and voluntary payment to charitable organizations. *Third International Zakah Conference*, Kuala Lumpur.
- Godin, G., & Kok, G. (1996). The theory of planned behavior: A review of its applications to health-related behaviors. *American Journal of Health Promotion*, 11(2): 87-98.
- Goldstein, I. (1993). *Training in organizations (3rd Edition)*. Belmont, CA: Wadsworth.
- Gulati, R., & Sytch, M. (2007). Dependence asymmetry and joint dependence in interorganizational relationships: Effects of embeddedness on a manufacturers performance in procurement relationships. *Administrative Science Quarterly* 52(1): 32-69.
- Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, WC. (1998). *Multivariate data analysis*. New Jersey, Prentice Hall.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis (6th ed.)*. New Jersey, Pearson Prentice Hall.
- Hairunnizam, W., Sanep, A. & Radiah A. K. (2008). Pengagihan zakat oleh institusi zakat di Malaysia: mengapa masyarakat Islam tidak berpuas hati, Proceedings of Seminar Kebangsaan Ekonomi Malaysia 2008.
- Hanno, D., & Violette, GR. (1996). An analysis of moral and social influences on taxpayer behavior. *Behavioral Research in Accounting* 8, 57-75.
- Heide, J. B., & Miner, A.S. (1992). The shadow of the future: Effects of anticipated interaction and frequency of contact on buyer-seller co-operation. *Academy of management journal* Vol,35(2): 265-291
- Hungerford, H. R., & York, T. L. (1990). Changing learner behavior through environmental education. *The Journal of Environmental Education*, 21(3): 8-21.
- Ida Husna, H. (2009). *Intention to pay zakat on employment income among manufacturing employees in Penang*. Master Dissertation. Universiti Utara Malaysia.
- Ingram, K. L., Cope, J. G., Harju, B. L., & Wuensch, K.L. (2000). Applying to graduate school: A test of theory of planned behavior. *Journal of Social Behavior and Personality*, 15(2): 215-226.
- Kamil, M. I. (2002). *Gelagat kepatuhan pendapatan gaji di kalangan kakitangan awam persekutuan Negeri Kedah*. Unpublished PhD dissertation, Universiti Utara Malaysia, Malaysia.
- Kamil, M. I. (2004). Prosiding muzakarah pakar zakat: *Kesan persepsi undang-undang dan penguasaan zakat terhadap gelagat kepatuhan zakat pendapatan gaji*. Universiti Kebangsaan Malaysia: Kuala Lumpur.

- Kamil, M. I., Chek, D., & Engku Ismail E. A. (1997). *Zakat penggajian: Suatu tinjauan terhadap pengetahuan dan amalan muslimin Negeri Perlis*. Paper presented in Research Seminar, Universiti Utara Malaysia, Malaysia.
- Kamil, M. I., Ayoib, C. A., Zainol, B., Shaipah, A. W. N., & Haslinda, H. (2006). *Gelagat Kepatuhan Zakat Pendapatan Penggajian Di Malaysia*. Manuskrip projek IRPA tidak diterbitkan, Universiti Utara Malaysia, Sintok, Jitra, Malaysia.
- Kautsar, R.S., & Bayu, S. (2013). Intention and behavior of tax payment compliance by the individual tax payers listed in Pratama Tax Office West Sidoarjo Regency. *Journal of Economics, Business, and Accountancy Ventura*, 16(2): 309-324
- Koufaris, M (2002). Applying the acceptance technology model and flow theory to online consumer behavior. *Information System Research*. 13(2): 205-223.
- Kornhauser, M. (2007). A Tax Morale Approach to Compliance: Recommendations for the IRS. *Florida Tax Review*, 8 (6): 601-634.
- Krafess, J. (2005) 'The influence of Muslim Religion on Humanitarian Aids', *International Review of The Red Cross*, Vol. 87: 858.
- Kumar, N. (1995). The power of trust in manufacturer-retailer relationships. *Harvard Business Review*, Nov/Dec. 92-106.
- Lau, ASM (2002). Strategies to motivate brokers adopting on-line trading in Hong Kong financial market. *Review of Pacific Basin Financial Market and Policies*, 5(4): 471-489.
- Lembaga Zakat Selangor 2010, 'Pengertian zakat', Retrieved on February 7th, 2011, from: <http://www.e-zakat.com.my/info-zakat/pengertian-zakat/>
- Lembaga Zakat Selangor (2014), *Laporan pengurusan zakat Selangor 2013*, Lembaga Zakat Selangor, Shah Alam, Selangor.
- Lembaga Zakat Selangor (2015), *Laporan pengurusan zakat Selangor 2014*, Lembaga Zakat Selangor, Shah Alam, Selangor.
- Loo, E.C., McKerchar, M. & Hansford, A. (2007). The effect of the introduction of self assessment on tax knowledge of individual taxpayers in Malaysia: Survey findings. Paper presented at the Accounting Studies Conference, Kuala Lumpur, Malaysia, 30-31 October.
- Mohamed A. (2008). "Pematuhan Zakat dan Cukai di Kalangan Syarikat-Syarikat Bumiputera." Paper presented at the Seminar Persidangan Zakat dan Cukai Peringkat Kebangsaan.
- Mohd Ali M.N., Hairunnizam W., & Nor Ghani M.N. (2004). Kesedaran membayar zakat pendapatan di kalangan kakitangan profesional Universiti Kebangsaan Malaysia. *Islamiyyat*, 26(2): 59-67.

- Ma'sum, M. B. (2001). *Administration of al-Zakat for the poverty alleviation in Malaysia*. Retrieved July 24, 2010 from [www.Takaful.coop/doc_store/takaful/Zakat \(Poverty Alleviation\) in Malaysia.doc](http://www.Takaful.coop/doc_store/takaful/Zakat (Poverty Alleviation) in Malaysia.doc)
- Mohd Rais, A. (2008). The role of zakat institutions in alleviating poverty: Malaysian experience, *IKaZ International Journal of Zakah*, 1(1): 65-92.
- Mohd Rizal, P., & Ahmad Fariq, M. (2011). Determinants of tax compliance in Asia: A case of Malaysia. *European Journal of Social Sciences*, 24(1): 7-32
- Mohd. Safri, M. (2006). Zakat perniagaan: Cabaran pelaksanaan di Malaysia. Dalam I. Abdul Ghafar & M. T. Hailani (Eds), *Zakat: Penseyarian. Perekonomian dan Perundangan* (pp. 174-197). Bangi, Selangor: Universiti Kebangsaan Malaysia.
- Mohmad Zaki, O. (2008). *Determinant of zakah compliance intention among self-employed income earners in Kubang Pasu and Kota Star*. Unpublished report, Faculty of Accountancy, UUM, Sintok.
- Morgan, R., & S. Hunt (1994). The commitment-Trust theory of relationship marketing. *Journal of Marketing* 58(3)
- Muhammad, A. (2008). Perception of Academicians towards Zakat Administration, Particularly Zakat Distribution: The Case of Selangor and Kelantan. Master Dissertation, Kuala Lumpur: International Islamic University Malaysia.
- Muhammad, S. A., & Ram Al Jaffri, S. (2015). The Impact of Zakat Service Quality on Intention to Pay Zakat: Mediating Effect of Trust on Zakat Institution. In *Kuala Lumpur International Communication, Education, Language and Social Sciences 1 (KLICELSI)* (Vol. 1, pp. 6-7). Universiti Utara Malaysia
- Natrah, S. (2010). Fairness perception and compliance behavior: The case of salaried taxpayers in Malaysia after implementation of self-assessment system. *eJournal of Tax Research*, 8(1)
- Nur Barizah, A.B. (2002). *Study guide: Zakat accounting concepts and applications*. Kuala Lumpur: Wisewords publishing.
- Nur Barizah, A. B. & Hafiz Majdi, A.R. (2010). Motivations of paying zakat on income: Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3): 76-84.
- Nurul Farida, A. (2014). *Determinants of zakah compliance intention behavior on saving among lecturers in Kedah Matriculation College*. Unpublished master dissertation. Universiti Utara Malaysia, Sintok, Jitra, Kedah.
- Pfeffer, J. and G. Salancik (1978). *The External Control of Organizations: A Resource Dependence Perspective*, New York: Harper and Row.

- Portal Majlis Agama Islam dan Adat Istiadat Kelantan.(2016). Senarai majlis agama Islam Negeri, retrieved on September 30th, 2016 from <http://www.e-maik.my/v2/index.php/mains.html>
- Portal Pengurusan Maklumat Zakat dan Baitulmal Malaysia (2016). Statistik kutipan zakat seluruh Malaysia, Retrieved on September 07th, 2016 from http://intranet.jawhar.gov.my/spmj/public/zkt_statistik_stat.php
- Portal Rasmi Jabatan Zakat, Waqaf & Haji, (2016), Statistik kutipan zakat seluruh Malaysia, Retrieved on September 7th, 2016 from http://intranet.jawhar.gov.my/spmj/public/zkt_statistik_stat.php
- Pouter, D. R., Chapman, P., Bibby, P. A., Clarke, D. D., & Crundall, D. (2008). An application of the theory of planned behavior and compliance with regulations. *Accident Analysis and Prevention*, 40, 2058-2064.
- Ram Al Jaffri, S., Muhammad Syahir, A.W., & Mohd Amir, M. S. (2016). Factors influencing business zakah compliance behavior among Moslem businessman in Malaysia: A research model. *Procedia-Social and Behavioral Science*, 219, 654-659
- Ram Al-Jaffri, S. (2010). “*Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah*”. Unpublished PhD Thesis, Universiti Utara Malaysia, Sintok.
- Ram Al-Jaffri, S. (2010). “*Gelagat kepatuhan zakat perniagaan: Apakah penentunya?*” Paper presented at The 4th ISDEV International Islamic Development Management Conference (IDMAC 2010), Universiti Sains Malaysia, 21-22 Disember 2010.
- Rhodes, R. E., Courneya, K. S., & Jones, L. W. (2004). Personality and social cognitive influences on exercise behavior: Adding the activity trait to the theory of planned behavior. *Psychology of Sports and Exercise*, 5, 243-254.
- Sanep, A., & Hairunizam, W. (2005). "Kesediaan Berkongsi Kekayaan dan Kebahagiaan: Kajian Kes Bayaran Zakat Bagi Harta yang diikhtilaf" dalam Persidangan Kebangsaan ke-2 Pusat Pengajian Sosial, Pembangunan dan Persekitaran (PPSPP). Bangi:UKM.
- Sanep, A. & Hairunnizam, W. (2005). Persepsi dan Faktor Penentu Kesedaran Terhadap Perluasan Sumber Zakat Harta Yang Diikhtilaf. *Islamiyyat*, 27(1), 45–65
- Sanep, A., & Zulkifli, D. (2010). International Conference-The tawhidi Epistemology: *Model gelagat pematuhan dan pengelakan zakat: Suatu tinjauan teori*. Bangi: Kuala Lumpur.
- Sekaran, U. (2000). *Research methods more business: A skill-building approach* (3rd ed.). New York: John Wiley & Son.
- Shimp, T.A., & Kavas, A. (1984). The theory of reasoned action applied to coupon usage. *Journal of Consumer Research*, 11, 795-809.

- Siswantoro, D., & Nurhayati, S. (2012). Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia. *International Journal of Management and Business Research*, 2(4): 293–312.
- Sutinen, J. G., & Kuperan, K. (1999). A socioeconomic theory of regulatory compliance. *International Journal of Social economics*, 26(1,2,3): 174-193.
- Teh Suhaila, T., Aza Shahnaz, A., & Noraini, S. (2015). Compliance behavior of zakat on salary income among Muslim. In *E-Proceeding of the International Conference on Social Science Research, ICSSR 2015* (Vol. 2015, pp. 656–664).
- Torgler, B. (2003). Does Culture Matter? Tax Morale in an East-West-German Comparison, *FinanzArchiv*. 59: 504-528
- Tonglet, M., Phillips, PS., & Read, AD. (2004). Using the theory of planned behavior to investigate the determinants of recycling behavior: A case study from Brixworth, UK. *Resources, Conservation and Recycling*, 41: 191-214.
- Wahid, A., Sehar, S., Perveen, M., Gelani, S., Basra, S.M.A., & Farooq, M. (2008). Seed pretreatment with hydrogen peroxide improves heat tolerance in maize at germination and seedling growth stages. *Seed Sci Technol* 36:633–645
- Zainol, B., & Kamil, M. I. (2007). The role of attitude and subjective norm on intention to comply zakah on employment income. *IKaZ International Journal of Zakah*, 1(1): 113-130.
- Zainol, B. (2008). *Faktor-faktor penentu niat gelagat kepatuhan zakat pendapatan gaji*. Unpublished PhD thesis, Universiti Utara Malaysia.
- Zainol, B., & Faridahwati, M. S. (2013). Using theory of reason action to explain taxpayer intention to comply with good and services tax (GST). *Middle-East Journal of Scientific Research* 17(3): 387-394.
- Zainol, B., Kamil, M. I., & Faridahwati, M. S. (2009). Predicting compliance intention on zakah on employment income in Malaysia: An application of reasoned action theory. *Jurnal Pengurusan*, 28(July), 85-102.
- Zainol, B., & Kamil, M. I. (2009). Sikap, norma subjektif dan persepsi kawalan ditanggapi terhadap niat gelagat kepatuhan zakat pendapatan gaji, *International Journal of Management Studies*, 16(1): 31-55.
- Zainol, B., & Kamil, M. I. (2009). Ramalan niat gelagat kepatuhan zakat pendapatan gaji: Perbandingan teori tindakan beralasan dan teori gelagat terancang. *International Journal of Management Studies*, 16(2): 1-19.
- Zainol, B., Zolkafli, H. & Shalihen, M.S. (2011). Pengaruh Sikap dan Norma Subjektif Terhadap Niat Gelagat Kepatuhan Cukai Jualan Tempatan. *International Journal Management of Science* , 18(2): 237-251.

Zikmund, WG. (2003). *Business research method* (7th ed.). United States of America: Thompson.





**COLLEGE OF BUSINESS
QUESTIONNAIRE**

**Zakat Compliance Intention on Saving among Lembaga Hasil Dalam Negeri
Malaysia's Staff**

Dear participant,

This questionnaire is designed to study about the perception of Lembaga Hasil Dalam Negeri Malaysia's staff towards zakat on saving income in the current situation. Your participation is highly appreciated.

Zakat on saving: Money belonging to individuals are subject to zakat on savings which comprised of cash in hand, cash deposited in banks (saving account, fixed deposit account and current account), cash deposited in the form of unit trusts (Amanah Saham Bumiputera, Amanah Saham Nasional), and money saved in financial institutions such as the EPF and Tabung Haji.

This study is conducted as a partial fulfillment for my Master of Science (International 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,

Mat Jusoh Bin Deraman
Candidate
Master of Science (International 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*
- 31 – 40 years / *Tahun*
- 41 years and above / *Tahun dan ke atas*

3. Current position holds at Lembaga Hasil Dalam Negeri Malaysia. / *Posisi dipegang sekarang di Lembaga Hasil Dalam Negeri Malaysia..*

- Technical staff / *Staf teknikal*
- Non-technical staff / *Bukan staf teknikal*

4. Academic Qualification/ Kelayakan Akademik

- PhD / *DoktorFalsafah*
- Master Degree / *Sarjana*
- Bachelor Degree / *Sarjana Muda*
- Others / *Lain-lain* : _____

5. Income / *Pendapatan*

- RM 3,500.00 - RM 5,000.00
- RM 5,001.00 - RM 6,500.00
- RM 6,501.00 - RM 8,000.00
- RM 8,001.00 – RM 9,500.00
- RM 9,501.00 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

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

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 (KNOWLEDGE)
 BAHAGIAN D – KAWALAN GELAGAT DITANGGAP (PENGETAHUAN)

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 understand the zakat system. <i>Saya faham sistem zakat.</i>	1	2	3	4	5
2	I am aware of the most zakat regulations and guidelines about zakat on saving. <i>Saya sedar berkenaan dengan garis panduan dan peraturan-peraturan atas zakat simpanan..</i>	1	2	3	4	5
3	I understand most of the zakat regulations relating on my saving. <i>Saya faham peraturan-peraturan zakat yang berkaitan dengan simpanan saya.</i>	1	2	3	4	5
4	I am able to interpret zakat regulations when computing zakat payable. <i>Saya boleh mentafsir peraturan-peraturan zakat apabila membuat pengiraan zakat yang perlu dibayar.</i>	1	2	3	4	5
5	I do not have any problem with the zakat calculation on saving computing and payment. <i>Saya tidak bermasalah dalam membuat pengiraan dan pembayaran zakat atas simpanan.</i>	1	2	3	4	5
6	I know what all the requirement from me in respect of zakat on saving. <i>Saya tahu semua keperluan daripada saya berkenaan dengan zakat simpanan.</i>	1	2	3	4	5

SECTION E – PERCEIVED BEHAVIORAL CONTROL (TRUST)
 BAHAGIAN E – KAWALAN GELAGAT DITANGGAP (KEPERCAYAAN)

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	Zakat institution can be trusted with zakat fund. <i>Institusi zakat boleh dipercayai dengan dana zakat.</i>	1	2	3	4	5
2	Zakat institution has delivered zakat fund to the right recipients. <i>Institusi zakat membuat pembahagian yang tepat kepada penerima.</i>	1	2	3	4	5
3	Zakat institution has high credibility. <i>Institusi zakat mempunyai kredibili yang tinggi.</i>	1	2	3	4	5
4	Zakat institution is trusted by society. <i>Institusi zakat dipercayai oleh masyarakat.</i>	1	2	3	4	5
5	I believe in zakat institution. <i>Saya percayakan institusi zakat.</i>	1	2	3	4	5
6	Zakat institution has been transparent in financing. <i>Institusi zakat telah telus dalam pembiayaan.</i>	1	2	3	4	5
7	Zakat institution officer has knowledge, experience and competent about zakat. <i>Pegawai institusi zakat mempunyai pengetahuan, pengalaman dan kompetensi berkenaan zakat.</i>	1	2	3	4	5
8	Zakat institution officer can manage zakat fund well. <i>Pegawai institusi zakat boleh menguruskan dana dengan baik.</i>	1	2	3	4	5
9	Zakat institution management has good morals. <i>Pengurusan institusi zakat mempunyai akhlak yang baik.</i>	1	2	3	4	5
10	Zakat institution staff s always maintain the appearance. <i>Kakitangan institusi zakat selalu mengekalkan ketrampilan.</i>	1	2	3	4	5

SECTION F – INTENTION
 BAHAGIAN F – NIAT

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

Appendix C: Result of SPSS analysis

Sex

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	88	42.9	42.9	42.9
Female	117	57.1	57.1	100.0
Total	205	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-30 years old	34	16.6	16.6	16.6
31-40 years old	126	61.5	61.5	78.0
41 years old and above	45	22.0	22.0	100.0
Total	205	100.0	100.0	

Position

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Technical staff	175	85.4	86.6	86.6
Non-technical staff	27	13.2	13.4	100.0
Total	202	98.5	100.0	
Missing System	3	1.5		
Total	205	100.0		

Academic

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Master Degree	46	22.4	22.4	22.4
Bachelor Degree	159	77.6	77.6	100.0
Total	205	100.0	100.0	

Last_balance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	108	52.7	52.7	52.7
No	97	47.3	47.3	100.0
Total	205	100.0	100.0	

Paid_zakat_before

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	150	73.2	73.2	73.2
No	55	26.8	26.8	100.0
Total	205	100.0	100.0	

Income

N	Valid	205
	Missing	0
Percentiles	25	2.00
	50	3.00
	75	4.50

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM3500-RM5000	41	20.0	20.0	20.0
	RM5001-RM6500	27	13.2	13.2	33.2
	RM6501-RM8000	64	31.2	31.2	64.4
	RM8001-RM9500	22	10.7	10.7	75.1
	RM9501 and above	51	24.9	24.9	100.0
Total		205	100.0	100.0	

RELIABILITY

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded ^a	0	.0
	Total	205	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.885	.892	5

Item Statistics

	Mean	Std. Deviation	N
Att_1	4.48	.820	205
Att_2	4.64	.724	205
Att_3	4.69	.657	205
Att_4	4.63	.706	205
Att_5	4.39	.914	205

Inter-Item Correlation Matrix

	Att_1	Att_2	Att_3	Att_4	Att_5
Att_1	1.000	.844	.709	.527	.535
Att_2	.844	1.000	.847	.530	.541
Att_3	.709	.847	1.000	.493	.503
Att_4	.527	.530	.493	1.000	.691
Att_5	.535	.541	.503	.691	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Att_1	18.35	6.307	.772	.724	.849
Att_2	18.19	6.567	.826	.838	.838
Att_3	18.15	7.096	.752	.722	.858
Att_4	18.20	7.161	.662	.517	.874
Att_5	18.45	6.307	.657	.525	.884

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded ^a	0	.0
	Total	205	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.915	4

Item Statistics

	Mean	Std. Deviation	N
SN_1	4.44	.853	205
SN_2	4.48	.820	205
SN_3	4.24	.934	205
SN_4	4.47	.783	205

Inter-Item Correlation Matrix

	SN_1	SN_2	SN_3	SN_4
SN_1	1.000	.802	.671	.744
SN_2	.802	1.000	.697	.757
SN_3	.671	.697	1.000	.706
SN_4	.744	.757	.706	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SN_1	13.20	5.229	.817	.695	.881
SN_2	13.16	5.309	.837	.717	.875
SN_3	13.40	5.103	.751	.570	.908
SN_4	13.17	5.531	.814	.664	.884

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded ^a	0	.0
	Total	205	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.962	.962	6

Item Statistics

	Mean	Std. Deviation	N
KNOW1	4.09	.830	205
KNOW2	3.96	.853	205
KNOW3	3.96	.882	205
KNOW4	3.88	.894	205
KNOW5	4.01	.880	205
KNOW6	3.97	.868	205

Inter-Item Correlation Matrix

	KNOW1	KNOW2	KNOW3	KNOW4	KNOW5	KNOW6
KNOW1	1.000	.836	.776	.741	.711	.759
KNOW2	.836	1.000	.903	.796	.810	.851
KNOW3	.776	.903	1.000	.764	.784	.831
KNOW4	.741	.796	.764	1.000	.836	.835
KNOW5	.711	.810	.784	.836	1.000	.873
KNOW6	.759	.851	.831	.835	.873	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
KNOW1	19.78	16.528	.823	.717	.960
KNOW2	19.91	15.800	.919	.878	.950
KNOW3	19.91	15.800	.883	.830	.954
KNOW4	19.98	15.833	.862	.765	.956
KNOW5	19.85	15.871	.873	.806	.955
KNOW6	19.89	15.753	.908	.840	.951

RELIABILITY

scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	205	100.0
	Excluded ^a	0	.0
	Total	205	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.972	.972	10

Item Statistics

	Mean	Std. Deviation	N
TRUST1	4.02	.869	205
TRUST2	3.91	.872	205
TRUST3	3.94	.858	205
TRUST4	3.89	.812	205
TRUST5	4.06	.817	205
TRUST6	3.76	.900	205
TRUST7	4.04	.779	205
TRUST8	3.79	.887	205
TRUST9	3.83	.855	205
TRUST10	3.87	.776	205

Inter-Item Correlation Matrix

	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	TRUST6	TRUST7	TRUST8	TRUST9	TRUST10
TRUST1	1.000	.863	.830	.747	.813	.765	.695	.737	.737	.637
TRUST2	.863	1.000	.902	.844	.854	.827	.756	.829	.807	.707
TRUST3	.830	.902	1.000	.884	.894	.818	.723	.793	.787	.666
TRUST4	.747	.844	.884	1.000	.839	.768	.651	.770	.714	.662
TRUST5	.813	.854	.894	.839	1.000	.807	.720	.810	.788	.694
TRUST6	.765	.827	.818	.768	.807	1.000	.727	.826	.769	.680
TRUST7	.695	.756	.723	.651	.720	.727	1.000	.807	.798	.747
TRUST8	.737	.829	.793	.770	.810	.826	.807	1.000	.876	.801
TRUST9	.737	.807	.787	.714	.788	.769	.798	.876	1.000	.847
TRUST10	.637	.707	.666	.662	.694	.680	.747	.801	.847	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
TRUST1	35.08	46.204	.845	.775	.970
TRUST2	35.20	45.334	.923	.883	.967
TRUST3	35.17	45.649	.910	.900	.968
TRUST4	35.21	46.807	.853	.818	.970
TRUST5	35.04	46.273	.899	.842	.968
TRUST6	35.34	45.589	.867	.768	.969
TRUST7	35.06	47.560	.817	.714	.971
TRUST8	35.32	45.374	.901	.855	.968
TRUST9	35.27	45.964	.884	.855	.969
TRUST10	35.23	47.844	.791	.753	.972

Reliability**Scale: ALL VARIABLES****Case Processing Summary**

		N	%
Cases	Valid	205	100.0
	Excluded ^a	0	.0
	Total	205	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.882	5

Item Statistics

	Mean	Std. Deviation	N
ITT_1	4.40	.843	205
ITT_2	4.49	.783	205
ITT_3	4.16	.957	205
ITT_4	4.43	.799	205
ITT_5	3.97	1.004	205

Inter-Item Correlation Matrix

	ITT_1	ITT_2	ITT_3	ITT_4	ITT_5
ITT_1	1.000	.813	.518	.675	.425
ITT_2	.813	1.000	.538	.772	.429
ITT_3	.518	.538	1.000	.571	.718
ITT_4	.675	.772	.571	1.000	.535
ITT_5	.425	.429	.718	.535	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ITT_1	17.05	8.743	.710	.672	.849
ITT_2	16.96	8.856	.756	.755	.840
ITT_3	17.29	8.177	.712	.587	.849
ITT_4	17.01	8.745	.763	.651	.838
ITT_5	17.47	8.349	.626	.544	.873

**Factor Analysis
Correlation Matrix**

		Att_1	Att_2	Att_3	Att_4	Att_5
Correlation	Att_1	1.000	.844	.709	.527	.535
	Att_2	.844	1.000	.847	.530	.541
	Att_3	.709	.847	1.000	.493	.503
	Att_4	.527	.530	.493	1.000	.691
	Att_5	.535	.541	.503	.691	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.783
Bartlett's Test of Sphericity Approx. Chi-Square	730.917
df	10
Sig.	.000

Communalities

	Initial	Extraction
Att_1	1.000	.766
Att_2	1.000	.833
Att_3	1.000	.740
Att_4	1.000	.576
Att_5	1.000	.588

Extraction Method:
Principal Component
Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.503	70.061	70.061	3.503	70.061	70.061
2	.791	15.823	85.884			
3	.309	6.185	92.069			
4	.289	5.787	97.856			
5	.107	2.144	100.000			

Extraction Method: Principal Component Analysis.

**Component
Matrix^a**

	Component
	1
Att_2	.913
Att_1	.875
Att_3	.860
Att_5	.767
Att_4	.759

Extraction Method:
Principal
Component
Analysis.
a. 1 components
extracted.

**Rotated
Component
Matrix^a**

--

a. Only one
component was
extracted. The
solution cannot
be rotated.

**Factor Analysis
Correlation Matrix**

		SN_1	SN_2	SN_3	SN_4
Correlation	SN_1	1.000	.802	.671	.744
	SN_2	.802	1.000	.697	.757
	SN_3	.671	.697	1.000	.706
	SN_4	.744	.757	.706	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.845
Bartlett's Test of Sphericity	Approx. Chi-Square
	577.012
	df
	6
	Sig.
	.000

Communalities

	Initial	Extraction
SN_1	1.000	.814
SN_2	1.000	.835
SN_3	1.000	.734
SN_4	1.000	.807

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.191	79.764	79.764	3.191	79.764	79.764
2	.355	8.886	88.650			
3	.258	6.453	95.103			
4	.196	4.897	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
SN_2	.914
SN_1	.902
SN_4	.898
SN_3	.857

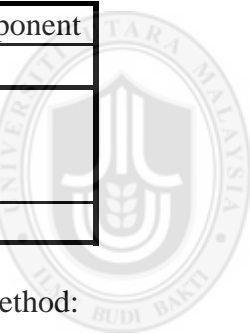
Extraction Method:
Principal
Component
Analysis.

a. 1 components
extracted.

**Rotated
Component
Matrix^a**

--

a. Only one
component was
extracted. The
solution cannot
be rotated.



UUM

Universiti Utara Malaysia

**Factor Analysis
Correlation Matrix**

		KNOW1	KNOW2	KNOW3	KNOW4	KNOW5	KNOW6
Correlation	KNOW1	1.000	.836	.776	.741	.711	.759
	KNOW2	.836	1.000	.903	.796	.810	.851
	KNOW3	.776	.903	1.000	.764	.784	.831
	KNOW4	.741	.796	.764	1.000	.836	.835
	KNOW5	.711	.810	.784	.836	1.000	.873
	KNOW6	.759	.851	.831	.835	.873	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.910
Bartlett's Test of Sphericity Approx. Chi-Square	1457.314
df	15
Sig.	.000

Communalities

	Initial	Extraction
KNOW1	1.000	.766
KNOW2	1.000	.895
KNOW3	1.000	.848
KNOW4	1.000	.817
KNOW5	1.000	.832
KNOW6	1.000	.879

Extraction Method: Principal Component Analysis.



Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.038	83.966	83.966	5.038	83.966	83.966
2	.355	5.922	89.888			
3	.240	3.992	93.880			
4	.161	2.689	96.569			
5	.119	1.989	98.558			
6	.087	1.442	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
KNOW2	.946
KNOW6	.938
KNOW3	.921
KNOW5	.912

KNOW4	.904
KNOW1	.875

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

**Rotated
Component
Matrix^a**

--

a. Only one
component was
extracted. The
solution cannot
be rotated.



UUM
Universiti Utara Malaysia

**Factor Analysis
Correlation Matrix**

	TRUST1	TRUST2	TRUST3	TRUST4	TRUST5	TRUST6	TRUST7	TRUST8	TRUST9	TRUST10
TRUST1	1.000	.863	.830	.747	.813	.765	.695	.737	.737	.637
TRUST2	.863	1.000	.902	.844	.854	.827	.756	.829	.807	.707
TRUST3	.830	.902	1.000	.884	.894	.818	.723	.793	.787	.666
TRUST4	.747	.844	.884	1.000	.839	.768	.651	.770	.714	.662
TRUST5	.813	.854	.894	.839	1.000	.807	.720	.810	.788	.694
TRUST6	.765	.827	.818	.768	.807	1.000	.727	.826	.769	.680
TRUST7	.695	.756	.723	.651	.720	.727	1.000	.807	.798	.747
TRUST8	.737	.829	.793	.770	.810	.826	.807	1.000	.876	.801
TRUST9	.737	.807	.787	.714	.788	.769	.798	.876	1.000	.847
TRUST10	.637	.707	.666	.662	.694	.680	.747	.801	.847	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.947
Bartlett's Test of Sphericity Approx. Chi-Square	2681.851
df	45
Sig.	.000

Communalities

	Initial	Extraction
TRUST1	1.000	.766
TRUST2	1.000	.882
TRUST3	1.000	.863
TRUST4	1.000	.777
TRUST5	1.000	.846
TRUST6	1.000	.798
TRUST7	1.000	.722
TRUST8	1.000	.850
TRUST9	1.000	.823
TRUST10	1.000	.686

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.014	80.141	80.141	8.014	80.141	80.141
2	.629	6.286	86.427			
3	.297	2.968	89.395			
4	.251	2.509	91.904			
5	.222	2.217	94.121			
6	.161	1.609	95.730			
7	.145	1.448	97.178			
8	.120	1.205	98.383			
9	.094	.942	99.325			
10	.068	.675	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
TRUST2	.939
TRUST3	.929
TRUST8	.922
TRUST5	.920
TRUST9	.907
TRUST6	.893
TRUST4	.882
TRUST1	.875
TRUST7	.850
TRUST10	.828

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

**Rotated
Component
Matrix^a**

--

a. Only one
component was
extracted. The
solution cannot
be rotated.



**Factor Analysis
Correlation Matrix**

	ITT_1	ITT_2	ITT_3	ITT_4	ITT_5
Correlation ITT_1	1.000	.813	.518	.675	.425
ITT_2	.813	1.000	.538	.772	.429
ITT_3	.518	.538	1.000	.571	.718
ITT_4	.675	.772	.571	1.000	.535
ITT_5	.425	.429	.718	.535	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.781
Bartlett's Test of Sphericity Approx. Chi-Square	652.005
df	10
Sig.	.000

Communalities

	Initial	Extraction
ITT_1	1.000	.707
ITT_2	1.000	.762
ITT_3	1.000	.643
ITT_4	1.000	.755
ITT_5	1.000	.542

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.408	68.156	68.156	3.408	68.156	68.156
2	.843	16.870	85.025			
3	.325	6.492	91.517			
4	.265	5.303	96.821			
5	.159	3.179	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ITT_2	.873
ITT_4	.869
ITT_1	.841
ITT_3	.802
ITT_5	.736

Extraction Method:
Principal
Component
Analysis.

a. 1 components
extracted.

**Rotated
Component
Matrix^a**

--

a. Only one
component was
extracted. The
solution cannot
be rotated.

REGRESSION

**Regression
Variables Entered/Removed^a**

Model	Variables Entered	Variables Removed	Method
1	REGR factor score 1 for analysis 4, REGR factor score 1 for analysis 1, REGR factor score 1 for analysis 3, REGR factor score 1 for analysis 2 ^b		Enter

a. Dependent Variable: REGR factor score 1 for analysis 5

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.569	.561	.66272657

a. Predictors: (Constant), REGR factor score 1 for analysis 4, REGR factor score 1 for analysis 1, REGR factor score 1 for analysis 3, REGR factor score 1 for analysis 2

b. Dependent Variable: REGR factor score 1 for analysis 5

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	116.159	4	29.040	66.118	.000 ^b
	Residual	87.841	200	.439		
	Total	204.000	204			

a. Dependent Variable: REGR factor score 1 for analysis 5

b. Predictors: (Constant), REGR factor score 1 for analysis 4, REGR factor score 1 for analysis 1, REGR factor score 1 for analysis 3, REGR factor score 1 for analysis 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.667E-16	.046		.000	1.000
	REGR factor score 1 for analysis 1	.428	.077	.428	5.564	.000
	REGR factor score 1 for analysis 2	.156	.076	.156	2.065	.040
	REGR factor score 1 for analysis 3	.159	.063	.159	2.533	.012
	REGR factor score 1 for analysis 4	.181	.055	.181	3.309	.001

a. Dependent Variable: REGR factor score 1 for analysis 5

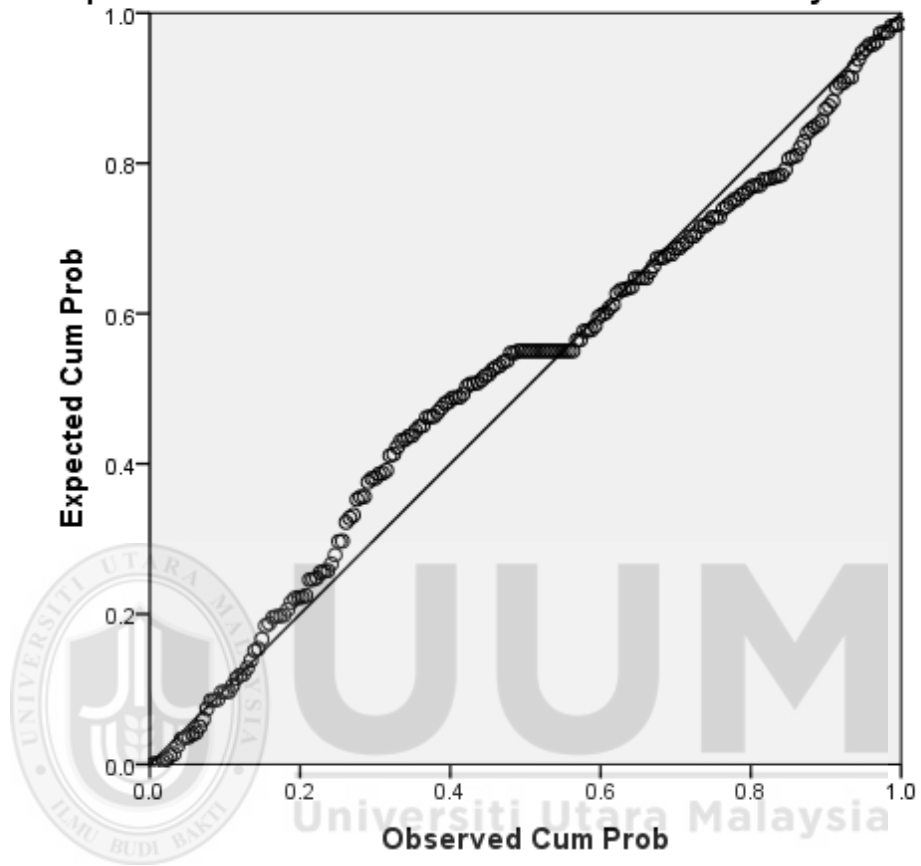
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.0437906	.8701642	.0000000	.75458955	205
Residual	-2.33507085	1.44220304	.00000000	.65619708	205
Std. Predicted Value	-4.034	1.153	.000	1.000	205
Std. Residual	-3.523	2.176	.000	.990	205

a. Dependent Variable: REGR factor score 1 for analysis 5

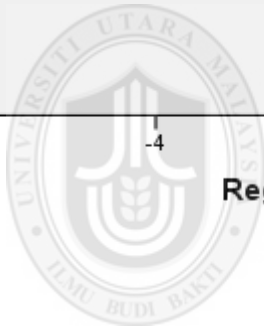
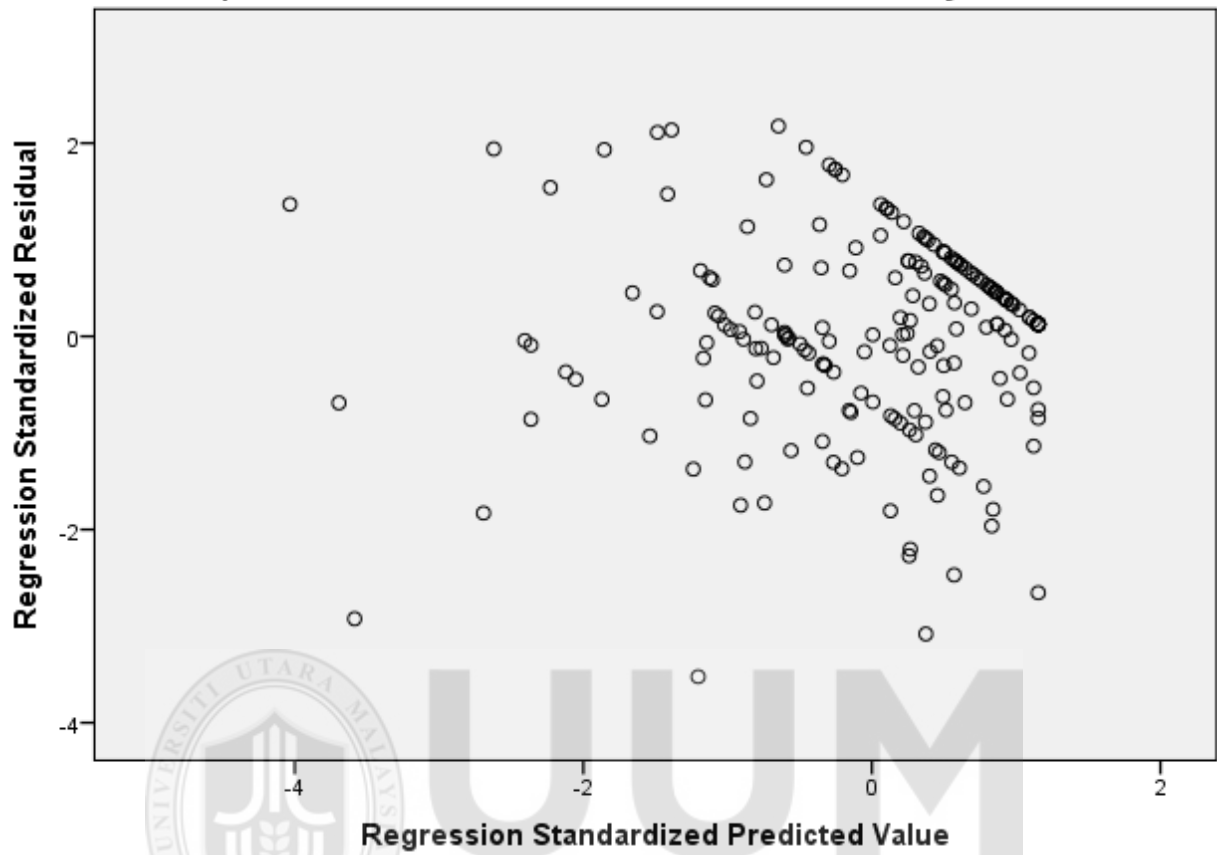
Charts

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: REGR factor score 1 for analysis 5



Scatterplot

Dependent Variable: REGR factor score 1 for analysis 5



UUM
Universiti Utara Malaysia

Variables Entered/Removed^a

Mode	Variables Entered	Variables Removed	Method
1	MeanTRUST , MeanATT, MeanKNOW , MeanSN ^b		Enter

- a. Dependent Variable: MeanITT
 b. All requested variables entered.

Model Summary^b

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.744 ^a	.553	.544	.487

- a. Predictors: (Constant), MeanTRUST, MeanATT, MeanKNOW, MeanSN
 b. Dependent Variable: MeanITT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.636	4	14.659	61.867	.000 ^b
	Residual	47.389	200	.237		
	Total	106.024	204			

- a. Dependent Variable: MeanITT
 b. Predictors: (Constant), MeanTRUST, MeanATT, MeanKNOW, MeanSN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.223	.268		.832	.406
	MeanATT	.476	.090	.421	5.299	.000
	MeanSN	.149	.073	.156	2.028	.044
	MeanKNOW	.126	.059	.139	2.150	.033
	MeanTRUST	.187	.053	.196	3.524	.001

- a. Dependent Variable: MeanITT

Residuals Statistics^a

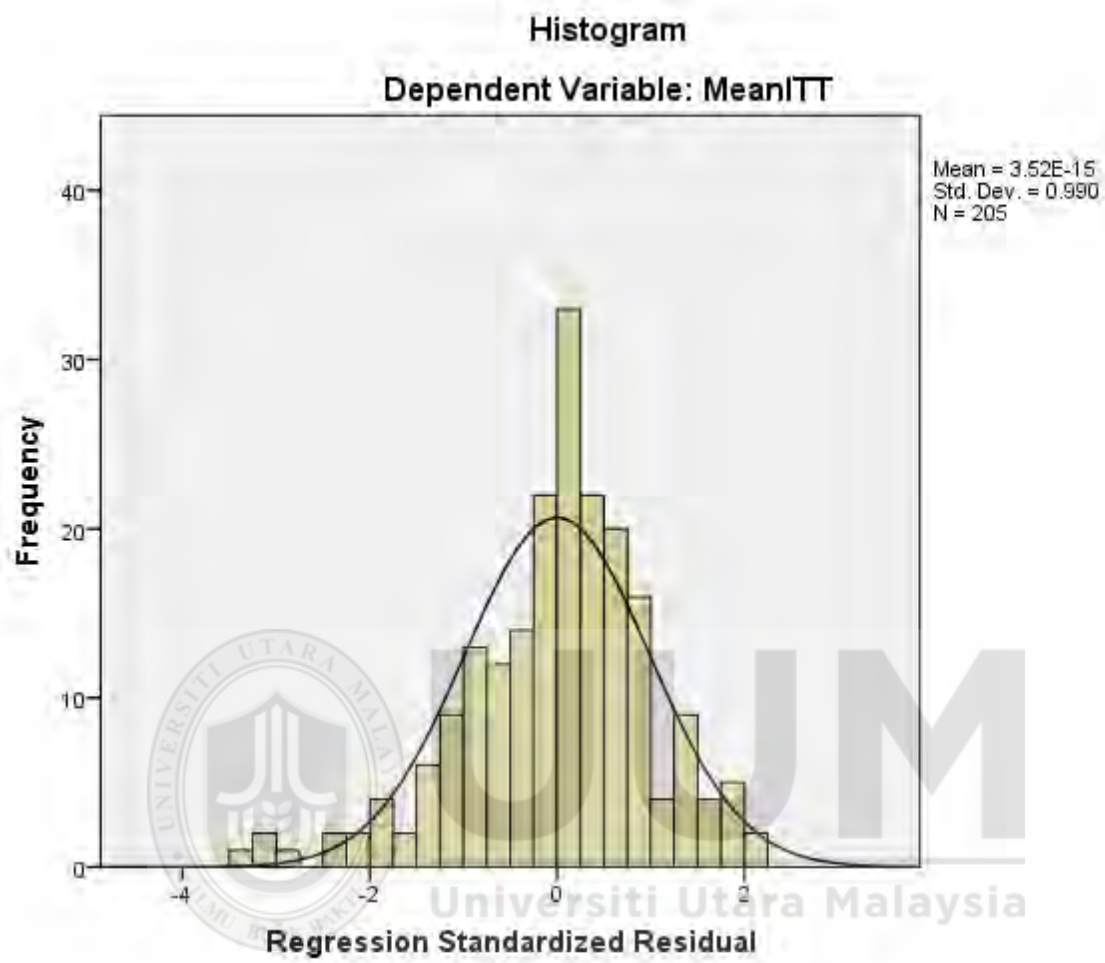
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.15	4.92	4.29	.536	205
Residual	-1.583	1.073	.000	.482	205
Std. Predicted Value	-3.990	1.170	.000	1.000	205
Std. Residual	-3.251	2.205	.000	.990	205

a. Dependent Variable: MeanITT

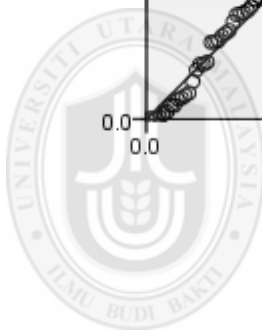
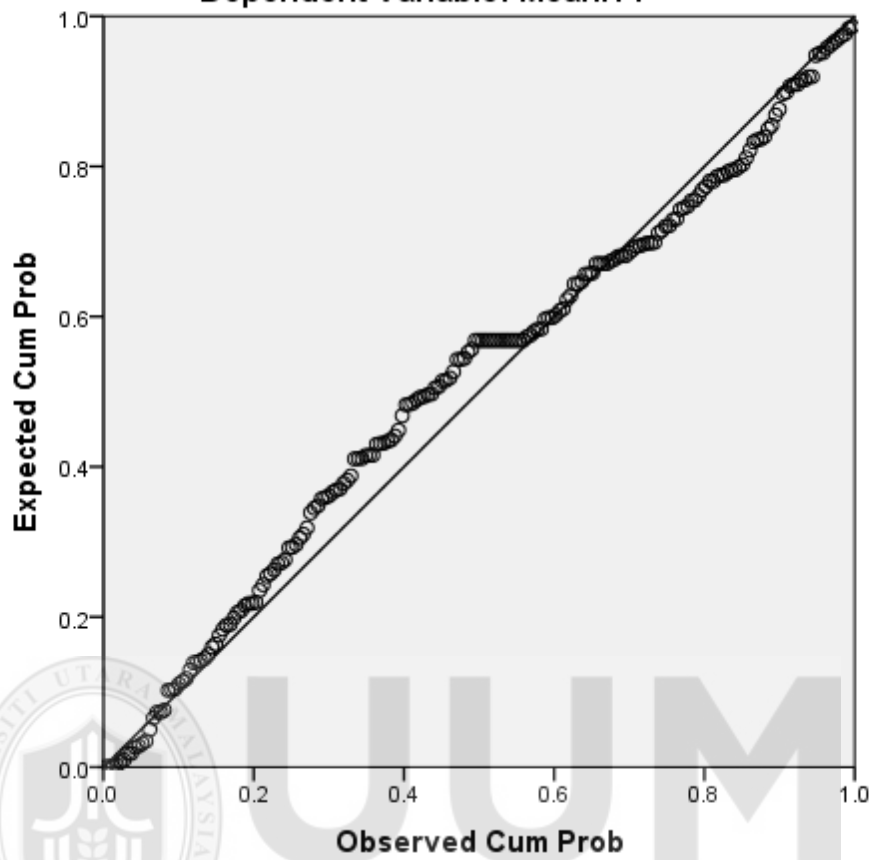


UUM
Universiti Utara Malaysia

Charts



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: MeanITT



UUM
Universiti Utara Malaysia

Scatterplot

Dependent Variable: MeanITT

