FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK, JOHOR

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ABSTRACT

Zakat income is one of the zakat property that is obligated to Muslims if it reaches the nisab. This study is a step to examine the factors that influence Muslims to pay zakat income. This study is conducted among school teachers in Tangkak district, Johor, Malaysia. This study aims to measure factors that may affect Muslims paying zakat income which consists of religion, zakat management, law of zakat and methods of zakat payment. Therefore, this study examines the relationship between the zakat income payment and the factors that have been stated. A total of 153 respondents among Muslim teachers' schools in Mukim Kesang, Tangkak District were involved in this study. The findings show that all the factors used have a positive and significant relationship with the zakat income payment. Although all the factors have shown significant relationships, the study has suggested some recommendations to increase the number of zakat payer. one of it is this study suggests that zakat management should strive to inculcate a positive attitude in the community towards zakat income through da'wah activities, preparation of a more systematic annual zakat report and announce the latest method of zakat income payment. It is expected that the results of this study will provide a good basis for formulating strategies and efforts to attract more Muslims to pay zakat income.

Keyword: Zakat Income, Zakat Payment, Tangkak

ABSTRAK

Zakat pendapatan merupakan salah satu dari zakat harta yang diwajibkan kepada umat Islam jika telah mencapai tahap nisabnya. Kajian ini merupakan satu langkah untuk mengkaji faktor yang mempengaruhi umat Islam untuk membayar zakat pendapatan, Kajian ini dilaksanakan dalam kalangan guru-guru sekolah di daerah Tangkak. Kajian ini bertujuan untuk mengukur faktor-faktor yang mungkin mempengaruhi umat Islam membayar zakat pendapatan yang terdiri daripada faktor keagamaan, pengurusan zakat, undang-undang zakat dan kaedah pembayaran zakat. Oleh itu, kajian ini mengkaji hubungan antara pembayaran zakat pendapatan dan faktor-faktor yang telah dinyatakan. Sebanyak 153 orang responden yang terdiri daripada guru-guru sekolah di Mukim Kesang, Daerah Tangkak telah terlibat dalam kajian ini. Hasil kajian telah menunjukkan bahawa semua faktor yang digunakan iaitu keagamaan, pengurusan zakat, undang-undang zakat dan kaedah pembayaran zakat memiliki hubungan yang positif dan signifikan dengan pembayaran zakat pendapatan. Walaupun semua faktor menunjukkan hubungan yang signifikan, tetapi kajian ini telah mencadangkan beberapa perkara agar dapat meningkatkan bilangan orang membayar zakat. Antaranya ialah kajian ini mencadangkan agar pihak pengurusan zakat perlu berusaha untuk memupuk sikap yang positif dalam diri masyarakat terhadap zakat pendapatan melalui aktiviti dakwah, penyediaan laporan tahunan zakat yang lebih sistematik dan mewar-warkan jenis kaedah pembayaran zakat yang terkini. Adalah diharapkan agar hasil kajian ini dapat memberikan asas yang baik bagi membentuk strategi dan usaha untuk menarik lebih ramai umat Islam untuk membayar zakat pendapatan.

Kata kekunci: Zakat Pendapatan, Membayar Zakat, Guru-Guru

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
DBP	*Dewan Bahasa dan Pustaka*
EPRD	Education Planning and Research Development
LZS	*Lembaga Zakat Selangor*
MAIN	*Majlis Agama Islam Negeri*
MAINJ	*Majlis Agama Islam Negeri Johor*
MOE	Ministry of Education
SK	*Sekolah Kebangsaan*
SMK	*Sekolah Menengah Kebangsaan*
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behavior

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Islam is a perfect religion revealed by Allah to mankind on the earth through the mediation of the Prophet Muhammad (SAW). He plays a role in teaching and educating people to follow the right path that blessed by Allah. Various commands to obey Allah SWT that revealed to all mankind and it has been entrusted to Prophet Muhammad SAW through Al-Qur'an and hadith. Islam teaches us to obey the command and abandon the forbidden by Allah. Islam also educates Muslim as a large family by helping each other as the rich are responsible to help the poor. Thus, with the upbringing, it's leads to existence of a symbol of Muslim unity by expressing sympathy and compassion to build a strong unity in every level of Muslim society. Hence, one of the pillars of Islam, namely Zakat is an obligation established by Allah to Muslim. As in hadith from Prophet Muhammad narrated by Imam al-Bukhari:

> "Islam's foundation based on five (matters) - witnessing that there is no God except Allah, and Muhammad is the Messenger of Allah, performing the prayer, paying the zakat, performing the pilgrimage and fasting in month of Ramadhan".
>
> (Sahih Bukhari: 7)

Thus, zakat is a practice that has been set by Allah (SWT) and it is obligated for Muslim to fulfill. Zakat has a lot of benefits to zakat payers as well as the Muslim society. Among the general role of zakat is the elimination of poverty and vanity in some people and develop people who care and love another in every level of society

Zakat is a word derived from tazakka-purification. Zakat is the third pillar of Islam from five pillars. It is a responsibility of the worship of property which is imposed on mankind through the word of Allah SWT in the Qur'an, and is explained in more detail through the hadith of Prophet Muhammad SAW:

وَأَقِيمُوا۟ ٱلصَّلَوٰةَ وَءَاتُوا۟ ٱلزَّكَوٰةَ ۚ وَمَا تُقَدِّمُوا۟ لِأَنفُسِكُم مِّنْ خَيْرٍ تَجِدُوهُ عِندَ
ٱللَّهِ ۗ إِنَّ ٱللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ ١١٠

And establish prayer and give zakah, and whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah of what you do, is Seeing.

[Al- Baqarah 2: 110]

In the above verse of the Qur'an, Allah clearly told the Muslims to issue zakat as obligatory worship such as prayer. Meanwhile, from the aspect of *syarak*, zakat is part of Muslim property devoted to the needy and poor (Bakar & Rahman, 2007). Generally, there are two types of zakat namely Zakat Fitrah and Zakat Al-Maal. Zakat Maal is zakat on all property comprising zakat income, business zakat, zakat gold and silver, zakat agriculture, zakat livestock, zakat stock, zakat minerals and zakat *rikaz*. This is based on several Qur'anic verses which mean:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبۡتُمۡ وَمِمَّآ أَخۡرَجۡنَا لَكُم مِّنَ
ٱلۡأَرۡضِۖ وَلَا تَيَمَّمُواْ ٱلۡخَبِيثَ مِنۡهُ تُنفِقُونَ وَلَسۡتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغۡمِضُواْ فِيهِۚ
وَٱعۡلَمُوٓاْ أَنَّ ٱللَّهَ غَنِيٌّ حَمِيدٌ ٢٦٧

O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.

[Al-Baqarah 2:267]

According to Qardawi (2002), the words " spend from the good things which you have earned " in the verse refers to the income derived from good and kosher jobs that entitles the individual to pay zakat income. In Malaysia, zakat institutions are one of the national economic agents. Zakat is a form of worship for expressing gratitude and gratitude for the gift of Allah (Awang & Mokhtar, 2012). One of the definitions of zakat is growing and growing, reflecting that a Muslim who takes care of zakat, with the permission of Allah's treasure and his life will continue to grow and flourish. As the word of God means:

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ
فِي كُلِّ سُنۢبُلَةٖ مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۚ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ٢٦١

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.

[Al-Baqarah 2:261]

From the point of syarak, zakat means: "A certain rate of certain property which is obliged to be issued to the asnaf who is entitled to receive it based on the conditions set by Shari'ah" (al-Qardhawi, 1973) in line with the hadith of Prophet Muhammad SAW which means:

"There is no obligatory (zakat) on you anything in gold so there is 20 different and has enough mandatory obligation to her half a dinar (1/40). What's more, according to the same count (2.5%) "

[Hadith Riwayat Abu Dawud]

According to Nur Azura et al. (2005) zakat is one of the social activities to the entire Muslim community. The flow of income from those who are eligible to pay zakat to the *asnaf*, it can create an internal and external generational transfer. Therefore, a high zakat collection can enhance and develop the economy of Muslims and can help in eradicating the poverty that has hit the Muslim community especially in Malaysia today. Zakat is also seen as one method that can help boost the economy of the Muslims and reduce the total of *asnaf* to ensure they are able to sustain in life.

The administration and management of zakat centers in Malaysia is under controlling and monitoring by respective state management. According to Abdul Rahman (2013), in Malaysia, the authority to collect and distribute zakat is given to the State Islamic Religious Council (MAIN) as mentioned in the State Administration Enactment. These authorities as mentioned in the Federal Constitution, the implementation of all policies and activities of the Islamic Religious Council in certain countries are implements through the State Islamic Religious Administration Enactment and MAIN is one who responsible to implement it. MAIN is an institution placed under His Royal Highness the Sultan / King or SPB His Majesty and responsible for all matters relating to Islamic religious activities in the state including zakat matters (Ahmad Shahir Bin Makhtar & Adibah Bin Abdul Wahab, 2010).

Although each year the zakat collection center performs collection and achieve the targets set by the MAIN with the number of taxpayers has increased, but the increase in the number of tax payers in particular zakat revenue is still small in number compared with the number of Muslims who have already earned and required to perform zakat in the State of Johor This is because there are many issues that inhibit and prevent an increase in the collection of zakat if not handled wisely and carefully. Hence, issues related to zakat institutions are proposed to make a comprehensive study of the factors affecting the payment of zakat income and related issues will be raised and discussed in the research problem section.

1.1 Background research

According to Rahman, Alias and Najib (2012), zakat institution is an integral part of the Islamic socio-economic system. In Malaysia, zakat collection is institutionalized although it is a state matter. The respective state authority involved in zakat administration carries out the following responsibilities; promotion, collection and distribution of zakat; organized assistance to the poor and needy; including other *asnaf* in accordance to guidelines prescribed by the *Syariah* Zakat funds collected from the consciousness and *taqwa* of *muzakki* can be processed into a solid fund to solve the various needs of the *ummah* (Adibah, 2016). Islam has set the people who are entitled to zakat as state in the Al-Quran:

۞ إِنَّمَا ٱلصَّدَقَٰتُ لِلۡفُقَرَآءِ وَٱلۡمَسَٰكِينِ وَٱلۡعَٰمِلِينَ عَلَيۡهَا وَٱلۡمُؤَلَّفَةِ قُلُوبُهُمۡ
وَفِي ٱلرِّقَابِ وَٱلۡغَٰرِمِينَ وَفِي سَبِيلِ ٱللَّهِ وَٱبۡنِ ٱلسَّبِيلِۖ فَرِيضَةٗ مِّنَ ٱللَّهِۗ
وَٱللَّهُ عَلِيمٌ حَكِيمٞ ٦٠

Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.

[At-Taubah 9:60]

Johor Islamic Religious Council (MAINJ) is an institution appointed by the Sultan of Johor as the head of religion as the authoritative institution in managing the collection and distribution of zakat in the State of Johor. The proceeds announced by MAINJ for 2016 and 2017 showed an increase in parallel with the increase in the number of zakat payers for income zakat. For example, total zakat collection as in table 1.1 is 234,364,565.20 in 2016 has increased to RM 245,875,430.01 in 2017, an increase of 4.68%. The highest collection of zakat is contributed by zakat income. Zakat income is seen as a very good new source to be developed with the huge number of payers in Johor compared to other zakat collection sources. Income sources can be defined as earnings which include salary income and free income such as professional income earners. Although there is an increase in the number of zakat payers, however, the increase is still small and less satisfactory than the total number and value of the quotations expected by MAINJ. This is because, the total population of Muslim and the number of payer zakat income in Johor is insignificant. This clearly shows that MAINJ need to refine some matters in zakat institutions, in order that the Muslim community can pay zakat income.

Table 1.1: Zakat Collection from 2016-2017

Type of Zakat	**2016**	**2017**
Zakat Income	103,678,344.78	120,005,384.25
Zakat Saving	59,618,922.70	53, 648, 918.91
Zakat Business	68,674,745.05	69,574,422.35
Zakat Gold/Silver	1,041,197.56	1,244,224.66
Zakat Plants	157,356.81	142,476.80
Zakat livestock	208,526.00	257,998.25
Zakat Minerals	1,561.50	2,691.00
Zakat Shares	983,910.80	999,313.79
TOTAL	234,364,565.20	245,875,430.01

Sources: Report Year 2015/2016 Majlis Agama Negeri Johor

1.1.1 Zakat Income (Zakat al-Mal al-Mustafad)

According to Tarimin (2012), zakat income (*Zakat al-Mal al Mustafad)* is divided into three groups, which are:

1. Incomes (profit) from trades activity by individual or company.
2. Income through wages and salaries from a work done by professionals such as medical wages, accountants, architects, method consultations, royalties and others.
3. Income based on circumstances such as death, expiration of service and competition. Examples are *sadaqah*, pension, subsidies or gifts.

From the definition, this study will be focused on zakat income which included wages and salaries from professional members.

1.1.2 *Nisab* for Zakat Income

In Surah Al-Talaq verse 7;

لِيُنفِقْ ذُو سَعَةٍ مِّن سَعَتِهِۦ ۖ وَمَن قُدِرَ عَلَيْهِ رِزْقُهُۥ فَلْيُنفِقْ مِمَّآ ءَاتَىٰهُ ٱللَّهُ ۚ لَا يُكَلِّفُ
ٱللَّهُ نَفْسًا إِلَّا مَآ ءَاتَىٰهَا ۚ سَيَجْعَلُ ٱللَّهُ بَعْدَ عُسْرٍ يُسْرًا ٧

Let a man of wealth spend from his wealth, and he whose provision is restricted - let him spend from what Allah has given him. Allah does not charge a soul except [according to] what He has given it. Allah will bring about, after hardship, ease.

[Al-Talaq 65:7]

From the Qur'anic verses above, this has proven that Allah S.W.T has ordered the rich people to be obligated to issue zakat.

According to Tarimin (2012), there are three approaches to determine *nisab* for zakat income:

1. Incomes (salaries) are combined with the value of gold and silver (10 dinars or 200 dirhams) as the average salary received by employees every month or week is assessed with money.
2. Profits earned by professional experts are subject to 5 *awsuq* agricultural produce as their income is adjusted to seasonal income generated by farmers.
3. Remuneration benefits such as bonuses, subsidies, entertainment and income that do not use difficult and complicated businesses.

1.1.3 Calculation methods for Zakat income at Johor

Gross income per year when deducted with actual basic needs in the current year. If it is equal or exceeds the *nisab*, then Zakat is 2.5%.

Actual basic requirements in current year:

1. The livelihoods required for:

    a. Self - RM 9,000.00

    b. Wife - RM 3,000.00 x Number of wives

    c. Child - RM 1,000.00 x Number of children

    d. Those under their dependents.

2. Medicine

3. Education

Example calculation;

Table 1.2: Example calculation Zakat income payment

Income	
Salary	RM 36,000.00
Allowance	RM 6,200.00
Bonus	RM 4,000.00
TOTAL INCOME 1 YEAR	**RM 46, 200.00**
Expenses	
Self	RM 9,000.00
Wife	RM 3,000.00
Child: RM 1,000.00 x 4 child	RM 4,000.00
Parents' remuneration RM200.00 x 12 month	RM 2,400.00
Medicine RM200.00 x 12 month	RM 2,400.00
TOTAL EXPENSES	**RM 20,800.00**
Income (A) – Expenses (B)	RM36 000 – RM 20, 800 = **RM 25,400.00**
Zakat = RM 25,400.00 x 2.5%	RM 635.00 (year)
	*RM 53.00 (monthly)

1.2 Research problems

Zakat institution in Malaysia faced a lot of issues and challenges compared to decades ago. One of the challenges faced by zakat institution is to attract the Muslims in Malaysia to pay zakat. In Johor, the collection of zakat was collected by Johor Islamic Religious Council (MAINJ) has been experiencing a dramatic increase from year to year due to the awareness of Muslims in paying zakat. According to table 1.1, the highest collection of zakat is contributed by zakat income. Zakat income is seen as a very good new source to be developed with the huge number of payers in Johor compared to other zakat collection sources. Income sources can be defined as earnings which include salary income and free income such as professional income earners. According to Hairulnizam et. al (2007), salary is a person's income through service rewards from employer, individual, company or institution such as annual salary, salary arrears, various of allowances (vehicles, meals, meetings) and others included bonuses or something that can be calculated as income related to payroll.

The increment in the amount of zakat collection in Johor is a pretty good but there are some matters that zakat management (MAINJ) needs to improve to increase the zakat funds that can help the needy Muslim community such as *asnaf*. Based on interview session with Officer MAINJ-T, Ustaz Muhammad Firdaus, the increment in the amount of zakat income is not parallel with the increment of Muslim teachers in Tangkak, Johor. Issues that prevent the increment in zakat collection should be avoided and the zakat institution should be identified factors affecting the payment of zakat in income. By identified these factors, it will be able to help zakat institutions to improve the zakat management and at the same time increase the number of zakat payers and zakat collection.

Despite having various of factors affecting the Muslim community in Johor tends to pay zakat income, these factors must be identified for the improvement in all aspects of the increase in zakat income collection. In addition, zakat payment leakage issues are also a problem that needs to be resolved. Zakat payment leaks was occurred when there are parties who not payed zakat to the appointed institution but they payed zakat directly to *asnaf* since they were not aware the role of the MAINJ as an institution appointed to collect and distribute zakat. This is happened because of the lesser belief in the management of zakat funds made by zakat institutions. This should be considered by all the appointed zakat institutions to avoid the distribution of zakat to the unbalanced *asnaf* with the self-made distribution of zakat payers.

Hence, this study to identify factors affecting the Muslim community in the State of Johor, especially in the Tangkak District to issue and pay their income zakat to the MAINJ. By identified these factors, it will be able to assist the MAINJ to address issues relating to zakat in the State of Johor as well as to increase the collection of zakat in the State of Johor to a maximum level. At the same time, it can curb issues that will curb the increase of zakat collection in the state.

1.3 Research questions

1. Is there any difference between group demographic (gender, age group, level of education, work experience and level of income) and zakat income payment?
2. Is there any significant relationship between factor (Religion, Zakat Management, Methods of payment, Law) and zakat income payment?

3. Which are the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment?

1.4 Research Objectives

1. To determine difference between group demographic factors (gender, age group, level of education, work experience and level of income) and zakat income payment.

2. To investigate the significant relationship between factor (Religion, Zakat Management, Law of Zakat, Methods of payment) and zakat income payment.

3. To identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment.

1.5 Significant of Study

This study will give benefits to:

1.5.1 Academician and Researcher

This study can provide and add some knowledge among readers which include an academician and researcher. This study focuses to investigate the factor that affect zakat income payment, that can contribute to the development of knowledge to the readers. Hopefully, the findings of this study would help and useful as another information for the future research related to this issue.

1.5.2 Zakat Management

The findings of the study can help the zakat management, especially in terms of development in zakat income. This study will help the zakat management to formulate and study, which factors that can affect payment of zakat income by payer. Hence, the results of this study can be served as a guideline for the management of zakat to designing the strategies that can improve the collection of zakat income the future.

According to Johari (2015), he examines zakat as a high opportunity method in alleviate poverty since zakat funds could be used to create a pool of funds which can be used in financing activities which can replace the government expenditure in the future. Therefore, with an increase in zakat collection may account to the economic development of Muslim, especially in the efforts to help the poor and improve the standard of living in the community.

1.6 Scope of the study

This study aims to investigate the factors affecting zakat income payment among Muslim teachers at Tangkak, Johor. Tangkak district have six mukim which are Bukit Serampang, Gersik, Kesang, Kundang, Serom and Tangkak Town. The respondents of study were comprised among Muslim teachers at school in Mukim Kesang, Tangkak Johor. There are six schools in Mukim Kesang, which are Sekolah Kebangsaan Kesang, Sekolah Kebangsaan Tanjung Gading, Sekolah Kebangsaan Parit Bunga, Sekolah Menengah Kebangsaan (SMK) Persisiran Perdana, SMK Parit Bunga and SM Sains Muar. The variables used to examine this study are religion, zakat management, methods of payment, law of zakat and zakat income payment respectively. These variables are categorized as independent variables and dependent variable respectively. In addition, this study was highlighted the differences between demographic factors (gender, age, level of education, experience work and level of income) and the zakat income payment. Other than that, this study also was investigated the relationship between independent variables (religion, zakat management, law of zakat and method of payment) and dependent variable (zakat income payment).

1.7 Organization of the Study

This research is divided into five chapters. Chapter 1 provides the background of the study, problem statement, research questions, research objectives, scope of study, significance of the study and the organization of the study. Chapter 2 focuses on the literature reviews and contain previous research related to this study. It is arranged in accordance with the research variables, which discuss on zakat income payment, religion, zakat management, methods of payment and law of Zakat. This was designed in order to build the theoretical framework for this study.

Chapter 3 discusses about research methodology, which includes research design, sample and data collection, operational definition and measurement of the variables as well as method of data analysis Questionnaire development and method of the data analysis also discussed in this study.

Chapter 4 focuses on the research outcomes or result of this study. It will include the respondent's profile, correlation and multiple regression result between the dependent and independent variables and the result of hypotheses are presented. At the and of this chapter, we can see the result and summary of the result can be obtained at the end of this chapter.

Chapter 5 will summarize the findings in line with the research objective followed by the discussion. The chapter also presents the implication and limitation of the study and provides recommendation on improvement for future research.

1.8 Summary of the Chapter

Chapter 1 provides background of study for esier reference and clear picture on overview of this research. With the information on the background of the study, the next chapter will discuss further on literature review and theoretical model and developed framework which will be used for this study.

CHAPTER 2

LITERATURE REVIEW

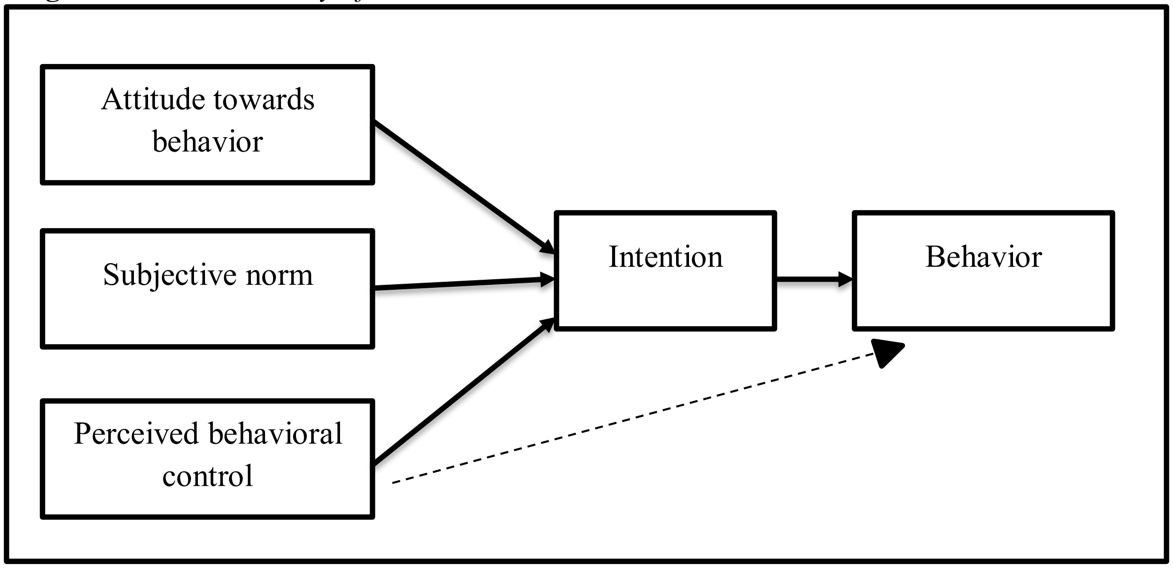
2.0 Introduction

In this chapter, some articles and journals related to this study namely factors affecting zakat income payment have been explored. This chapter also include a review of articles related to independent variable such as religion, zakat management, method of payment and law of zakat that affecting zakat income payment.

2.1 Theory of Planned Behavior

For this study, researchers have used the Theory of Planned Behavior (TPB) from Icek Ajzen. TPB is a good model for understanding the behavior of human. This theory explains that each act of behavior is depended on intention. According to Ajzen (2005), intention is a desire in the heart of the action and the extent of the willingness of someone trying to do something. The stronger the person's intention to do something, the more intense the behavior will be implemented. In the context of the payment of zakat, the results of teachers to pay zakat depends on their intentions. The stronger the intention teachers to pay zakat, the stronger the probability of teachers to pay zakat. According Adibah (2016), TPB theory is influenced by three factors, namely attitude towards behavior (attitude people), Subjective norm (environment) and perceived behavioral control (experience).

Figure 2.1: Model Teory of Planned Behavior



Sources: Ajzen & Driver, 1992

Theory of Planned Behavior will be used as framework for this study because there are previous studies that used this theory to explain a behavior. The study using TPB is research from Kamil Md Idris (2002). His study is to identify factors that affect substantially the obligatory compliance of income (wage) among federal civil servants in the state. In addition, there are also other researchers are using the TPB, from Ahmad Razuan (2009). He used TPB as a framework to study the effect of the religious of the intention to pay zakat among traders single ownership. Nor Adila Ahmad Shokori (2011) also used the TPB in his study on compliance with the zakat among owner petrol stations. Zainol (2008) also used this theory to study zakat payment compliance behavior. There is also a study from Al Jaffri Ram et al. (2010), he used to represent the position of TPB theory is closely related to the question of faith in matters relating to the payment of zakat.

2.2 Zakat Income

According to the dictionary published by Dewan Bahasa dan Pustaka (DBP), payment mean activity or process payment transactions using the money to pay for something. According to Zulfiqar (2011), the obligation to pay zakat can be seen through more than 30 verses in the Quran and 27 verse from the 30 verses are once placed together in one sentence with prayers. This shows that Islam is very conscious Muslims to give zakat as it is a social responsibility in general without any instructions or conditions specified. Allah says in the Qur'an:

هُدًى وَرَحْمَةً لِّلْمُحْسِنِينَ ٣

ٱلَّذِينَ يُقِيمُونَ ٱلصَّلَوٰةَ وَيُؤْتُونَ ٱلزَّكَوٰةَ وَهُم بِٱلْأٓخِرَةِ هُمْ يُوقِنُونَ ٤

"As guidance and mercy for the doers of good (3). Who establish prayer and give zakah, and they, of the Hereafter, are certain [in faith] (4)"

[Luqman: 3-4]

According to Hairulnizam et al. (2007), all revenue generated by lawful means such as salary and any income earned in the form of money is categorized as income *Al-Mal-Al-Mustafad*. According Mujaini Tarim (1995), he has concluded that there are three general view of the obligation of zakat salary first group believes that there is no specific evidence in Al-Quran that mentioned about zakat income (payroll) payment. The second group believes that although there is no evidence in Al-Quran, but they still pay income zakat on the basis of the welfare of the ummah. The third group was of the opinion that the income (wage) is required on the grounds of the arguments of al-Quran and as-Sunnah.

There is also have a study of Muhsin and Mohammad (2015) who studied the difference calculation of zakat in five states in Peninsular Malaysia, which are Pahang, Melaka, Negeri Sembilan, Selangor and Wilayah Persekutuan. The results of their study showed that there are differences in terms of the calculation of zakat income between the two states. Research from Fidlizan, Fatima and Nor (2016) also examine compliance zakat payment among professional groups in Universiti Pendidikan Sultan Idris. The end result of the study found that the authorization parties should play an important role in providing a exposure about zakat income because they have lack of knowledge about how to calculate of zakat income through the sources of their income.

According to Muhammad Ikhlas et al. (2017), each *fatwa* of zakat that issued by Islamic Council of State (MAIN) have difference of opinion for each states. Recent studies have found that there are differences fatwa of zakat between Perak and Selangor state where the state of Selangor Fatwa believes that every person shall issue a charity without regard to the conditions for the full peripheral nisab haul and Perak pointed out that zakat is required when the haul and nisab. Therefore the researcher income that every society in Malaysia will be in accordance with the respective state fatwa in matters zakat revenue.

2.3 Religion

Any matters related to religion have a relationship with the faith. This means that the higher one's faith, the higher the level of their holdings to religious commandments. Indirectly, religious factors will affect things become pillars of Islam, namely the obligatory Zakat. According to a study conducted by Hairunizam Wahid et.al (2005) explains that internal factors such as knowledge of religion and belief affect the payment of zakat.

Research from Mohd Ali et al. (2004) show that religion is the belief factor influencing a person's decision to pay zakat. It can be concluded that every person paying the zakat is a way to draw closer to God. According to Al Jaffri Ram et al. (2010), the religious attitude will affect person's to pay zakat. This is because, he argues that everyone who performing zakat is to show gratitude to Allah SWT for any giving.

Mohamad Noor Johari Sahidi (2013) describes that the implementation of the obligatory of zakat is related to the level of appreciation of religion and faith. Aspects of faith will be crucial to the implementation of the related matter of worship, this also includes worship zakat, which is located in the Five Pillars of Islam. The higher person's faith, the higher level of person's confidence to perform a zakat without ignoring the advantages and benefits of the world. Abdul Hamid (1998) found that people still do not understand clearly about zakat. There were individuals more choose to paid tax compared than zakat. They thought that if they had to pay tax, there is no need to pay a zakat. This shows that religious knowledge regarding zakat also affect the payment of zakat.

2.4 Zakat Management

Muslim community have a faith and trust to zakat management to manage zakat institution that influenced by three factors, in terms of management, collection and distribution of zakat. The researchers believe all these factors are important to management in improving public trust thereby increasing the total *muzakki* of zakat income.

According to Mohd Firdaus (2017), zakat management factors are crucial to the development of institutions of zakat institutions in each country. Effective and efficient management would help in improving the effectiveness of the collection and distribution of zakat. According Ahmad Shahir Makhtar and Adibah binti Abdul Wahab (2010), Selangor Islamic Religious Council (MAIS) has successfully managed the Selangor Zakat Board (LZS) became well organized as a corporate institution in terms of collection and distribution of zakat. Hence, the society more confidence to make the payment of zakat at zakat institution. According Azninainie binti Mohd Ghazi et al. (2013), the factor affecting communities making the payment of zakat is zakat institution has managed effectiveness and systematic in distribution of zakat.

The study conducted by Mohd Ali Mohd Noor et.al (2004) found that the maximum distribution of zakat to asnaf also provide a positive influence in the community to paid the zakat. This study was approved by Fuadah Johari (2004) where there is a positive relationship between the collection and distribution of zakat. The increament in distribution of zakat as well as will improve information exposure to the communities to always paid the zakat.

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2.5 Methods of Payment

According Noraidah Sahari @ Ashaari et.al (2009) found that technological advances are rapidly growing will help the development and use of e-government development. it can be proved by users' confidence in e-government with the online facilities. The online payment facility will increase the number of users of zakat websites either from zakat management, zakat payers, zakat recipients and civil society. According to Khadija Binti Muda et.al (2013), the user's perception of the Selangor Zakat Board's (LZS) website to online payment of zakat in concluding that the use of the online zakat payment method is faster than zakat payment countersIt facilitates the payment of zakat more effectively than the manual method which is paying zakat on the counter.

According to Hairunnizam et al. (2007), salary deduction is one of the factors that affect the payment of zakat income. This shows that the easier mechanism for the Muslim community to pay zakat, the higher the collection of zakat in particular zakat income. Therefore, the zakat institution should always cooperate with private employers to facilitate their employees to pay zakat income through zakat income.

According to Muhsin and Suhaili (2016), enhancements and diversification of payment channels and innovative approaches that will make it easier for zakat payers to fulfill their obligations. Diversity zakat payment channels from time to time will make it easier for people to pay zakat as well as increase the number of zakat collection. This diversity will undoubtedly complete the task as amil zakat institutions that operate efficiently and efficiently.

2.6 Law of Zakat

The laws and regulations are usually created as an instrument for controlling and monitoring the activities of a society. The instrument usually sets out the power given to the authorities to take action against anyone who violates the law (Mohd Ali, 1989).

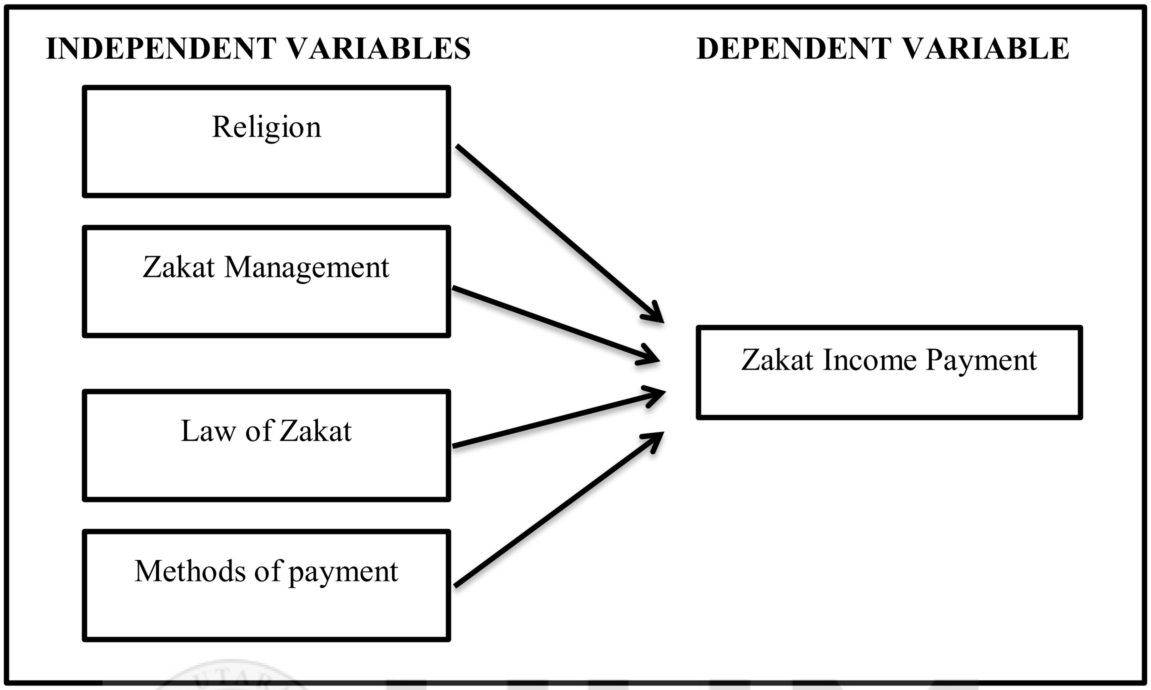
According to Kamil Md. Idris (2006), he argues that the study of community's perceptions towards the law of zakat shows that the laws relating to zakat plays an important role in increasing the amount of zakat collection and influence the compliance behavior of people to perform zakat. According to him, people still underestimate the law and the enforcement of zakat. Although there are states have established laws relating to zakat and be bound by the enactment of the administration of the state, respectively, but the enactment of the just written in the law at the state without law enforcement against those who refuse or disobey the law

Kamil (2006) states that zakat laws and enforcement are essential to determine compliance. In addition, to facilitating the infrastructure to pay zakat, act of zakat must be held to enforce zakat enforcement because in the absence of such enforcement, individuals will be committed to paying zakat.

2.7 Theoretical Framework

In this study, the theoretical framework will guides the research and determine which variables should be measured. It is a set of theoretical assumption that explained the relationship among set of phenomena. This study will undertake the main variable which is the payment zakat income representative as dependent variable and the factors which is known as independent variables namely religion, zakat management, methods of payment and law of zakat. Based on approach from literature review, the diagram for the theoretical framework can be illustrated as follows:

Figure 2.2: Theoretical Framework



2.8 Hypothesis Development

According to Sekaran (2003), hypothesis is a logical relation that estimated a relationship between two or more variables expressed in the form of statement that can be tested. In others words, after identifying the important variables through the development of a theoretical framework, the variables need to be tested on whether there have significant relationships. Therefore, there were several hypotheses that need to be tested in this study.

2.8.1 Selected Demographic Factors

Demographics factors that have been chosen to investigates for this study are gender, age group, level of education, work experience and level of income. The main objective to investigated this factors with the zakat income payment is to observe the significant differences between each of them. This study used statistical technique to examine gender and zakat income payment is an Independent Sample T-Test while for the age group, level of education, work experience and level of income towards zakat income payment employs one-way ANOVA. Therefore, the following hypotheses are developed in order to answer the first research question and research objective in this study.

Research Objective 1: To determine differences between group demographic (gender, age group, level of education, work experience and level of income) and zakat income payment.

- **Gender**
    - Ho 1a: There is no significant different between male and female and zakat income payment.
    - Ha 1a: There is significant different between male and female and zakat income payment.
- **Age**
    - Ho 1b: There is no significant different between age group and zakat income payment.
    - Ha 1b: There is significant different between age group and zakat income payment.
- **Level of Education**
    - Ho 1c: There is no significant different between level of education and zakat income payment.
    - Ha 1c: There is significant different between level of education and zakat income payment.

- **Work Experience**
    - Ho 1d: There is no significant different between work experience and zakat income payment.
    - Ha 1d: There is significant different between work experience and zakat income payment
- **Level of Income**
    - Ho 1e: There is no significant different between level of income and zakat income payment.
    - Ha 1e: There is significant different between level of income and zakat income payment.

2.8.2 Correlation between Dependent and Independent Variables

In this study, all independent variables namely relegion, zakat management, methods of payment and law of zakat will be analysed to determine their correlation with the zakat income payment. The statistical technique employs to determine the correlation between DV and Ivs is Pearson correlation coefficient. Therefore, the following hypotheses are developed in order to answer the second research question and reserch objective in this study.

Research Objective 2: To investigate the significant relationship between factors (Religion, Zakat Management, Methods of payment, Law of Zakat) and zakat income payment?

- **Religion**
    - Ho 2a : There is no significant different between Religion and zakat income payment.

- Ha 2a : There is a significant different between Religion and zakat income payment.

- **Zakat Management**
    - Ho 2b : There is no significant different between Zakat Management and zakat income payment.
    - Ha 2b : There is a significant different between Zakat Management and zakat income payment.
- **Methods of payment**
    - Ho 2c : There is no significant different between Methods of payment and zakat income payment.
    - Ha 2c : There is a significant different between Methods of payment and zakat income payment.
- **Law of Zakat**
    - Ho 2d : There is no significant different between Law of Zakat and zakat income payment.
    - H1 2d : There is a significant different between Law of Zakat and zakat income payment.

2.8.3 The Influence of Independent Variables on Dependent Variables

For purpose of this study, the independent variables which are religion, zakat management, methods of payment and law of zakat will be analysed to identify how much variance of this independent variables influence the zakat income payment. The statistical technique employs to determine the variance of independent variables on dependent variables is multiple regression analysis. Therefore, the following hypotheses are developed in order to answer the third research question and research objective in this study.

Research Objective 3: To identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment.

- Ho 3a: Religion, Zakat management, law of Zakat and Methods of payment will not significantly explain the variance of the zakat income payment.
- Ha 3a: Religion, Zakat management, law of Zakat and Methods of payment will significantly explain the variance of the zakat income payment.

2.9 Summary of the chapter

This review of the related literature presented a discussion on the independent and dependent variable that is zakat income payment. The review also discusses the major factors that can affecting zakat income payment. The literature reviewed work as a good basis for developing a model to measure the factors that affect zakat income payment. The next chapter will be discussing about the methodology that explain in detail about the data collection and analysis for this research.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

This chapter explained the methodology and design which have been used for data collection and data process. It will explain the research design, methods of data collection, sampling design, intruments being used, contruct measurement, data collection, processing of data and the methodology used for data analysis.

3.1 Research Design

Since the purpose of this study to determinant factor (Religion, Zakat Management, Methods of payment, Law of Zakat) will significantly explain the variance in the affect of zakat income payment, so quantitative research will be used in this study. The nature of this research is descriptive. In this research, quantitative data analysis used for the raw data gatheres from questionaire will be analyzed by used statistical tools and the interpretation of the results of the analysis will be used the SPSS software.

3.2 Sampling Design

Sampling design is the method chosen to select sample from the overall population in this study. Some important aspects of sampling design included population of the study, sampling frame, sample size, sampling technique and data collection procedure. Further discussions are as follows:

3.2.1 Population of the Study

According Sekaran and Bougie (2003), population is referring to the subject of interest, group of people and others relevant subject that the researcher wish to study on. The number of population of muslim teachers school in Mukim Kesang, Tangkak are 260 teachers.

3.2.2 Sampling Frame

Sampling process is the process of selecting parts from a large group of people with the intent of generalizing from the sample which is the smaller group to the population. (Gliner, Morgan and Leech, 2009). In statistics, a sampling frame is the sources material from which a sample is drawn. Hence, sampling frame for this study is a complete list of all muslim teachers schools at Mukim Kesang area that researcher wish to study.

3.2.3 Sampling Technique

The number 155 muslim teachers are considered to be representative and considered as the minimum sample size at a confidence level according to Krejcie and Morgan formula (Sekaran and Bougie, 2013)

Table 3.1: Determining Sample Size from Population

Population (N)	Sample (S)
240	148
250	152
260	155
270	159

Sources : Krejcie and Morgan (1970)

Figure 3.1: Krejcie and Morgan formula

$$n = \frac{x^2NP(1-P)}{d^2(N-1) + x^2P(1-P)}$$

Where;

n = required sample size

X^2 = chi − square for desire confidence level at 1 degree freedom

N = Population size

P = population porpotion (assumed to be .50 for this table)

d = degree of accuracy (expressed as a porpotion)

This study has chosen Simple Random Sampling. A simple random sample is a subset of a statistical population in which each member of the subset has an equal probability of being chosen. A simple random sample is meant to be an unbiased representation of a group. Hence, for this study a simple random sample would be the lists of 155 Muslim teachers being chosen out of a hat from six schools of 260 Muslim teachers. In this case, the population is all 260 Muslim teachers, and the sample is random because each Muslim teacher has an equal chance of being chosen.

3.2.4 Sample Size

The questionnaires were distributed based on the the proportion of the sample as described in the table below:

Table 3.2: Porpotion of Sample for the study

No	School	Number of Muslim teacher	Propotion (%)	Disproportion Sample Size = 155
1.	SK Kesang	20	8.6%	13
2.	SK Tanjong Gading	31	11.8%	18

3.	SK Parit Bunga	57	19.7%	32
4.	SMK Parit Bunga	57	21.7%	34
5	SMK Pesisiran Perdana	30	13.2%	20
6.	SM Sains Muar	57	25%	38
TOTAL		260	100%	155

3.3 Data Collection Technique

The process of data collection was conducted January until February 2019. The letter of application for data collection was issued by the university to Administration Office, Educational Planning and Research Division, Ministry of Education Malaysia (EPRDMOE) in order to get permission to execute the study at school area in Tangkak, Johor. After get the approval letter from EPRDMOE, the researcher distributed the questionaire to the respondents during office hour of administration office starting 9.00am until 4.00pm. According to the sample size, this study is expected to cover 155 respondents. A total of 155 questionnaires were distributed among Muslim teachers school. However, some respondents did not have time to complete the questionnaire during their woking hour. The respondents will be given times to complete the questionaire and the researcher collect it after they finish answer all the questionaires. Therefore, the probability sampling technique used in this study is a random sampling since the target population was already known and each of them has equal chances of being chosen as a respondent for this study.

3.4 Measurement of Variables

For this research, there are 5 items for the construct of each independent variable and 5 questions for dependent variable to use and it was operationalized on a five-pointlive scale format, ranging from '1' "Strongly Disagree" to '5' " Strongly Agree".

Table 3.3: Measurement of Variables

1	2	3	4	5
Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree

Measurement	Questionnaire		Source
	Number of Question	Total of items	
Independent Variable			
Religion	6 to 10	5 item	Razali and Muhsin (2016)
Zakat Management	11 to 15	5 item	Razali and Muhsin (2016)
Law of Zakat	16 to 20	5 item	Kamil (2006)
Method of payments	21 to 25	5 item	Muhsin & Suhaili (2016)
Dependent Variable			
Zakat Income Payment	26 to 30	5 item	Ram Al Jaffri et. al (2007)

3.5 Operationalization of the instrument

In this study, the researcher uses the established instrument or construct developed by the previous researchers because the validity has been established by previous study. The questionnaire consists of Part A and B. Part A refers to the demographic factors (gender, age, education level and income level). Part B represents dependent and independent variables. Dependent variable in this study is zakat income payment and independent variables consist of relegion, zakat management, law of zakat and method of payments. The construct and items chosen for this variable are as follows:

Table 3.4: List of questions for Independent Variables

Independent Variable	Total of Item	Item	Sources
Religion	5	Zakat is the third pillar of Islam	Razali and Muhsin (2016)
		Zakat is one of an obligation to Muslim	
		Zakat is a way to closer to Allah	
		Zakat can purify the wealth	
		Paying zakat is a symbol of gratitude to Allah	
Zakat Management	5	Zakat institution provides a good quality of service	Razali and Muhsin (2016)
		Zakat institutions provide promotional activities and campaigns "*Jom Berzakat*"	
		The zakat institution manages and administrate in effectively and efficiently way	
		Zakat institution gives exposure on calculation of zakat income	
		Zakat institutions manage the distribution of zakat in effectively and efficiently	
Law of Zakat	5	Penalty will be charged if unpaid the zakat	Kamil (2006)
		The laws implemented are decisive	
		Enforcement of fair and equitable law	

		The legal and regulatory rules pertaining to the zakat are clear	
		The laws that have been enacted need to be adhered to	
Method of payments	5	Flexible zakat payment counter operating hours	Muhsin & Suhaili (2016)
		The number of agents or *amil* that facilitates the payment of zakat	
		provision of payment counters in public places such as supermarkets and mosques	
		Provision of zakat payments online	
		Zakat payment through salary deduction method	

Table 3.5: List of questions for Dependent Variable

Independent Variable	Total of Item	Item	Sources
Zakat Income Payment	5	I will making zakat payment according to *nisab*	Ram Al Jaffri (2007)
		Zakat payment will growth and increase the wealth	
		Zakat payment can alleviate poverty	
		Zakat payment will increase cost of living	
		I will making zakat payment consistently	

After the compilation of question, the researcher needs to comply with the content validity where the researcher need to discuss with the expert such as the research supervisor to identifying the questions that can be used for this study and eliminate the question that are not applicable for the study.

In addition, the wording of question number 29 has been reversed to help prevent response bias. The negatively worded item needs to be reversed before a total score can be calculated for this scale. The researcher needs to ensure that all items are scored so that high scores indicates high level of zakat income payment. This procedure is used on the negative worded questionnaire item to ensure that high score represents high level of the characteristic being measured (zakat income payment).

3.6 Pilot Study

Sekaran (2003) mentioned the implementation of the pilot study is to correct any inadequacies in the instruments prior to data collection and also identify the difficulties in wording and translation in the questionnaires. Therefore, in this research, a pilot study has been executed before the actual study is being performed. The main porpose of this pilot study was to pre-test the adequacy of the instrument and to assess wether the respondents are able to understand the questions and answer the questions or not. At the same time, the researcher wants to test the consistency and stability of the item used for this pilot study. The respondents selected for the pilot study involve a group respondents that have similar characteristics with the actual respondent. In this research, the pilot study was implemented among the Muslim teachers at Sekolah Menengah Kebangsaan Tengku Mahmud Iskandar, Sungai Mati, Mukim Serom, Tangkak, Johor. Fourty (40) questionnaires were distributed by randomly to selected respondents. Results of the reliability test for the pilot study are as follow :

Table 3.6: Result for Releability Test in Pilot Study

Variable	No. of Item	Cronbach's Alpha
Religion	5	.735
Zakat Management	5	.759
Law of Zakat	5	.788
Methods of Payment	5	.759
Zakat Income Payment	5	.717

3.7 Reliability of the Instrument

Reliability test will be performed by using Cronbach's Alpha. This test will indicate how well the items positively correlated to each other. According to Sekaran and Bougie (2013), if the result of Cronbach's Alpha is close to 1, it means the reliability of the measure is higher. If the reliability are over 0.80, it can be consider as good, those in the 0.70 range are acceptable and if less than 0.60 can be considered to be poor. Table 3.7 shows the result of reliability test in this study.

Table 3.7: Result for Releability Test in actual study

Variable	No. of Item	Cronbach's Alpha
Religion	5	.649
Zakat Management	5	.789
Law of Zakat	5	.791
Methods of Payment	5	.774
Zakat Income Payment	5	.821

As presented on table 3.7, the value of Cronbach's Alpha value is in the range between .621 until .821 whereby the value is closer to 1 suggesting very good internal consistency. According to DeVellis (2012), a value range 0.60 until 0.70 are acaptable; value between 0.70 until 0.80 are respectable and value between 0.80 until 0.90 are very good. Zakat income payment scored the highest reliability of .821 followed by the law of zakat with the scored .791, zakat management with the score .789, methods of payment with the score .774 and religion with the score .649.

3.8 Normality Test

Pallant (2013) suggested that most of inferential statistical technique assumed that the distribution of scores on the dependent variable is on normal distribution. Coakes and Steed (2007) provided that there are two main techniques employed in order to determine the normality of the data which were graphical technique and statiscal technique. Among commonly used graphical technique are by using histogram, stem-and-leaf plots, boxplot, normal probability plots and detrended normal plots. While for statiscal technique, available test of normality are Kolmogorov-Smirnov, Shapiro-Wilk, Skewnwss and Kurtosis.

In this study, independent variables and dependent variable involved were examined through IBM SPSS statistics in order to ensure there is no violation of normality assumption using a certain procedure as recommended by Pallant (2013). During the precedure, the outlier cases were removed from the analysis since many statistical techniques is sensitive to outliers case.

In this study, the forst medium to examine the normality of the data is using the graphical analysis which is based on Normal Q-Q Plot. The normal distribution will outline a straight diagonal line and the plot data value are parallel to the diagonal. Coakes and Steed (2007) affirmed that if the sample of the study came from normal distribution, subsequently the cases will fall more or less in a straight line. Result from the Normal Q-Q Plot of all the variables showed almost all data distributions were plotted closely follows the straight line. (please refer to Appendix E).

The second medium to assess the normality of the data is using Skewness and Kurtosis values. According to Pallant (2013), Skewness and Kurtosis refer to the shape of distribution and widely used for interval or ratio type of data. Skewness index provided an indication of the symmetry distribution while Kurtosis on the other hand provided information on the peakednessof the distribution. Skewness and Kurtosis value of 0 specified a perfect normal distribution of the data. However, this was an uncommon occurrence in the area of the social science research. Trochim and Donelly (2006), Field (2009), Gravetter and Wallnau (2014) suggested the accaptable limits of +2 to -2 for skewness ans Kurtosis indices statistics. Table below summarized the result for Skewness and Kurtosis indices for the study:

Table 3.8: Summary result of the Skewness and Kurtosis of the variables

Variables	Skewness	Kurtosis
Religion	-0.602	1.349
Zakat Management	-0.825	1.251
Law of Zakat	-0.372	0.752
Methods of Payment	-0.568	1.687
Zakat Income Payment	-0.821	1.529

As shown in Table 3.8, all the variables involved in the study shows Skewness and Kurtosis to appear within the range of +2 to -2. Therefore, based on the result, researcher can concluded that the distribution scores of this study are normal and did not violate the normality assumption for the inferential analysis.

3.9 Questionnaire Development

The type of data gathered for this study was from the primary sources. The data is collected by distributing questionnaire to the target population. Self-administered questionnaire are used in order to collect data in this study. A total of 155 questionnaires were distributed in order to get 155 questionnaires targeted by the study. The questionnaires were distributed to respondents of Muslim school teachers in Mukim Kesang, Tangkak and were written in Malay language. Table 3.9 will show the result of questionnaire return rate:

Table 3.9: Result of questionnaire return rate

Questionnaires	Total	Percentage
Required	155	100%
Distributed	155	100%
Returned	155	100%
Completed/Usable	153	98.7%
Incomplete/Unusable	2	1.3%

3.10 Data Analysis

This study employed IBM SPSS Statistics software version 20 for both descriptive and inferential statistic. Descriptive statistic is used to interpret data in general, while inferential statistic is used for the purpose of hypothesis testing through Independent Sample T-Test, Analysis of Variance (ANOVA), Person Correlation and Multiple Linear Regression.

3.10.1 Descriptive Analysis

According to Pallant (2003), descriptive analysis is used to describe the characteristics of the sample in the study and providing variety of information. Other than that, descriptive statistic was also commonly used to check variables in the study for any violation of the assumptions underlying the statiscal technique that will be used to answer specific research questions later.

In research that involved human as samples, it is useful to collect information on number of people, frequency of male and female in the sample, the range and mean of age, education level, income level and also any other relevant background information that will best described the sample in the study. Moreover, in testing of assumptions, it usually will involve obtaining descriptive statistics of variables in the research.

These descriptive statistics includes mean, standard deviation, range of scores and distribution of scores on continuous variables (skewness and kutosis). Hair et.al (1998) mentioned that Kurtosis is the peakedness or flatness of the distribution compared with the normal distribution. Thus, skewness can be used to described the balance of the distribution of the data. Hence, for this research, all data obtained from section A nd B of the questionnaire is used in order to investigate the descriptive statistics.

3.10.2 Inferential Statistic

Inferential statistic are used to achieve the research objective in this study from the data through analysis. Therefore, for the purpose of this study, inferential statistics are used through the analysis of Independent Sample T-Test . Oneway Anova, Pearson Correlation and Multiple Regressions.

3.10.2.1 Independent Sample T-Test

Independent Samples T-Test is used to compare the means of independent that have 2 groups, such as age. According to Pallant (2013), Independent Samples T-Test is used to compare the mean scores of two different groups of people or conditions. T-Test is to compare the values on several continuos variable for two groups or on two occasion. Before conducting the Independent Sample T-Test analysis, there are some assumptions that you need to check before conducting these analysis. The generic assumption underlying of T-Test were scale of measurement, normality, distribution of the data and random sampling.

3.10.2.2 One Way ANOVA

One-way ANOVA involves one category independent variable which has a number of different levels. These levels correspond to the different groups or condition. According to Pallant (2013), ANOVA is used when one independent (grouping) variables with three or more categories and one dependent variable. ANOVA test provided information wether independent variables was significant difference or not towards dependent variable. If there were any differences, ANOVA informed the state of which group mean was higher and lower. Post Hoc Test should be conducted to determine which mean of independent variables was higher or lower. Before performing One-Way ANOVA test, certain requirements must be satisfied which are if the data distribution were normal and the data has the same variance (Veloo and Raman, 2013). This was to validate that all compared groups are originated from the same population.

3.10.2.3 Pearson Correlation Coefficient

Pearson correlation analysis is used in this study to identify the relationship between the dependent and independent variables. In this study, Pearson Correlation is used to describe the strength and direction of the relationship between two variables on an interval measurement of scale to test the hypotheses. A negative correlation indicates that as one variable decrease and the other factor will decrease too, while the positive correlation indicates that as one variable increase the other factor will increase too. According to Veloo and Raman (2013), correlation analysis has a number of underlying assumptions such as follows: (i) Related pair, (ii) Scale of Measurement, (iii) Normality, (iv) Linearity and (v) Homoscedasticity.

3.9.2.4 Multiple Regression

The multiple linear regressions is carried out in the hypothesis to determine whether the independent variables explain a significant variation in the dependent variable whether a relationship exists and set the mathematical equation relationship relating the independent and dependent variables. As state by Coakes and Steed (2007), the result of rregression is an equation that represents the best prediction of a dependent variable from several independent variables. There are four main assumption underpinning the use of regression which are, (i) Ratio of cases in independent variables, (ii) outliers, (iii) multicollinearity and (iv) linearity, normality and homoscedasity. For the purpose of this research, the researcher simply expended the formulation of the multiple regression model as shown in figure 3.2:

Figure 3.2: Formula of Multiple Linear Regression

$$Y = \alpha + b1x1 + b2x2 + b3x3 + b4x4$$

Where;

α = Intercepts (constant)

Y = Zakat Income Payment

$b1x1$ = Religion

$b2x2$ = Zakat Management

$b3x3$ = Law of Zakat

$b4x4$ = Methods of payment

he statistical tools that were used in interpreting the data were in accordance with the research hypothesis. This is presented in the table 3.10 below;

Table 3.10: Summary of the data Analysis Techniques

Hypothesis	Test
• **Gender** o Ho 1a: There is no significant different between male and female and zakat income payment. o H1 1a: There is significant different between male and female and zakat income payment.	Independent Sample T-Test
• **Age** o Ho 1b: There is no significant different between age level and zakat income payment. o H1 1b: There is significant different between age level and zakat income payment. • **Level of Education** o Ho 1c: There is no significant different between level of education and zakat income payment.	One Way ANOVA

o H1 1c: There is significant different between level of education and zakat income payment. • **Work Experience** o Ho 1d: There is no significant different between work experience and zakat income payment. o H1 1d: There is significant different between work experience and zakat income payment • **Level of Income** o Ho 1e: There is no significant different between level of income and zakat income payment. o H1 1e: There is significant different between level of income and zakat income payment.	One Way ANOVA One Way ANOVA One Way ANOVA
• **Religion** o Ho 2a : There is no significant different between Relegion and zakat income payment. o H1 2a : There is a significant different between Religion and zakat income payment. • **Zakat Management** o Ho 2b : There is no significant different between Zakat Management and zakat income payment. o H1 2b : There is a significant different between Zakat Management and zakat income payment. • **Methods of payment** o Ho 2c : There is no significant different between Methods of payment and zakat income payment. o H1 2c : There is a significant different between Methods of payment and zakat income payment. • **Law of Zakat** o Ho 2d : There is no significant different between Law of Zakat and zakat income payment. o H1 2d : There is a significant different between Law of Zakat and zakat income payment.	Pearson Correlation Coefficient Pearson Correlation Coefficient Pearson Correlation Coefficient Pearson Correlation Coefficient

• H1 3a : The four factors (Religion, Zakat Management, Law of Zakat, Methods of payment) will significantly explain the variance in the affect of zakat income payment.	Multiple Regression

3.11 Summary of the chapter

In this chapter, the research methodology is crucial to address the research problem as well as research questions. All the steps starting from collecting the data until the tools to analyses the data were discussed in this chapter. The next chapter would be the continuation of this chapter, which are findings of the data analysis.

CHAPTER 4

FINDINGS OF THE STUDY

4.0 Introduction

This chapter discusses the finding or the result obtaines from the analysis. Through data collected, the factor analysis will be conducted in order to validate the instuments followed by the reliability test. All the data analysis already mentioned in the previous chapter will be throughly discussed in this chapter.

4.1 Research Respondent

The total of 155 set questionnaire were distributed to the respondent and all the questionnaires was returned. The total returned representing a response rate of 98.7%, which are considered accaptable and useable.

4.2 Demographic characteristics of respondents

The respondents participated in this study consists of the Muslim teachers school in Mukim Kesang, Tangkak. Table 4.1 shows the distribution of repondents involve in this study:

Table 4.1: Distribution of the respondents

Demographic Profile	Categories	Number of Data	Percentage(%)
Gender	Male	55	35.9
	Female	98	64.1
Age	21-30	17	11.1
	31-40	54	35.3
	41-50	44	35.9

	51-60	27	17.6
Education	SPM	4	2.6
	STPM/Certificate/Diploma	10	6.5
	Bachelor Degree	133	86.9
	Master and Above	6	3.9
Experience	Below 7 years	22	14.4
	8-14 years	41	26.8
	15-21 years	44	28.8
	More than 21 years	46	30.1
Income Level	RM1001- RM2000	3	2.0
	RM2001- RM3000	14	9.2
	RM3001- RM4000	22	14.4
	RM4001- RM5000	53	34.6
	RM5001 and above	61	39.9

In this research, the total numbers of respondent are 153 consisting Muslim teachers from school in area Mukim Kesang, Tangkak, Johor. Five demographic factors are reported, namely gender, age, education level, experience work and income level. Table 4.1 shows among 153 respondents, 55 (35.9%) of them are male, while the rest of 98 (64.1%) are female.

For the age group, most of the respondents are in the range of age between 41-50 years old where the amount is 55 which is equivalent to 35.9 percent. This is followed by the respondents in the age of between 31 to 40 years old where the number of respondents involved is 54 which is equivalent to 35.3 percent. Meanwhile, 27 of 153 of the respondents are in the range 51 to 60 years ol. The percentage in this age is 17.6 percent. There are only 17 of respondents who are in the age between 21 to 30 involve in this study which comprised of only 11.1 percent.

In terms of highest education level, only 2.6 percent of the respondent hold SPM qualification while another 26.8 percent possess a STPM, certificate or Diploma. Meanwhile 86.9 percent of the respondent held a Bachelor Degree while the rest of 3.9 percent held a Master Degree.

For the income level, the highest contributors were who gain income RM 5001 and above which the frequency 61 respondents (39.9 percent). For the respondents who gain income between RM 4001 to RM 5000, they are second highest of the percentage which was (34.6 percent) 53 respondents, followed by income level range RM 3001 to RM 4000 which was 22 respondents(14.4 percent).Meanwhile 9.2 percent of the respondent gain income level between RM 2001 to RM 3000 with the frequency 14 respondent while the rest of 2.0 percents gain income between RM 1001 to RM 2000.

In term of the respondents working experience, majority of 46 respondents have working experience of more than 21 years. While 44 respondents has been working experince of 15 years to 21 years. Meanwhile, 41 respondents are in the range of 8 years to 14 years of the service. The rest 22 respondent are in the range of below 7 years of services.

4.3 Zakat income payments towards religion, zakat management, law of zakat and method of payment.

This section required the researcher to identify the level of each element of zakat income payment toward religion, zakat management, law of zakat and method of payment. There for, the mean score for each independent variable will be verified.

4.3.1 Respondents' zakat income payment

Table 4.2: Results of mean score for Zakat Income Payment

Code	Item	Mean
Payment 26	I will making zakat payment according to *nisab*	4.14
Payment 27	Zakat payment will nourish and increase the wealth	3.87
Payment 28	Zakat payment can alleviate poverty	3.87
Payment 29	Zakat payment will increase cost of living	3.69
Payment 30	I will making zakat payment consistently	4.14

As presented in table 4.2, the mean for each item of commitment are 4.17, 3.87, 3.87, 3.69 and 4.13 respectively. Almost 55.6 percent of the respondents aggreed that they will making zakat income payment according to *nisab.* Meanwhile, 54.2 percent agree that paying zakat income will nourish and increase the wealth. 83 out of 153 respondents agree, with zakat payment can alleviate poverty in Islam. Beside that, 86 respondents are agree zakat payment will increase cost of living. Last but not least, 85 respondents will making zakat consistently.

4.3.2 Respondents' religion toward zakat income payment

Table 4.3: Results of mean score for Religion

Code	Item	Mean
Religion 6	Zakat is the third pillar of Islam	3.95
Religion 7	Zakat is one of an obligation to Muslim	4.54
Religion 8	Zakat is a way to closer to Allah	4.14
Religion 9	Zakat can purify the wealth	3.87
Religion 10	Paying zakat is a symbol of gratitude to Allah	4.01

As presented in table 4.3, the mean for each item of commitment are 3.95, 4.54, 4.14, 3.87 and 4.01 respectively. Almost 43.8 percent of the respondents aggreed that zakat is the third pillar of Islam. Meanwhile, 56.9 percent agree that paying zakat income is one of an obligation to Muslim. 85 out of 153 respondents agree, paying zakat is a way to closer to Allah. Beside that, 54.2 percent of respondents are agree zakat payment can purify the wealth. Lastly, 83 respondents agree paying zakat is a symbol of gratitude to Allah.

4.3.3 Respondents' zakat management toward zakat income payment

Table 4.4: Results of mean score for Zakat Management

Code	Item	Mean
Management 11	Zakat institution provides a good quality of service	3.95
Management 12	Zakat institutions provide promotional activities and campaigns "*Jom Berzakat*"	4.54
Management 13	The zakat institution manages and administrate in effectively and efficiently way	4.14
Management 14	Zakat institution gives exposure on calculation of zakat income	3.87
Management 15	Zakat institutions manage the distribution of zakat in effectively and efficiently	4.01

As presented in table 4.3, the mean for each item of commitment are 3.95, 4.54, 4.14, 3.87 and 4.01 respectively. Almost 43.8 percent of the respondents aggreed that zakat is the third pillar of Islam. Meanwhile, 56.9 percent agree that paying zakat income is one obligation to Muslim. 85 out of 153 respondents agree, paying zakat is the one way to closer to Allah. Beside that, 54.2 percent of respondents are agree zakat payment can purify the wealth. Lastly, 83 respondents agree paying zakat is a symbol of gratitude to Allah.

4.3.4 Respondents' law of zakat toward zakat income payment

Table 4.5: Results of mean score for law of zakat

Code	Item	Mean
Law 16	Penalty will be charged if unpaid the zakat	3.10
Law 17	The laws implemented are decisive	3.28
Law 18	Enforcement of fair and equitable law	3.54
Law 19	The legal and regulatory rules pertaining to the zakat are clear	3.79
Law 20	The laws that have been enacted need to be adhered to	3.95

As presented in table 4.3, the mean for each item of commitment are 3.10, 3.28, 3.54, 3.79 and 3.95 respectively. Almost 39.9 percent of the respondents unsure that penalty will be charged if unpaid the zakat. Meanwhile, 38.6 percent agree that every law of zakat implemented are decisive. 65 out of 153 respondents are unsure, enforcement of fair and equitable law. Beside that, 43.8 percent of respondents are agreed the legal and regulatory rules pertaining to the zakat are clear. Lastly, 67 respondents are agreed the laws that have been enacted need to be adhered to.

4.3.4 Respondents' methods of payment toward zakat income payment

Table 4.6: Results of mean score for methods of payment

Code	Item	Mean
Methods 21	Flexible zakat payment counter operating hours	3.95
Methods 22	The number of agents or *amil* that facilitates the payment of zakat	3.87
Methods 23	provision of payment counters in public places such as supermarkets and mosques	4.09
Methods 24	Provision of zakat payments online	4.14
Methods 25	Zakat payment through salary deduction method	4.37

As presented in table 4.3, the mean for each item of commitment are 3.95, 3.87, 4.09, 4.14 and 4.37 respectively. Almost 60.8 percent of the respondents agreed that they can paying zakat income because of flexible zakat payment counter operating hour. Meanwhile, 54.2 percent agree that the number of agents or *amil* that facilitates the payment of zakat is factor they making zakat payment. 83 out of 153 respondents are agreed, provision of payment counters in public places such as supermarkets and mosques also factor they can making zakat payment. Beside that, 55.6 percent of respondents are agreed, provision of zakat payments online facilitate them to pay zakat . Lastly, 79 respondents are agreed with zakat payment through salary deduction method.

4.4 Differences between demographic factors and zakat income payment

In order to test the first research questions, whether there were any differences between respondents' selected demographic profile (gender, age, level of education, experience and level of income) towards zakat income payment in order to analyse the Hypothesis one (H1). The test of differences employed for this study was independent sample T-Test and One-Way ANOVA. Independent sample T-test analysis is conducted to test the hypothesis one in terms of gender group. Meanwhile, One-Way ANOVA is used to examine the significant difference between demographic factors that have more than two groups which is age, level of education, experience and level of income with zakat income payment.There are five hypotheses that had been analysed based on gender, age, level of education, experience and level of income.

Prior to proceeds to the results produce by Independent Sample T-Test and One-Way ANOVA, the data should meet the assumption of the homogeneity of variances through Levene Test for homogeneity of variance. According to Pallant (2013), Levene Test is used to test whether the variance of scores between group were the same. This test can only be conducted if the two groups belonged tp the same population. The significance value for Levene Test should be large than 0.5 in which signified the variance assumed as equal. These statements are used to interpret the t-value as well as the standard deviation. In contrast, if the Levene's test provided significant value which is equal or less than 0.5, this means that the variance assumed is not equal. Hence, it can be concluded that the variance for the two tested groups were not the same.

4.4.1 Differences between Gender and Zakat Income Payment

Independent Sample T-test analysis was conducted to test null hypothesis one (Ho1a) in terms of gender which was as follows:

- Ho 1a: There is no significant different between male and female toward zakat income payment.
- Ha 1a: There is significant different between male and female toward zakat income payment.

Table 4.7: The Difference between male and female Muslim teachers towards zakat income payment

Gender	Mean	Standard Deviation	T-Value	Sig.
Male	4.09	.47	2.10	.037
Female	3.89	.62		

Based on Table 4.8, the significant value of gender in a Levene's test is .051 which is greater than 0.05. This means that the variance for both groups is the same and fulfilled the assumption of homogeneity of the variance for this test. Since the variance is equal, the mean value of these two groups is from the same population. It was found that the mean efficacy for male is 4.09 and for females is 3.89. The significant value obtained is 0.037 which is less than 0.05. Thus, the null hypothesis (Ho1a) is rejected. It can be concluded that there is significant difference between male and female towards zakat income payment. As a result, Ha 1a is accepted.

4.4.2 Difference between age group and Zakat income payment.

One-Way ANOVA analysis was conducted to test null hypothesis one (Ho 1b) in terms of age group which was as follow:

- Ho 1b: There is no significant different between age level and zakat income payment.
- Ha 1b: There is significant different between age level and zakat income payment.

Table 4.8: The difference between age group and zakat income payment

Age (Years)	Mean	Standard Deviation	F-Value	Sig.
21-30	3.75	0.78	1.48	0.222
31-40	3.91	0.63		
41-50	4.00	0.52		
51-60	4.10	0.40		

One-Way ANNOVA between group analysis of variance was conducted to investigate the impact of age group on the zakat income payment. Respondents were devide into four groups according to their age group (Group 1: 21-30 years; Group 2: 31-40 years; Group 3: 41-50 years; Group 4: 51-60 years) The significant value of Levene Test for homogeneity of variance was 0.083. As this was greater than 0.05 ($p > 0.05$), we have not violated the homogeneity of variance assumption.

The result from One-Way ANOVA analysis above indicated that the F-Value was 1.48 at the significant value 0.05. Since the significant value obtained is 0.222 which is more than 0.05 ($p > 0.05$), there is no significant value among the age groups. Thus, the null hypothesis (Ho 1b) is failed to reject. Conclusion, there is no significant different between age level toward zakat income payment.

For multiple comparisons test, the reseracher found in Post Hoc Test table if a Sig. value in the overall ANOVA was equal or less than 0.05 it mean that multiple comparison test is significant. No group are significantly different from one another at $p < 0.05$ in terms of their optimism scores.

4.4.3 Difference between education level and Zakat income payment

One-Way ANOVA analysis was conducted to test null hypothesis one (Ho 1c) in term of education level which was stated as follows:

- Ho 1c: There is no significant different between level of education and zakat income payment.
- Ha 1c: There is significant different between level of education and zakat income payment

Table 4.9: The difference between education level and zakat income payment

Education Level	Mean	Standard Deviation	F-Value	Sig.
SPM	3.80	0.28	1.47	0.224
STPM/Diploma/Certificate	3.94	0.61		
Bachelors' Degree	4.95	0.59		
Master and above	4.43	0.27		

One-Way ANNOVA between group analysis of variance was conducted to investigate the impact of age group on the zakat income payment. Respondents were devide into four groups according to their age group (Group 1: SPM; Group 2: STPM/Diploma/Certificate; Group 3: Bachelors' Degree; Group 4: Master and above) The significant value of Levene Test for homogeneity of variance was 0.334. As this was greater than 0.05 ($p > 0.05$), we have not violated the homogeneity of variance assumption.

The result from One-Way ANOVA analysis above indicated that the F-Value was 1.47 at the significant value 0.05. Since the significant value obtained is 0.224 which is more than 0.05 ($p > 0.05$), there is no significant value among the education level. Thus, the null hypothesis (Ho 1c) is failed to reject. Conclusion, there is no significant different between level of education toward zakat income payment.

For multiple comparisons test, the reseracher found in Post Hoc Test table if a Sig. value in the overall ANOVA was equal or less than 0.05 it mean that multiple comparison test is significant. The result shows, only a group “Master and above versus Bachelors’ Degree” (0.045) is significantly different from one another at $p< 0.05$ in terms of their optimism scores.

4.4.4 Difference between work experience and zakat income payment

One-Way ANOVA analysis was conducted to test null hypothesis one (Ho 1d) in term of work experience which was stated as follows:

- Ho 1d: There is no significant different between work experience and zakat income payment.
- Ha 1d: There is significant different between work experience and zakat income payment

Table 4.10: The difference between work experience and zakat income payment

Work Experience (Years)	**Mean**	**Standard Deviation**	**F-Value**	**Sig.**
Below 7 years	3.75	0.69	2.00	0.116
8 – 14 years	3.87	0.64		
15 – 21 years	4.06	0.52		
More than 21 years	4.04	0.51		

One-Way ANNOVA between group analysis of variance was conducted to investigate the impact of age group on the zakat income payment. Respondents were devide into four groups according to their age group (Group 1: Below 7 years; Group 2: 8 – 14 years; Group 3: 15 – 21 years; Group 4: more than 21 years) The significant value of Levene Test for homogeneity of variance was 0.604. As this was greater than 0.05 ($p > 0.05$), we have not violated the homogeneity of variance assumption.

The result from One-Way ANOVA analysis above indicated that the F-Value was 2.00 at the significant value 0.05. Since the significant value obtained is 0.116 which is more than 0.05 ($p > 0.05$), there is no significant value among the education level. Thus, the null hypothesis (Ho 1d) is failed to reject. Conclusion, there is no significant different between work experience toward zakat income payment.

For multiple comparisons test, the reseracher found in Post Hoc Test table if a Sig. value in the overall ANOVA was equal or less than 0.05 it mean that multiple comparison test is significant. The result shows, only a group “8 – 14 years versus below 7 years” (0.044) is significantly different from one another at $p < 0.05$ in terms of their optimism scores.

4.4.5 Difference between income level and zakat income payment

One-Way ANOVA analysis was conducted to test null hypothesis one (Ho 1e) in term of income level which was stated as follows:

- Ho 1e: There is no significant different between income level and zakat income payment.
- Ha 1e: There is significant different between income level and zakat income payment.

Table 4.11: The difference between income level and zakat income payment

Income Level (RM)	Mean	Standard Deviation	F-Value	Sig.
1001-2000	4.07	0.50	2.21	0.07
2001-3000	3.69	0.81		
3001-4000	3.96	0.39		
4001-5000	3.86	0.60		
5001 and above	4.10	0.54		

One-Way ANNOVA between group analysis of variance was conducted to investigate the impact of age group on the zakat income payment. Respondents were devide into four groups according to their age group (Group 1: RM 1001-RM2000; Group 2: RM2001-3000; Group 3: RM3001-4000; Group 4: RM4001-5000; Group 5: RM5001 and above) The significant value of Levene Test for homogeneity of variance was 0.165. As this was greater than 0.05 ($p > 0.05$), we have not violated the homogeneity of variance assumption.

The result from One-Way ANOVA analysis above indicated that the F-Value was 2.21 at the significant value 0.05. Since the significant value obtained is 0.07 which is more than 0.05 ($p > 0.05$), there is no significant value among the education level. Thus, the null hypothesis (Ho 1e) is failed to reject. Conclusion, there is no significant different between income level toward zakat income payment.

For multiple comparisons test, the reseracher found in Post Hoc Test table if a Sig. value in the overall ANOVA was equal or less than 0.05 it mean that multiple comparison test is significant. The result shows, only 2 groups “RM 5001 and above versus RM 2001-rm3000” (0.014) and “ RM 5001 and above versus RM4001-5000”(0.024) are significantly different from one another at $p< 0.05$ in terms of their optimism scores.

4.5 Correlation between Zakat income payment and factors affecting zakat income payment

The pearson correlation was used to determine the relationship between the two variables in which the lower scale is based on an interval scale. It will discuss the relationship between zakat income payment (DV) with all the independent variables involved. To interpret the correlation coefficient, researcher examine the coefficient and its associated significant value (p). Before coming out with the correlation output, the researcher need to fulfill several assumption mentioned in the previous chater. It is noted that the scale of measurement of the data is an interval, and the data are also normally distributed. Thus there is no violation to the assumption testing.

Meanwhile, it showed that there is linearity between the two variables involved. The last assumption for the correlation is related to the homoscedasticity. The scatter plot showed that there is no obvious pattern and it indicates that homoscedasticity is in the set of independent variables. In order to read the correlation coefficient result, researcher needed to examine the correlation coefficient (perfect correlation coefficient, r = +1 or -

1) and its associated significant value [$p < 0.01$ (99 percent confident level) or $p < 0.05$ (95 percent confidence level)]. The output of correlation analysis also provided the researcher with information on the strenght of relationship and also the direction of relationship (positive and negative) between independent variables and dependent variables. Following are the hypothesis two tested in examining the relationship between independent variable and dependent variable:

- **Religion**
  - Ho 2a : There is no significant different between Religion and zakat income payment.
  - Ha 2a : There is a significant different between Religion and zakat income payment.
- **Zakat Management**
  - Ho 2b : There is no significant different between Zakat Management and zakat income payment.
  - Ha 2b : There is a significant different between Zakat Management and zakat income payment.
- **Methods of payment**
  - Ho 2c : There is no significant different between Methods of payment and zakat income payment.
  - Ha 2c : There is a significant different between Methods of payment and zakat income payment.

- **Law of Zakat**
    - Ho 2d : There is no significant different between Law of Zakat and zakat income payment.
    - H1 2d : There is a significant different between Law of Zakat and zakat income payment.

Table 4.12 below show the results of the correlation between zakat income payment and all independent variables that might affect zakat income payment:

Table 4.12: Correlation between zakat income payment and all independent variables

Variables	Pearson Correlation	Significant Level
Religion	.89**	.00
Zakat Management	.44**	.00
Law of Zakat	.30**	.00
Methods of payment	.91**	.00
**. Correlation is significant at the 0.01 level (2-tailed).		

Based on table 4.12, the relationship between dependent variable, zakat income payment and independent variables namely religion, zakat management, law of zakat and methods of payment was investigated using Pearson correlation coefficient. Preliminary analyses were perfomed to ensure no violation of the assumption of normality, linearity and homoscedasticity.

Table 4.12 shows the result of correlation analysis between zakat income payment (DV) and religion (IV) which was number one independent variable for this study. The pearson correlation coefficient (r) between both variable was .89 which was significant at 0.01 levels. As such, there was significant relation between zakat income payment and religion at significant level of .000 ($p<.01$). According to Hinkle, Wiersma and Jurs (2003), this specified that there was a strength positive relationship ($r = .89$) between zakat income payment and religion. Consequently, the null hypothesis (Ho2a) was rejected and the alternative hypothesis (Ha2a) would be accepted.

Next, for zakat management which was independent variable number two for this study, the pearson correlation coefficient (r) between zakat income payment and zakat management was .44 whereas the correlation was significant at 99 percent confident level (.01 levels). In this study, the significant value for zakat management was at .000. As suggested by Hinkle et al. (2003), this indicated that there was a low positive relationship ($r = .44$) between zakat income payment and religion.Since there was significant relationship ($p<0.01$) between zakat income payment and religion, the null hypothesis (Ho2b) is rejected and the alternate hypothesis (Ha2b) was accepted.

In addition, Table 4.12 above also displayed the result of correlation analysis between zakat income payment and law of zakat which was independent variable number three for this study. The table indicated that the pearson correlation coefficient (r) of these variables was .30 where the correlation was significant at 0.01 levels with the significant value for this variable was at .000. Therefore, this would verify that there was a positive relationship ($r=0.30$) between zakat income payment and law of zakat with low level of relationship as recommanded by Hinkle et al. (2003). For that reason, the null hypothesis (Ho2c) is rejected an at the same time the alternative hypothesis (Ha2d) is accepted.

Lastly, the result of correlation analysis between zakat income payment and methods of payment shows that there was a significant relationship at the confident level of 99 percent whereby the significant value smaller that 0.01. The pearson correlation coefficient (r) value between zakat income payment and methods of payment was .91 at significant level which was also at .000 ($p<0.01$). This result affirmed that there was a very high positive relationship. As such, the null hypothesis (Ho2d) is rejected and simultaneously the alternative hypothesis (Ha2d) is accapted.

All in all, as measured by the correlation analysis, the result found that all the four independent variables namely religion, zakat management, law of zakat and methods of payment have significant relationship with the zakat income payment. All the independent variables were positively correlated with the zakat income payment at the confidence level of 99 percent ($p<0.01$).

Methods of payment showed the highest strength of association with the zakat income payment which was $r = .91$ followed by religion ($r = .89$), zakat management ($r = .44$) and lastly law with $r=.30$ only. Generally, the researcher concludes that there was a significant positive relationship between all variables involved.

4.6 Factors affecting the zakat income payment.

The third objective of this study is to identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment. In this study, the independent variables which are religion, zakat management, law of zakat and methods of payment will be analyzed to identify how much variance of these variables will influence the zakat income payment. Multiple regression will be used to determine the variance. In addition, this hypothesis is developed in order to answer the third research question and research objective in this study.

- Ho 3a: Religion, Zakat management, law of Zakat and Methods of payment will not significantly explain the variance of the zakat income payment.
- Ha 3a: Religion, Zakat management, law of Zakat and Methods of payment will significantly explain the variance of the zakat income payment.

Based on above hypothesis, it is assumed that all the independent variables which are religion, zakat management, law of zakat and methods of payment may influence the affecting zakat income payment. Analysis proved that all assumption made are correct and accurate as all variables were shown to influence the affecting of zakat income based on the regression result. The table 4.13 shows the outcome from regression analysis.

Table 4.13: Relationship between the various factors and zakat income payment.

Determinant	**Unstandardized Coefficient**		**Standardized Coefficients**	**T**	**Sig.**
	B	**Std. Error**	**Beta**		
(Constant)	-.856	.143		-6.00	.000
Religion	.546	.060	.46	9.08	.000
Zakat Management	.215	.029	.20	7.31	.000
Law of Zakat	-.132	.025	-.15	-5.30	.000
Methods of payment	.542	.054	.50	10.10	.000
F-Value = 366.58, Sig. Value = .000, R2= .908					

Based on the above, the R square value is the statistic that provides some information about the goodness of the model. The value of R square is 0.908. This indicates that 90.8

percent of the variation in the dependent variable explained by the independent variable. While the rest, which is 8.2 percent is explained by excluding variables. Generally, the higher of value of R square, the better the model fits with the data.

Table 4.13 presents the results of regression analysis in order to address the final research objective in this study. The objective is to identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment. From the table, the researcher had summarized the relationship between the variables such as formula equation below:

Figure 4.1: Equation of Multiple Linear Regression

$$Y = \alpha + b1x1 + b2x2 + b3x3 + b4x4$$

$$\mathbf{Y = -.856 + .546x1^{**} + .215x2^{**} + .132x3^{**} + .542x4^{**}}$$

Where;

α	= Intercepts (constant)
Y	= Zakat Income Payment
$b1x1$	= Religion
$b2x2$	= Zakat Management
$b3x3$	= Law of Zakat
$b4x4$	= Methods of payment

From the above formula, it can be concluded that, 1 unit of religion increase would make 0.546 units of zakat income payment increase. While, 1 unit of zakat management increase would make 0.215 units of zakat income payment increase as well. Meanwhile, 1 unit of law of zakat would make 0.132 units of zakat income payment decrease. In addition, zakat income payment also increase 0.542 unit if methods of payment increase 1 points. All variables that derived from this formula is making significant unique contribution to the prediction of commitment since it gives significant value at less than 0.01.

The finding showed that, all the variables are significant influence on the zakat income payment, namely, religion, zakat manegement, law of zakat and methods of zakat. The variables that give highest influence towards zakat income payment are religion with B value 0.546, followed by methods of payment with B value 0.542. After that, followed by zakat management with B value 0.215 and lastly law of zakat 0.132.

In general, it can be conclude that, the null hypothesis (Ho3a) is rejected while the alternative hypothesis (Ha3a) is accepted. All the variables which are religion, zakat management, law of zakat and methods of zakat are accepted under the alternative hypothesis. Therefore, in this study, all the factors in this study affect the zakat income payment. Due to this, these factors should become the area of concern and need to be discuss detail in the next chapter.

4.7 Conclusion

The descriptive analysis showed that in general, respondents presented a moderate level of zakat income payment. In addition, to examine the relationship between various factor and zakat income payment, correlation, and regression analysis were conducted. The result of the correlation showed all the independent variable which are religion, zakat management, law of zakat and methods of payment are significant. In the regression analysis, all factors are positively influence the zakat income payment since these variables give the higher beta value and the significant value is lower than 0.01.

4.8 Summary of the Chapter

This chapter discuss the result of the analysis consist of the normality test, descriptive analysis, independent T-Test Analysis, One-Way ANOVA, Pearson Correlation and Multiple Regression. Chapter 5 will explained the discussion and recommendation for better improvement in zakat income payment.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 Introduction

This final chapter will recap all the findings of the study followed by firther discussion on the findings. Accordingly, this chapter also provides some discussions on the contribution and limition of this research as well as future research directions. Last but not least, this chapter ends with conclusion and recommendations related to the study.

5.1 Summary of the Findings

This section will recapitulate the finding obtained as discussed precisely in chapter four. It will summarize separately based on three objective of this study. First, the objective is to determine the differences between demographic factors, which are gender, age group, level of education, work experience and level of income; and zakat income payment. Secondly, this study aimed to investigate relationship between factors which are religion, zakat management, law of zakat, and methods of payment and zakat income payment. Lastly, the purpose of this study is to identify the significant factors which are religion, zakat management, Law of Zakat, Methods of payment) that affect the zakat income payment in Tangkak Johor. The researcher summarized all of them separately.

No.	Research Question	Research Objective	Hypotheses	Methods	Findings
1.	**Is** there any difference between group demographic (gender, age group, level of education, work experience and level of income) and zakat income payment?	To determine the different group demographic factors (gender, age group, level of education, work experience and level of income) and zakat income payment	Ho 1: There is no significant different between demographic (gender, age group, level of education, work experience and level of income) factors and zakat income payment. Ha 1: There is significant different between demographic (gender, age group, level of education, work experience and level of income) factors and zakat income payment.	T-Test ANOVA	**Only gender group have significant different** Hence, there is significant different between male and female and zakat income payment
2.	Is there any significant relationship between factor (Religion, Zakat Management, Methods of payment, Law) and zakat income payment?	To investigate the significant relationship between factor (Religion, Zakat Management, Law of Zakat, Methods of payment) and zakat income payment.	Ho 2 : There is no significant different between (Religion, Zakat Management, Law of Zakat and Method of payments); and zakat income payment. Ha 2 : There is a significant different between (Religion, Zakat Management, Law of Zakat and Method of payments); and zakat income payment.	Pearson Correlation	**All independent variable have significant different** Hence, There is a significant different between (Religion, Zakat Management, Law of Zakat and Method of payments); and zakat income payment.
3.	Which are the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment?	To identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment.	Ho 3a: Religion, Zakat management, law of Zakat and Methods of payment will not significantly explain the variance of the zakat income payment. Ha 3a: Religion, Zakat management, law of Zakat and Methods of payment will significantly explain the variance of the zakat income payment.	Multiple Regression	**All independent variables affect the zakat income payment** Hence, Religion, Zakat management, law of Zakat and Methods of payment will significantly explain the variance of the zakat income payment.

Table 5.1: Summary of Findings

5.1.1 To determine difference between group demographic factors (gender, age group, level of education, work experience and level of income) and zakat income payment.

The first objective that mentioned in the chapter one is to determine difference between group demographic factors and zakat income payment. In this study, the demographic factors examined are gender, age group, level of education, work experience and level of income. The factor of gender analyzed by using Independent T-Test, while another four factors which are age, level of education work experience and level of income were investigated through One-Way Analysis of Variance (ANOVA). Through finding obtained, it indicated that there is significant different between gender and zakat income payment. The significant value obtained is 0.037 which is less than 0.05. Thus, the null hypothesis (Ho1a) is rejected. It can be concluded that there is significant difference between male and female towards zakat income payment. As a result, hypothesis Ha 1a is accepted.

Ha 1a: There is significant different between male and female and zakat income payment

Similarity with the study done by Hairunnizam (2007), in an empirical study of *Kesedaran Membayar Zakat Pendapatan di Malaysia,* they found that there is significant difference between gender and zakat income payment.

For another demographic factors that used One-Way ANOVA, namely age group, level of education, work experience and level of income, the finding of this study show, all of them are not significant towards zakat income payment in Tangkak, Johor. The result showed that F value for age group is 1.48, level of education is 1.47, work experience is

2.00 as well as level of income which is 2.21. These four demographic factors show the significant value are greater than 0.05. It can be concluded that there are no significant different between age group, level of education, work experience and level of income; and zakat income payment. Therefore, the null hypothesis for these four factors are failed to reject.

In conclusion, it can be recapitulated as, there is significant difference between gender and zakat income payment. Hence the null hypothesis for the factor gender is rejected and alternative hypothesis is accepted. However, there is no significant difference between age group, level of education, work experience and level of income; and zakat income payment. Hence, the null hypothesis for this groups are failed to reject.

5.1.2 To investigate relationship between factors which are religion, zakat management, law of zakat and methods of payment; and zakat income payment.

Besides that, the second objective of this research is to investigate relationship between factors religion, zakat management, law of zakat and methods of payment; and zakat income payment. To complete of this objective, the Pearson Correlation analysis is applied to check whether there is relationship between independent variable which are religion, zakat management, law of zakat and methods of payment; and dependent variables which is zakat income payment. The researcher acquired that, methods of payment has the very strength positive relationship towards zakat income payment. The result illustrated the correlation between methods of payment and zakat income payment is 90.9 %. The second strength positive relationship of zakat income payment is religion which is 89% followed by factor of zakat management values obtained 44%. Finally, the lowest correlation towards zakat income payment is law of zakat valued 30%. All the independent variables have positive relationship toward zakat income payment. It is also reported that all factors perceived religion, zakat management, law and zakat and methods of payment have significant relationship toward zakat income payment with valued significant less than 0.01 ($p<0.01$).

Supported by the study done by Mohd Ali et al. (2004) show that religion is the belief factor influencing a person's decision to pay zakat. It can be concluded that every person paying the zakat is a way to draw closer to God. Similarity with the study of Mohamad Noor Johari Sahidi (2013) describes that the implementation of the obligatory of zakat is related to the level of appreciation of religion and faith. Aspects of faith will be crucial to the implementation of the related matter of worship, this also includes worship zakat, which is located in the Five Pillars of Islam. Hence, for this study, the factor of religion is significant toward zakat income payment with valued is less than 0.01.Thus, the null hypothesis for religion is rejected and alternative hypothesis is accepted.

The another factor which is zakat management also show significant relationship toward zakat income payment ($p<0.01$). Thus, the null hypothesis for the zakat management is rejected and alternative hypothesis is accepted. This result have similarity with the study done by Mohd Ali Mohd Noor et.al (2004), they found that the maximum distribution of zakat to asnaf also provide a positive influence in the community to paid the zakat. This study was approved by Fuadah Johari (2004) where there is a positive relationship between the collection and distribution of zakat. The increament in distribution of zakat as well as will improve information exposure to the communities to always paid the zakat. That's mean, service quality of the management of zakat will attract people to pay zakat.

The result of the factor law of zakat also show significant relationship toward zakat income payment ($p<0.01$). Thus, the null hypothesis for the law of zakat is rejected and alternative hypothesis is accepted. This result have similarity with the study done by Kamil Md. Idris (2006), he argues that the study of community's perceptions towards the law of zakat shows that the laws relating to zakat plays an important role in increasing the amount of zakat collection and influence the compliance behavior of people to perform zakat. It can be concluded that the presence of the law with firm was able to discipline the public to always make zakat income payment.

Lastly is factor methods of payment. This factor show significant relationship toward zakat income payment ($p<0.01$). Thus, the null hypothesis for the method of payment is rejected and alternative hypothesis is accepted. This result have similarity with the study done by Muhsin and Suhaili (2016), enhancements and diversification of payment channels and innovative approaches that will make it easier for zakat payers to fulfill their obligations. Diversity zakat payment channels from time to time will make it easier for people to pay zakat as well as increase the number of zakat collection. This diversity will undoubtedly complete the task as amil zakat institutions that operate efficiently and efficiently.

5.1.3 To identify the significant factors (Religion, Zakat Management, Law of Zakat, Methods of payment) that affect the zakat income payment.

The last objective of the study aimed to identify the significant factors of independent variable which are religion, zakat management, law of zakat, methods of payment that affect the zakat income payment. To complete this objective, researcher used multiple regression analysis to test which independent variables most affecting to zakat income payment. The result indicated that 90.8% of the variation of the zakat income payment can be explained by all four independent variables namely religion, zakat management, law of zakat and methods of payment.

Closely explained religion is the most affecting toward zakat income payment. Its followed by methods of payment. Both of independent variable show B coefficient 0.546 and 0.542 respectively. The result also attained that religion and methods of payment have a significant effect on zakat income payment with the value 0.000. Meanwhile, the remaining factor which is zakat management valued 0.215 of B coefficient and it is significant as the value illustrated 0.000 for significant level. On the other hand, law of zakat value was found negative relationship toward zakat income payment which is B coefficient (-0.132) alongside with significant value 0.000 which is significant between law of zakat and zakat income payment.

The result of religion is the most affecting zakat income payment in this study. The result was supported by Mohd Ali et al. (2004) show that religion is the belief factor influencing a person's decision to pay zakat. It can be concluded that every person paying the zakat is a way to draw closer to God. According Abdul Hamid (1998), religion is one of the important factor affecting zakat income payment. They found that people still do not understand clearly about zakat. There were individuals more choose to paid tax compared than zakat. They thought that if they had to pay tax, there is no need to pay a zakat. This shows that religious knowledge regarding zakat also affect the payment of zakat. The research argues that zakat management needs to play an important role in enhancing religious features (beliefs) in the Muslim community through da'wah activities such as advocate religious talks and incorporating related matters regarding zakat through *Khutbah Jumaat.*

The second factor that most affecting zakat income payment is methods of payment. This result was supported by Muhsin and Suhaili (2016), enhancements and diversification of payment channels is the factor people can make zakat income payment. Example methods of payment is used salary deduction. According to Hairunnizam et al. (2007), salary deduction is one of the factors that affect the payment of zakat income. This shows that the easier mechanism for the Muslim community to pay zakat, the higher the collection of zakat in particular zakat income. Therefore, the zakat institution should always cooperate with private employers to facilitate their employees to pay zakat income through zakat income.

The third factor affecting zakat income payment is zakat management. This result was supported by Fuadah Johari (2004) where there is a positive relationship between the collection and distribution of zakat. Muslim community in Johor expect management of zakat influenced by three factors, which are, manage institution, collection and distribution zakat in effective and efficient. Hence, the researcher believed the increament in distribution of zakat as well as will improve information exposure to the communities to always paid the zakat.

On the other hand, the factor law of zakat was found negative relationship toward zakat income payment which is B coefficient is -0.132. The meaning that, decrement 1 unit in law of zakat, it will decrease 0.132 the zakat income payment. However, law of zakat is one of significant factors that affected zakat income payment. According to Kamil Md. Idris (2006), he argues that the study of community's perceptions towards the law of zakat shows that the laws relating to zakat plays an important role in increasing the amount of zakat collection and influence the compliance behavior of people to perform zakat. The researchers suggested that the government should play an important role in enforcing the laws relating to zakat to be fair and firm. It will be able Muslim community more discipline to make zakat payment according to nisab as claimed in the pillars of Islam.

Conclusion, for the third objective of the study, alternate hypothesis is accapted. Meanwhile, null hypothesis is rejected.

5.2 Limitation of Study

To complete this study, the researcher faced several obstacle and limitation. First, the researcher have difficulties in order to obtain data from the institutions involved. The researcher have lack experience in doing research. The researchers do not know if want to do research in institutions under the responsibility of the Ministry of Education Malaysia such as schools must be required a letter of approval from the Sector Research and Evaluation, Educational Planning and Research Division, Ministry od Education. Therefore, researchers have to wait up to a week to get approval from the Ministry of Education to get data at schools. Then, limitation faced through collecting data from

MAINJ branch Tangkak regarding statistic of payer of zakat income, data acquired incomplete because some information cannot be disclosed.

Further, at Tangkak District have many schools. With limitation of time, so the researcher only focus at mukim Kesang, Tangkak. Cooperation limitation also faced by the researcher. A few teachers did not coorperate to fill up questionnaires due to some reason such as they have no time to answer the question. So the researcher forced to waited until the respondent finish their class or meeting.

5.3 Contribution of Study

There are some contribution that can be extracted from the study:

5.3.1 Promoting innovation in zakat management

Zakat institutions need to announce payment facilities and zakat promotion to society. Every promotion activity should always be updated if every zakat institution intends to increase the collection of zakat every year. For example, the management of zakat can advocate a roadshow in primary and secondary schools to provide information on the reform or innovation conducted by the zakat. This will give a positive impact not only on teachers, but also indirectly it will benefit students to learn about the importance of Zakat.

5.3.2 Utilizing Media and Social Media

Zakat institutions also need to utilize the mainstream media and social media in the effort to deliver zakat messages and increase the community's confidence towards zakat institutions. Media plays a big role in influencing people and it is a good agent to change community’s perception. Zakat institutions need to spread an annual reports related to the collection and distribution of zakat. Through this planned work, the community's perception towards Zakat Institutions will increase and the collection of zakat will be increased.

5.4 Recommendation for Future Study

Following the findings of this study, there is a research gaps that can be studied:

5.4.1 The study of zakat of income and income tax

Realizing the potential earnings of zakat income is enormous, therefore, a special study can be conducted on the compliance of paying zakat income and income tax. The results of the study can discover the factors that encourage them to pay zakat and income tax. The results of these studies led us to see differences in factors that encourage them to pay the tax in Islam (Zakat) and the conventional tax. If there are more studies conducted on zakat entities, it can indirectly lead to efforts to maximize the potential of zakat collection.

5.5 Conclusion

Overall, this study has successfully contributed knowledge and information in the context of income zakat payment scenarios by teachers. This study has identified the gaps and opportunities that need to be addressed to empower the collection of income zakat through education institutions. This study also identifies the factors that affected the income zakat payment in the institution of education to pay the zakat income. The researcher expects that this study will not only contribute to the exploration and enrichment of knowledge, but what is more expected that this study can be shared and translated into a working motion application by any party for the benefit of the community.

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PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

Ruj : UUM/COB/IBS/P-30
Tarikh: 10 Februari 2019

Dr Hj Ahmad Rafee b. Che Kassim
Ketua Jabatan
Bahagian Perancangan dan Penyelidikan Dasar Pendidikan,
Kementerian Pendidikan Malaysia, Blok E8, Kompleks E,
Pusat Pentadbiran Kerajaan Persekutuan,
62604 Putrajaya.

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN PENYELIDIKAN SARJANA -KAJIAN DI SEKOLAH-SEKOLAH MENENGAH DAERAH TANGKAK, JOHOR

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Adalah dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan thesis kajian bagi melengkapkan pengajian beliau. Sehubungan itu pihak kami memohon jasa baik pihak tuan agar mengizinkan dan membenarkan pelajar ini membuat lawatan dan kajian di tempat tuan bagi melengkapkan tugasan, kajian, mendapatkan dokumen dan maklumat bagi memenuhi sukatan pembelajaran. Maklumat pelajar adalah seperti berikut :

Nama	**Muhammad Fauzi bin Bahren**
No. Matriks	**823812**
Kursus	**Master of Islamic Business Studies (MIBS)**
Fakulti	**Pusat Pengajian Perniagaan Islam (IBS)** **Universiti Utara Malaysia**
Tajuk Kajian	**Factors effecting zakat income payment in Tangkak Johor**
Tempoh Kajian	**1 Februari 2019 – 31 Mac 2019**
Penyelia Kajian	**Dr. Mohd Farihal Osman**

3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugasan di agensi tuan. **Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja**. Kerjasama tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian.

KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
"ILMU, BUDI, BAKTI"

Saya yang menjalankan amanah

DR. SYARIFAH BT MD YUSOF
Ketua Jabatan Muamalat & Pengurusan Halal
Pusat Pengajian Perniagaan Islam
UUM COB

KEMENTERIAN PENDIDIKAN MALAYSIA
BAHAGIAN PERANCANGAN DAN PENYELIDIKAN DASAR PENDIDIKAN
ARAS 1 - 4 BLOK E8, KOMPLEKS KERAJAAN PARCEL E
PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN
62604 PUTRAJAYA

BORANG BPPDP 2(A)

TEL : 03 - 8884 6591
FAKS : 03 - 8884 6579

Pengarah
Bahagian Perancangan dan Penyelidikan Dasar Pendidikan
Kementerian Pendidikan Malaysia
Aras 1-4, Blok E8
Kompleks Kerajaan Parcel E
Pusat Pentadbiran Kerajaan Persekutuan
62604 Putrajaya

BAHAGIAN A : Maklumat Diri Penyelidik

1. Nama Penyelidik (seperti dalam KP)	MUHAMMAD FAUZI BIN BAHREN
2. No. Kad Pengenalan	921222016291
3. Nama Institusi	UNIVERSITI UTARA MALAYSIA
4. Tajuk Kajian	FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK JOHOR

5. Dengan ini saya **MUHAMMAD FAUZI BIN BAHREN** (NO.KP : **921222016291**) mengaku bahawa saya akan mematuhi segala syarat yang ditetapkan oleh Kementerian Pendidikan Malaysia. Saya memberi jaminan bahawa satu naskhah laporan / disertasi / tesis yang berkenaan akan dihantar kepada Bahagian Perancangan dan Penyelidikan Dasar Pendidikan melalui Ketua Jabatan / Fakulti saya selepas kajian ini selesai dijalankan.

Tandatangan Penyelidik

Tarikh : 12/2/2019

BAHAGIAN B : Untuk diisi oleh Penyelia (bagi pelajar kolej dan universiti) atau Ketua Jabatan (Kajian Am dan Lain-lain)

Saya DR MOHD SHAHRIL AHMAD RAZIMI telah (menyemak / ~~tidak menyemak~~) kertas cadangan dan instrumen kajian pemohon ini.

Permohonan ini : ☑ Disokong ☐ Tidak Disokong

Ulasan (jika ada) :

Penyelidik telah membuat pengakuan bahawa satu naskhah laporan/disertasi / tesis yang berkenaan akan dihantar kepada Bahagian Perancangan dan Penyelidikan Dasar Pendidikan melalui Ketua Jabatan / Fakulti selepas kajian ini selesai dijalankan.

Tarikh : 12/2/2019

Tandatangan Penyelia/Ketua Jabatan
Nama :
Cap Rasmi : DR. MOHD SHAHRIL AHMAD RAZIMI
Programme Coordinator
Bachelor of Muamalat Administration
Islamic Business School
UUM College of Business
Universiti Utara Malaysia

KEMENTERIAN PENDIDIKAN MALAYSIA
BAHAGIAN PERANCANGAN DAN PENYELIDIKAN DASAR PENDIDIKAN
ARAS 1-4, BLOK E8
KOMPLEKS KERAJAAN PARCEL E
PUSAT PENTADBIRAN KERAJAAN PERSEKUTUAN
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TEL : 0388846591
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Ruj. Kami : KPM.600-3/2/3-eras(3087)
Tarikh : 14 Februari 2019

MUHAMMAD FAUZI BIN BAHREN
NO. KP : 921222016291

POS 637 BATU 7 1/2 KESANG
84000 MUAR
JOHOR

Tuan,

KELULUSAN UNTUK MENJALANKAN KAJIAN DI SEKOLAH, INSTITUT PENDIDIKAN GURU, JABATAN PENDIDIKAN NEGERI DAN BAHAGIAN DI BAWAH KEMENTERIAN PENDIDIKAN MALAYSIA

Perkara di atas adalah dirujuk.

2. Sukacita dimaklumkan bahawa permohonan tuan untuk menjalankan kajian seperti di bawah telah diluluskan.

" FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK JOHOR "

3. Kelulusan adalah berdasarkan kepada kertas cadangan penyelidikan dan instrumen kajian yang dikemukakan oleh tuan kepada bahagian ini. Walau bagaimanapun kelulusan ini bergantung kepada kebenaran Jabatan Pendidikan Negeri dan Pengetua / Guru Besar yang berkenaan.

4. Surat kelulusan ini sah digunakan bermula dari **1 Februari 2019** hingga **31 Mac 2019** .

5. Tuan dikehendaki menyerahkan senaskhah laporan akhir kajian dalam bentuk *hardcopy* bersama salinan *softcopy* berformat pdf dalam CD kepada Bahagian ini.Tuan juga diingatkan supaya mendapat kebenaran terlebih dahulu daripada Bahagian ini sekiranya sebahagian atau sepenuhnya dapatan kajian tersebut hendak diterbitkan di mana-mana forum, seminar atau diumumkan kepada media massa.

Sekian untuk makluman dan tindakan tuan selanjutnya. Terima kasih.

"BERKHIDMAT UNTUK NEGARA"

Saya yang menjalankan amanah,

Ketua Sektor
Sektor Penyelidikan dan Penilaian
b.p. Pengarah
Bahagian Perancangan dan Penyelidikan Dasar Pendidikan
Kementerian Pendidikan Malaysia

salinan kepada:-

JABATAN PENDIDIKAN JOHOR

* SURAT INI DIJANA OLEH KOMPUTER DAN TIADA TANDATANGAN DIPERLUKAN *

PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

UUM
Universiti Utara Malaysia

Ruj : UUM/COB/IBS/P-30
Tarikh: 10 Februari 2019

En. Mohd Fuaad b. Mohd Sarmin
Ketua Unit,
Unit Perhubungan dan Pendaftaran,
Jabatan Pelajaran Negeri Johor,
Wisma Pendidikan,Jalan Tun Abdul Razak,
80604, Johor Bahru

Tuan

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN PENYELIDIKAN SARJANA -KAJIAN DI SEKOLAH-SEKOLAH MENENGAH DAERAH TANGKAK, JOHOR

Dengan segala hormatnya saya merujuk kepada perkara di atas.

2. Adalah dimaklumkan bahawa penama berikut adalah pelajar di Pusat Pengajian Perniagaan Islam (IBS), Universiti Utara Malaysia yang sedang menyiapkan thesis kajian bagi melengkapkan pengajian beliau. Sehubungan itu pihak kami memohon jasa baik pihak tuan agar mengizinkan dan membenarkan pelajar ini membuat lawatan dan kajian di tempat tuan bagi melengkapkan tugasan, kajian, mendapatkan dokumen dan maklumat bagi memenuhi sukatan pembelajaran. Maklumat pelajar adalah seperti berikut :

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3. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugasan di agensi tuan. **Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja.** Kerjasama tuan di dalam perkara ini di dahului dengan ucapan terima kasih.

Sekian.

KEDAH AMAN MAKMUR-HARAPAN BERSAMA MAKMURKAN KEDAH
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Pusat Pengajian Perniagaan Islam
UUM COB

Universiti Pengurusan Terkemuka
The Eminent Management University

UNIVERSITI UTARA MALAYSIA

FACTORS AFFECTING ZAKAT INCOME PAYMENT IN TANGKAK, JOHOR

FAKTOR-FAKTOR YANG MEMPENGARUHI PEMBAYARAN ZAKAT PENDAPATAN DI TANGKAK, JOHOR

Dear Participant,

The questionnaire aims to investigate relationship between factors (Religion, Zakat Management, Methods of payment, Law of Zakat) and zakat income payment. The purpose of this study is to complete the requirements in master's studies, Islamic Business Studies. Please follow the first instructions before you answer the questions in the space provided. Your feedback will be kept confidential. Thank you for your time and cooperation. I greatly appreciate your help in furthering this research endeavour.

Peserta yang dihormati,

Soal selidik ini bertujuan untuk mengkaji tentang faktor-faktor yang mempengaruhi pembayaran zakat pendapatan di Tangkak, Johor. Tujuan kajian ini adalah bertujuan melengkapkan keperluan didalam pengajian Sarjana, Pengajian Perniagaan Islam. Sila ikut arahan pertama sebelum anda menjawab soalan-soalan dalam ruang yang disediakan. Maklum balas anda akan dirahsiakan. Terima kasih untuk masa dan kerjasama.

Sincerely,

Muhammad Fauzi bin Bahren (823812)
823812
Master of Islamic Business Studies
Email: fauzi.uum@gmail.com

Supervised by

Dr. Mohd Farihal bin Osman
Islamic Business School
Universiti Utara Malaysia

SECTION A: Personal Details / *Maklumat Peribadi*
Please (√) on the answer form that best describes your answer **Sila (√)** ***pada borang jawapan yang terbaik menerangkan jawapan anda***

1. GENDER / *Jantina*	
	Male / *Lelaki*
	Female / *Perempuan*

2. AGE / *Umur*			
	Bawah 20		51-60
	21 – 30		60 keatas
	31 – 40		
	41 - 50		

3. EDUCATION / *Pendidikan*	
	PMR
	SPM
	STPM / Diploma / Certificate *(STPM / Diploma / Sijil)*
	Bachelor's degree *(Ijazah Sarjana Muda)*
	Master and above *(Pascasiswazah)*

4. WORK EXPERIENCE / *Pengalaman Bekerja*					
	< 7 tahun		8-14 tahun		
	15-21 tahun		Lebih 21 tahun		

5. INCOME LEVEL/ *Peringkat Pendapatan*			
	<RM1000		RM 5001 and above
	RM 1001- RM 2000		
	RM 2001- RM 3000		
	RM 3001- RM 4000		
	RM 4001- RM 5000		

FACTORS AFFECTING ZAKAT INCOME PAYMENT

FAKTOR YANG MEMPENGARUHI PEMBAYARAN ZAKAT PENDAPATAN

Please circle the following scale of answers on the answer form that best describes your answer.
Sila bulatkan skala di bawah jawapan pada borang jawapan yang terbaik menerangkan jawapan anda.

1	2	3	4	5
Stongly Disagree *Sangat tidak setuju*	**Disagree** *Tidak setuju*	**Unsure** *Tidak pasti*	**Agree** *Setuju*	**Strongly Agree** *Sangat Setuju*

NO	ITEMS	SCALE				
	Section B (a): Religion *Bahagian B (a): Agama*					
6	**Zakat merupakan rukun Islam yang ketiga** *Zakat is the third pillar of Islam*	1	2	3	4	5
7	**Islam mewajibkan umatnya untuk berzakat** *Zakat is one of an obligation to Muslim*	1	2	3	4	5
8	**Zakat adalah cara untuk mendekatkan diri dengan Allah** *Zakat is a way to closer to Allah*	1	2	3	4	5
9	**Zakat dapat membersihkan harta** *Zakat can purify the wealth*	1	2	3	4	5
10	**Menunaikan zakat adalah lambang kesyukuran kepada Allah** *Paying zakat is a symbol of gratitude to Allah*	1	2	3	4	5
	Section B (b): Zakat Management *Bahagian B (b): Pengurusan Zakat*					
11	**Institusi zakat memberikan kualiti perkhidmatan yang positif** *Zakat institution provides a good quality of service*	1	2	3	4	5
12	**Institusi zakat menjalankan aktiviti promosi dan kempen mengenai "Jom Berzakat"** *Zakat institutions provide promotional activities and campaigns "Jom Berzakat"*	1	2	3	4	5
13	**Institusi zakat menguruskan institusi secara telus cekap dan berkesan** *The zakat institution manages and administrate in effectively and efficiently way*	1	2	3	4	5
14	**Institusi zakat memberi pendedahan mengenai cara pengiraan zakat pendapatan** *Zakat institution gives exposure on calculation of zakat income*	1	2	3	4	5
15	**Institusi zakat menguruskan agihan dengan cekap dan efisyen** *Zakat institutions manage the distribution of zakat in effectively and efficiently*	1	2	3	4	5
	Section B (c): Law of Zakat *Bahagian B (c): Undang-Undang*					
16	**Penalti akan dikenakan jika tidak membayar zakat** *Penalty will be charged if unpaid the zakat*	1	2	3	4	5

17	**Undang-undang yang dilaksanakan adalah tegas** *The laws implemented are decisive*	1	2	3	4	5
18	**Penguatkuasaaan undang-undang yang adil dan saksama** *Enforcement of fair and equitable law*	1	2	3	4	5
19	**Undang-undang dan peraturan berkaitan berzakat yang termaktub adalah jelas** *The legal and regulatory rules pertaining to the zakat are clear*	1	2	3	4	5
20	**Undang-undang yang telah termaktub perlu dipatuhi** *The laws that have been enacted need to be adhered to*	1	2	3	4	5
Section B (d): Methods of payment *Bahagian B (d): Cara Pembayaran*						
21	**Waktu operasi kaunter pembayaran zakat yang fleksible** *Flexible zakat payment counter operating hours*	1	2	3	4	5
22	**Bilangan agent atau amil yang ramai memudahkan pembayaran zakat** *The number of agents or amil that facilitates the payment of zakat*	1	2	3	4	5
23	**Penyediaan kaunter pembayaran di tempat awam seperti pasaraya dan masjid** *provision of payment counters in public places such as supermarkets and mosques*	1	2	3	4	5
24	**Penyediaan pembayaran zakat secara atas talian** *Provision of zakat payments online*	1	2	3	4	5
25	**Kemudahan pembayaran zakat melalui kaedah potongan gaji** *Zakat payment through salary deduction method*	1	2	3	4	5
Section C: Zakat Payment *Bahagian C: Pembayaran Zakat*						
26	**Saya akan membuat pembayaran zakat apabila mencapai kadar nisab** *I will making zakat payment according to nisab*	1	2	3	4	5
27	**Pembayaran zakat akan menyuburkan dan menambahkan harta** *Zakat payment will nourish and increase the wealth*	1	2	3	4	5
28	**Pembayaran zakat dapat membasmi kemiskinan** *Zakat payment can alleviate poverty*	1	2	3	4	5
29	**Pembayaran zakat akan meningkatkan kos sara hidup** *Zakat payment will increase cost of living*	1	2	3	4	5
30	**Saya akan sentiasa membuat pembayaran zakat secara konsisten** *I will perform zakat payment consistently*	1	2	3	4	5

APPENDIX C: RELIABILITY ANALYSIS FOR PILOT STUDY

PILOT RELIABILITY: RELIGION

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.735	.733	5

Item Statistics

	Mean	Std. Deviation	N
A1	3.93	.730	40
A2	3.70	.564	40
A3	3.93	.730	40
A4	3.83	.675	40
A5	3.98	.660	40

Inter-Item Correlation Matrix

	A1	A2	A3	A4	A5
A1	1.000	.380	1.000	.025	.422
A2	.380	1.000	.380	.263	.462
A3	1.000	.380	1.000	.025	.422
A4	.025	.263	.025	1.000	.163
A5	.422	.462	.422	.163	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.870	3.700	3.975	.275	1.074	.012	5
Item Variances	.455	.318	.533	.215	1.675	.008	5
Inter-Item Correlations	.354	.025	1.000	.975	40.456	.074	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.35	5.515	2.348	5

PILOT RELIABILITY: ZAKAT MANAGEMENT

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	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
.759	.764	5

Item Statistics

Mean	Mean	Std. Deviation	N
3.98	3.98	.730	40
4.00	4.00	.564	40
3.70	3.70	.730	40
3.93	3.93	.675	40
3.70	3.70	.660	40

Inter-Item Correlation Matrix

	B1	B2	B3	B4	B5
B1	1.000	.458	.462	.422	.549
B2	.458	1.000	.402	.155	.110
B3	.462	.402	1.000	.380	.424
B4	.422	.155	.380	1.000	.568
B5	.549	.110	.424	.568	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.860	3.700	4.000	.300	1.081	.022	5
Item Variances	.444	.318	.533	.215	1.675	.006	5
Inter-Item Correlations	.393	.110	.568	.458	5.166	.021	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.30	5.651	2.377	5

PILOT RELIABILITY: LAW OF ZAKAT

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	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
.788	.786	5

98

Item Statistics

Mean	Std. Deviation	N
3.28	.905	40
3.28	.816	40
3.63	.667	40
3.83	.675	40
4.08	.694	40

Inter-Item Correlation Matrix

	C1	C2	C3	C4	C5
C1	1.000	.693	.472	.290	.538
C2	.693	1.000	.571	.183	.325
C3	.472	.571	1.000	.192	.394
C4	.290	.183	.192	1.000	.576
C5	.538	.325	.394	.576	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.615	3.275	4.075	.800	1.244	.122	5
Item Variances	.574	.446	.820	.374	1.840	.027	5
Inter-Item Correlations	.423	.183	.693	.510	3.794	.029	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.08	7.763	2.786	5

PILOT RELIABILITY: METHODS OF PAYMENT

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	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
.759	.760	5

Item Statistics

	Mean	Std. Deviation	N
D1	4.03	.733	40
D2	3.75	.870	40
D3	4.18	.712	40
D4	4.10	.744	40
D5	4.35	.662	40

Inter-Item Correlation Matrix

	D1	D2	D3	D4	D5
D1	1.000	.693	.433	.183	.404
D2	.693	1.000	.404	.277	.200
D3	.433	.404	1.000	.644	.302
D4	.183	.277	.644	1.000	.343
D5	.404	.200	.302	.343	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.080	3.750	4.350	.600	1.160	.049	5
Item Variances	.559	.438	.756	.318	1.725	.014	5
Inter-Item Correlations	.388	.183	.693	.510	3.785	.027	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.40	7.118	2.668	5

PILOT RELIABILITY: ZAKAT INCOME PAYMENT

Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	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
.717	.738	5

Item Statistics

	Mean	Std. Deviation	N
E1	4.43	.675	40
E2	4.70	.464	40
E3	4.60	.545	40
E4	4.03	.733	40
E5	4.38	.667	40

Inter-Item Correlation Matrix

	E1	E2	E3	E4	E5
E1	1.000	.417	.404	.185	.775
E2	.417	1.000	.729	.098	.372
E3	.404	.729	1.000	.026	.352
E4	.185	.098	.026	1.000	.242
E5	.775	.372	.352	.242	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.425	4.025	4.700	.675	1.168	.067	5
Item Variances	.390	.215	.538	.322	2.497	.017	5
Inter-Item Correlations	.360	.026	.775	.750	30.234	.057	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.13	4.574	2.139	5

APPENDIX D: RELIABILITY ANALYSIS FOR ACTUAL STUDY

RELIABILITY: RELIGION

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded[a]	0	.0
	Total	153	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
.649	.629	5

Item Statistics

	Mean	Std. Deviation	N
A1	3.95	.798	153
A2	4.54	.585	153
A3	4.14	.698	153
A4	3.87	.841	153
A5	3.87	.841	153

Inter-Item Correlation Matrix

	A1	A2	A3	A4	A5
A1	1.000	.011	.248	.030	.030
A2	.011	1.000	.123	.132	.132
A3	.248	.123	1.000	.412	.412
A4	.030	.132	.412	1.000	1.000
A5	.030	.132	.412	1.000	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.075	3.869	4.542	.673	1.174	.080	5
Item Variances	.576	.342	.706	.365	2.066	.025	5
Inter-Item Correlations	.253	.011	1.000	.989	88.898	.086	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.37	5.985	2.446	5

RELIABILITY: ZAKAT MANAGEMENT

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded[a]	0	.0
	Total	153	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
.789	.789	5

Item Statistics

	Mean	Std. Deviation	N
B1	4.03	.697	153
B2	4.08	.654	153
B3	3.79	.713	153
B4	3.98	.773	153
B5	3.75	.805	153

Inter-Item Correlation Matrix

	B1	B2	B3	B4	B5
B1	1.000	.370	.554	.318	.598
B2	.370	1.000	.402	.393	.187
B3	.554	.402	1.000	.398	.654
B4	.318	.393	.398	1.000	.404
B5	.598	.187	.654	.404	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.925	3.752	4.078	.327	1.087	.021	5
Item Variances	.534	.428	.648	.220	1.515	.008	5
Inter-Item Correlations	.428	.187	.654	.467	3.494	.018	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.63	7.235	2.690	5

RELIABILITY: LAW OF ZAKAT

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded[a]	0	.0
	Total	153	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
.791	.793	5

Item Statistics

	Mean	Std. Deviation	N
C1	3.10	1.081	153
C2	3.28	.963	153
C3	3.54	.811	153
C4	3.79	.832	153
C5	3.95	.798	153

Inter-Item Correlation Matrix

	C1	C2	C3	C4	C5
C1	1.000	.681	.472	.323	.349
C2	.681	1.000	.612	.254	.205
C3	.472	.612	1.000	.432	.374
C4	.323	.254	.432	1.000	.640
C5	.349	.205	.374	.640	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.533	3.098	3.954	.856	1.276	.124	5
Item Variances	.816	.636	1.168	.532	1.836	.052	5
Inter-Item Correlations	.434	.205	.681	.476	3.319	.026	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.67	11.105	3.332	5

RELIABILITY: METHODS OF PAYMENT

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded[a]	0	.0
	Total	153	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
.774	.771	5

Item Statistics

	Mean	Std. Deviation	N
C1	3.10	1.081	153
C2	3.28	.963	153
C3	3.54	.811	153
C4	3.79	.832	153
C5	3.95	.798	153

Inter-Item Correlation Matrix

	D1	D2	D3	D4	D5
D1	1.000	.584	.452	.450	.243
D2	.584	1.000	.480	.412	.229
D3	.452	.480	1.000	.568	.205
D4	.450	.412	.568	1.000	.396
D5	.243	.229	.205	.396	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.082	3.869	4.366	.497	1.128	.037	5
Item Variances	.554	.391	.706	.315	1.805	.014	5
Inter-Item Correlations	.402	.205	.584	.380	2.854	.017	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.41	7.283	2.699	5

105

RELIABILITY: ZAKAT INCOME PAYMENT

Case Processing Summary

		N	%
Cases	Valid	153	100.0
	Excluded[a]	0	.0
	Total	153	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
.821	.819	5

Item Statistics

	Mean	Std. Deviation	N
E1	4.14	.698	153
E2	3.87	.841	153
E3	3.87	.841	153
E4	3.79	.713	153
E5	4.14	.698	153

Inter-Item Correlation Matrix

	E1	E2	E3	E4	E5
E1	1.000	.412	.412	.256	1.000
E2	.412	1.000	1.000	.294	.412
E3	.412	1.000	1.000	.294	.412
E4	.256	.294	.294	1.000	.256
E5	1.000	.412	.412	.256	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.961	3.791	4.137	.346	1.091	.027	5
Item Variances	.579	.488	.706	.219	1.449	.014	5
Inter-Item Correlations	.475	.256	1.000	.744	3.903	.077	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.80	8.435	2.904	5

APPENDIX E: NORMALITY TEST
RELIGION

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RELIGION	153	100.0%	0	0.0%	153	100.0%

Tests of Normality

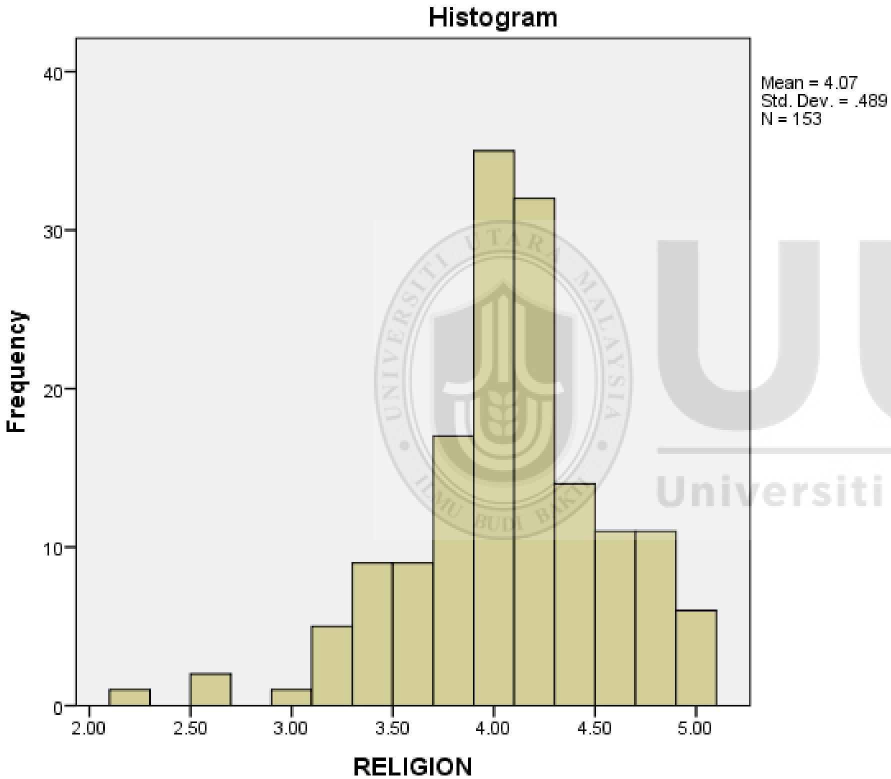
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RELIGION	.152	153	.000	.953	153	.000

a. Lilliefors Significance Correction

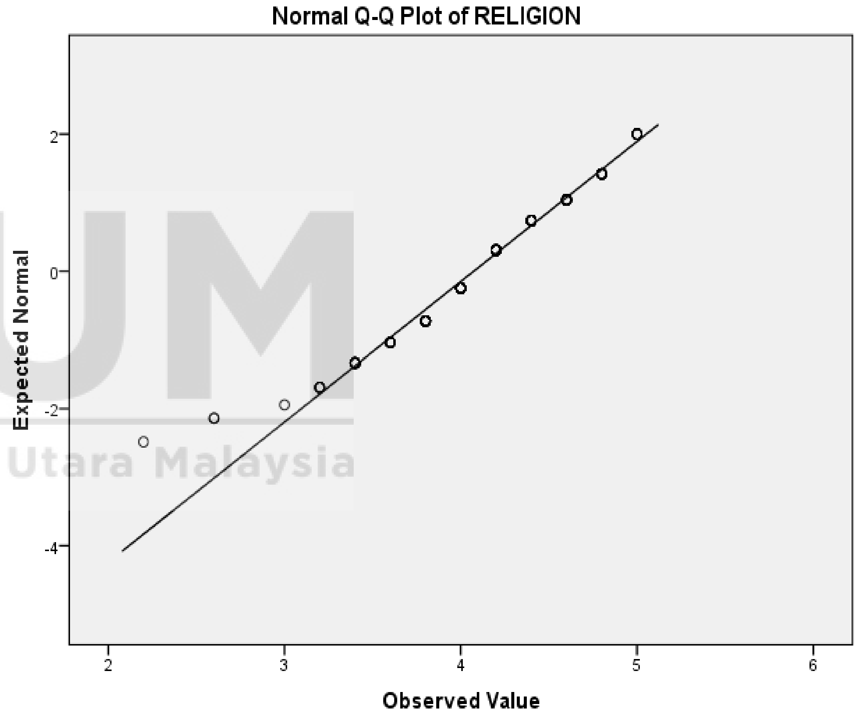
Descriptives

			Statistic	Std. Error
RELIGION	Mean		4.0745	.03956
	95% Confidence Interval for Mean	Lower Bound	3.9964	
		Upper Bound	4.1527	
	5% Trimmed Mean		4.0915	
	Median		4.0000	
	Variance		.239	
	Std. Deviation		.48930	
	Minimum		2.20	
	Maximum		5.00	
	Range		2.80	
	Interquartile Range		.60	
	Skewness		-.602	.196
	Kurtosis		1.349	.390

107

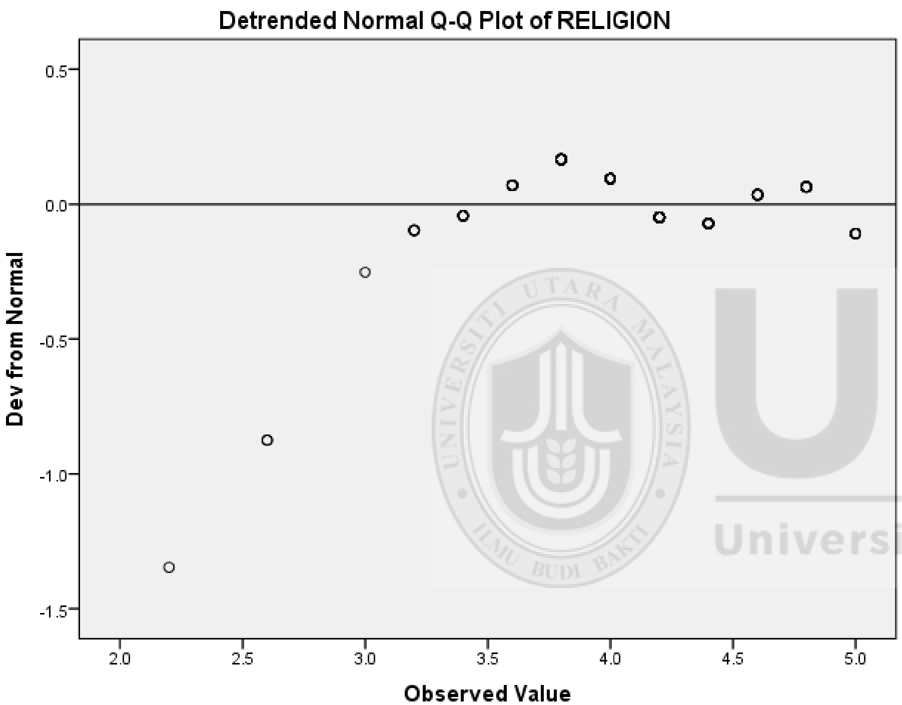


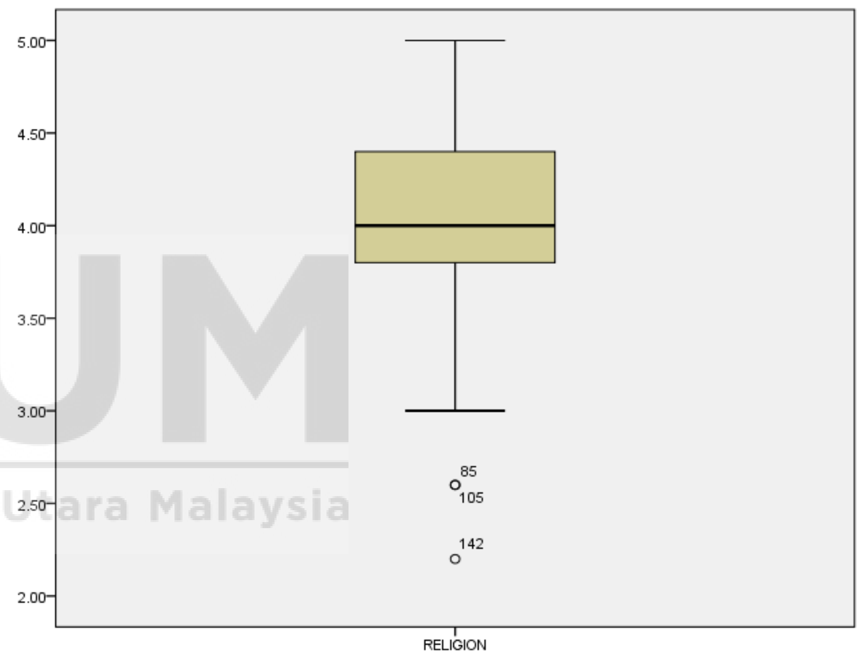
Histogram
Mean = 4.07
Std. Dev. = .489
N = 153
Frequency
RELIGION
0
10
20
30
40
2.00
2.50
3.00
3.50
4.00
4.50
5.00



Normal Q-Q Plot of RELIGION
Expected Normal
Observed Value
2
0
-2
-4
2
3
4
5
6

108


Detrended Normal Q-Q Plot of RELIGION
Dev from Normal
Observed Value
0.5
0.0
-0.5
-1.0
-1.5
2.0
2.5
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
2.50
2.00
85
105
142
RELIGION

ZAKAT MANAGEMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Management	153	100.0%	0	0.0%	153	100.0%

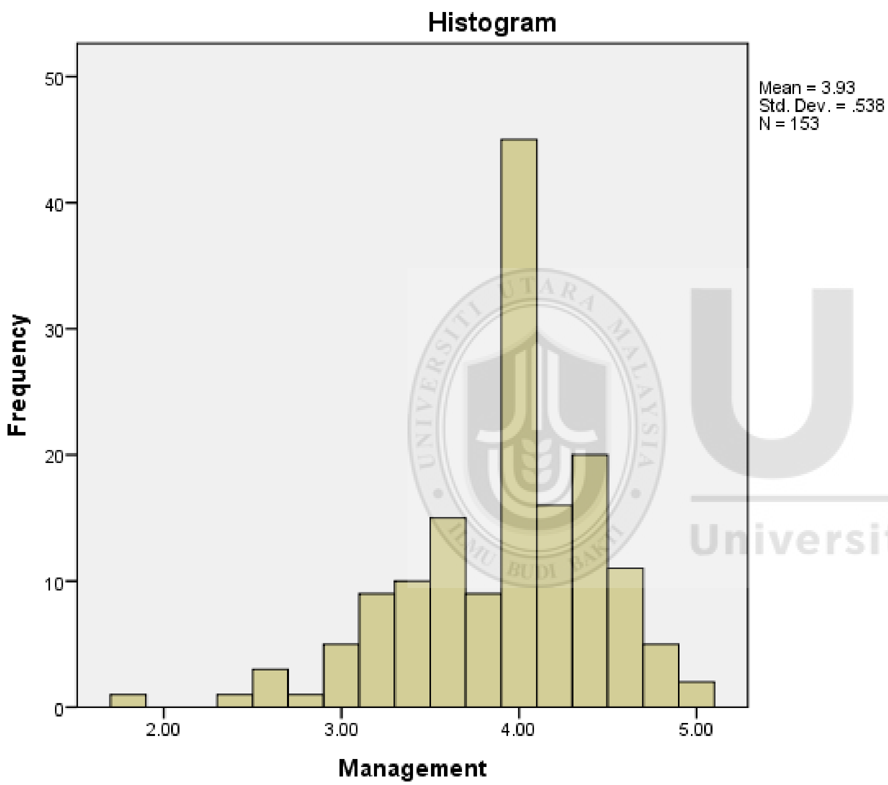
Tests of Normality

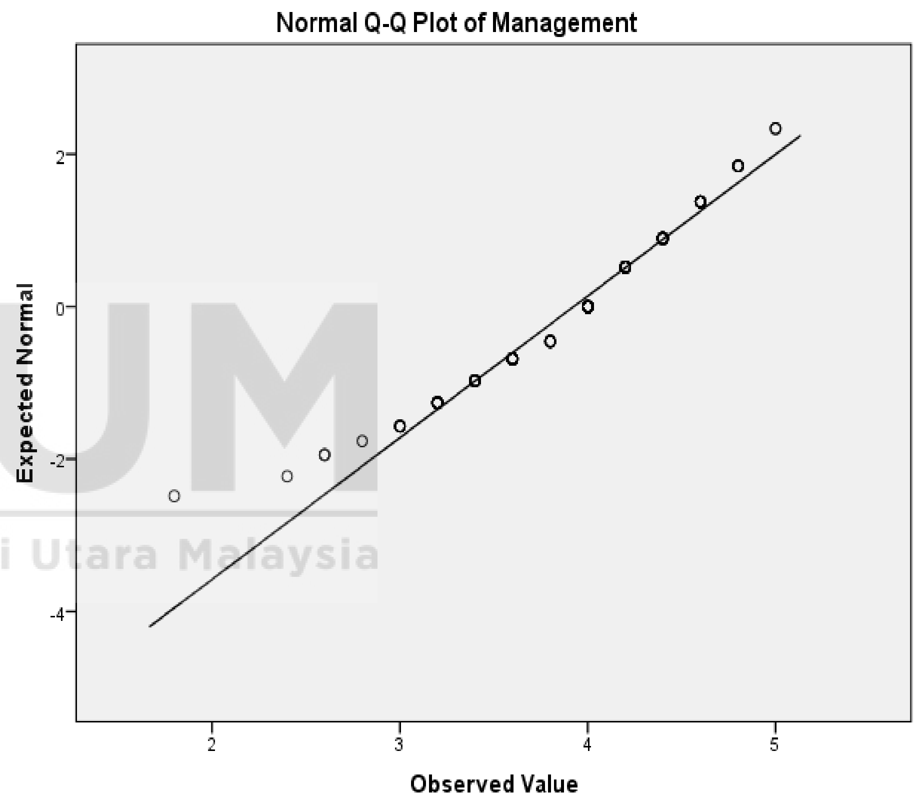
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Management	.202	153	.000	.945	153	.000

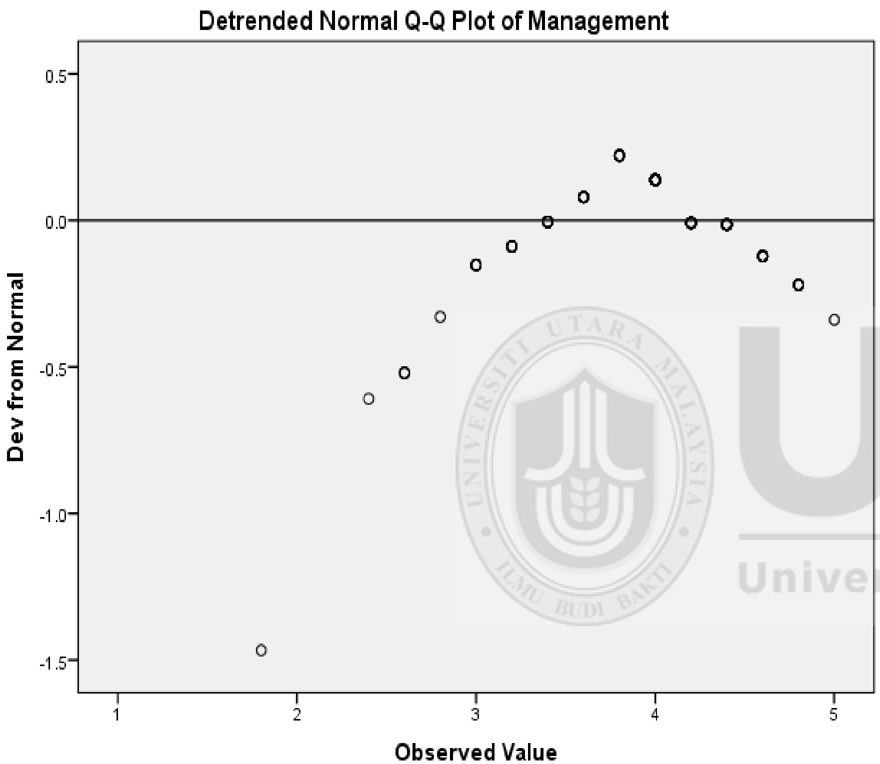
a. Lilliefors Significance Correction

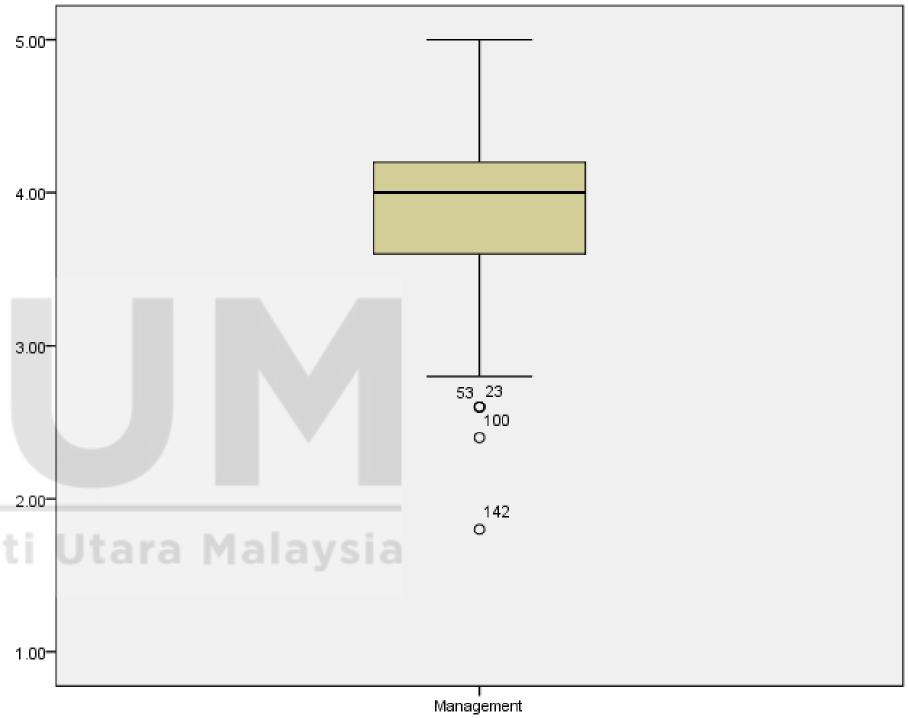
Descriptives

			Statistic	Std. Error
Management	Mean		3.9255	.04349
	95% Confidence Interval for Mean	Lower Bound	3.8396	
		Upper Bound	4.0114	
	5% Trimmed Mean		3.9496	
	Median		4.0000	
	Variance		.289	
	Std. Deviation		.53797	
	Minimum		1.80	
	Maximum		5.00	
	Range		3.20	
	Interquartile Range		.70	
	Skewness		-.825	.196
	Kurtosis		1.251	.390


Histogram
Mean = 3.93
Std. Dev. = .538
N = 153
Frequency
0
10
20
30
40
50
2.00
3.00
4.00
5.00
Management


Normal Q-Q Plot of Management
Expected Normal
2
0
-2
-4
2
3
4
5
Observed Value


Detrended Normal Q-Q Plot of Management
0.5
0.0
-0.5
-1.0
-1.5
Dev from Normal
1
2
3
4
5
Observed Value


5.00
4.00
3.00
2.00
1.00
53
23
100
142
Management

LAW OF ZAKAT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Law	153	100.0%	0	0.0%	153	100.0%

Tests of Normality

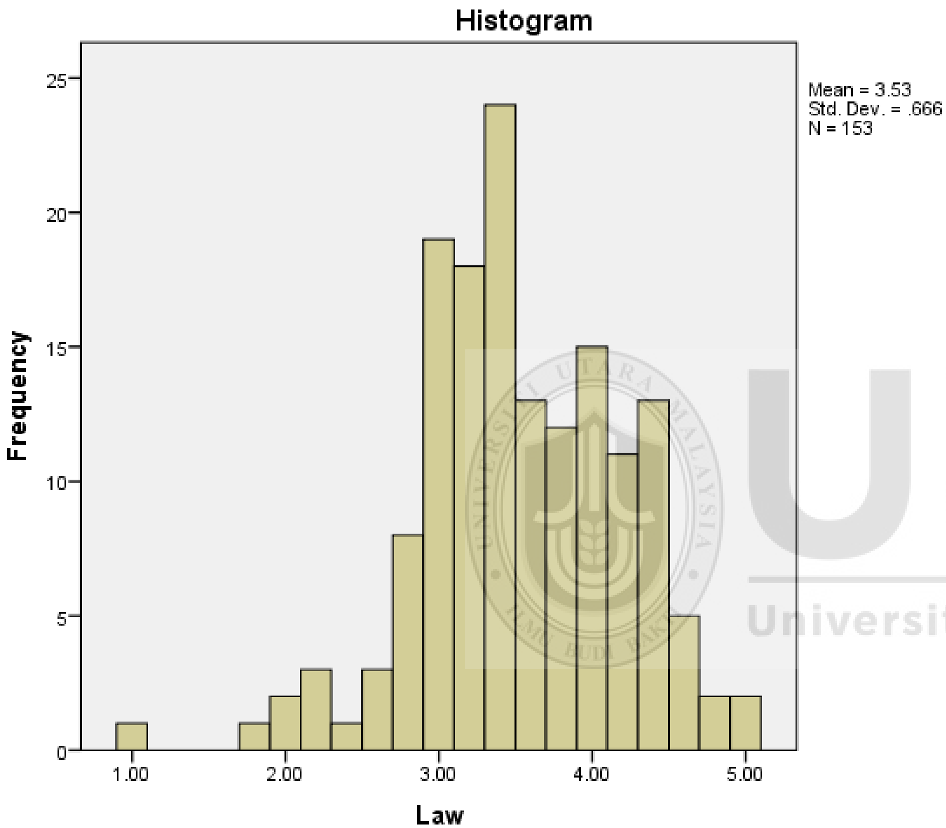
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Law	.102	153	.001	.973	153	.004

a. Lilliefors Significance Correction

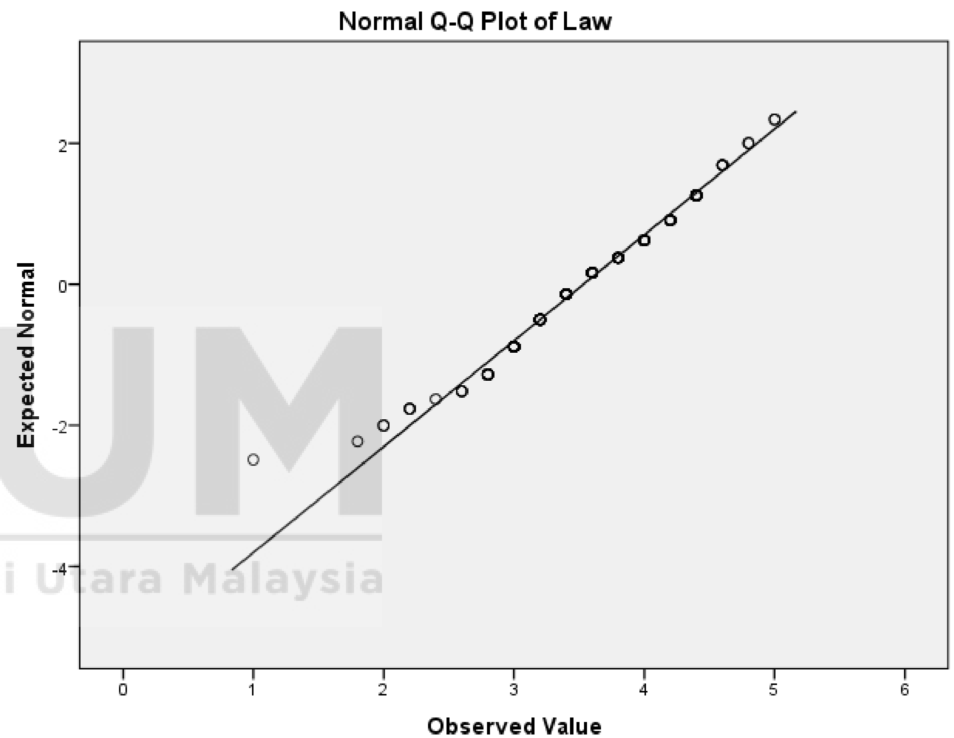
Descriptives

			Statistic	Std. Error
Law	Mean		3.5333	.05388
	95% Confidence Interval for Mean	Lower Bound	3.4269	
		Upper Bound	3.6398	
	5% Trimmed Mean		3.5530	
	Median		3.4000	
	Variance		.444	
	Std. Deviation		.66649	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.90	
	Skewness		-.372	.196
	Kurtosis		.752	.390

113

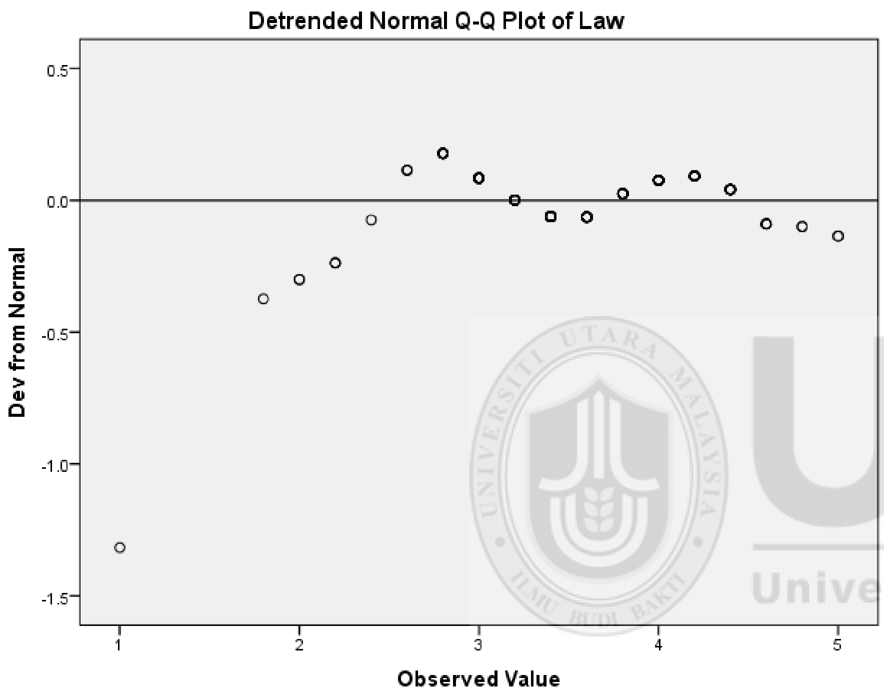


Histogram
Mean = 3.53
Std. Dev. = .666
N = 153
Frequency
Law

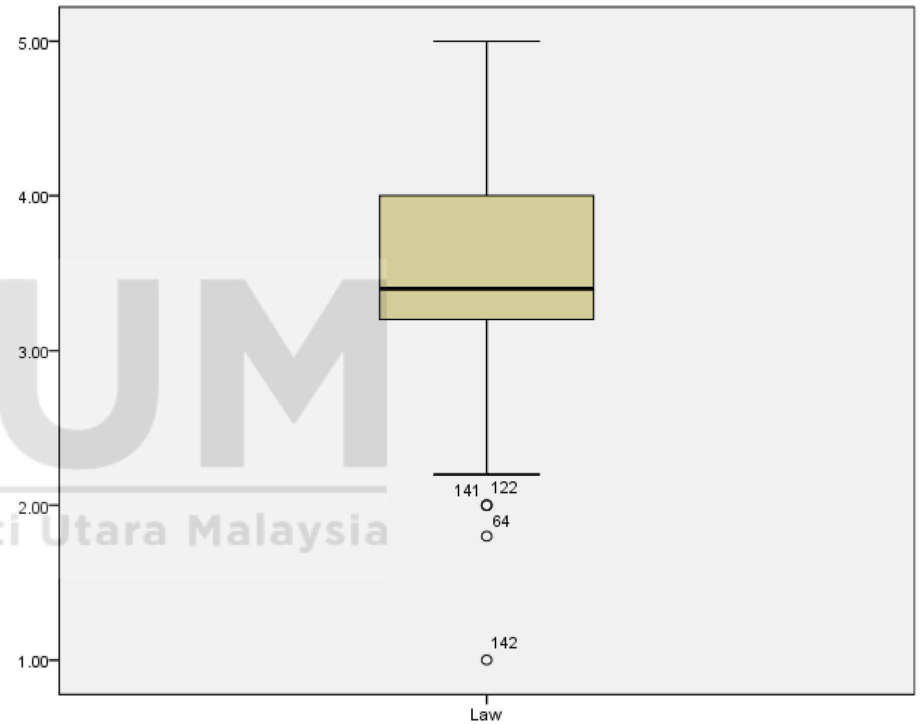


Normal Q-Q Plot of Law
Expected Normal
Observed Value

114



Detrended Normal Q-Q Plot of Law
0.5
0.0
-0.5
-1.0
-1.5
Dev from Normal
1
2
3
4
5
Observed Value



5.00
4.00
3.00
2.00
1.00
141
122
64
142
Law

METHODS OF PAYMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Methods	153	100.0%	0	0.0%	153	100.0%

Tests of Normality

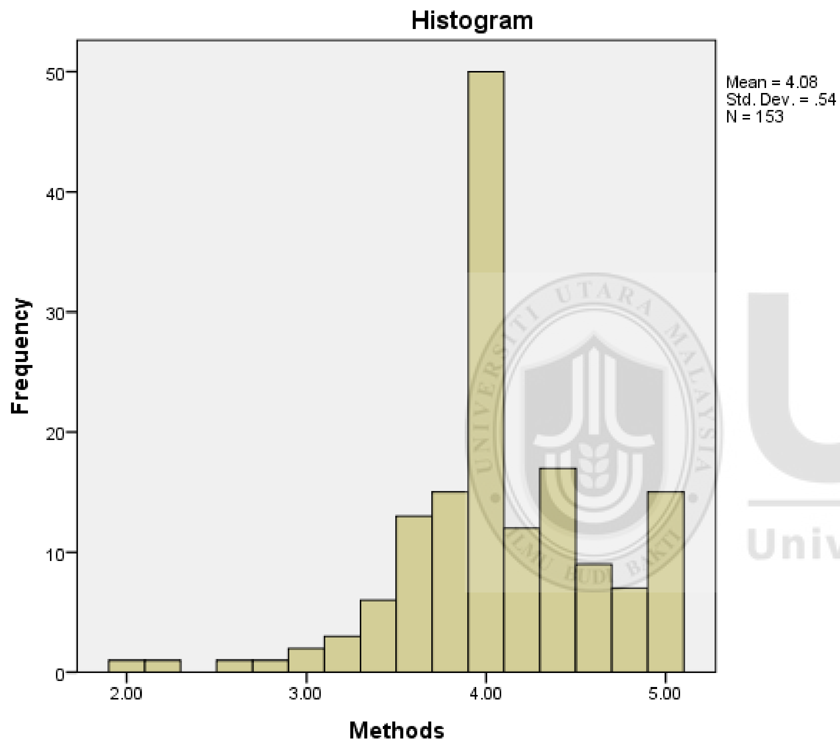
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Methods	.168	153	.000	.930	153	.000

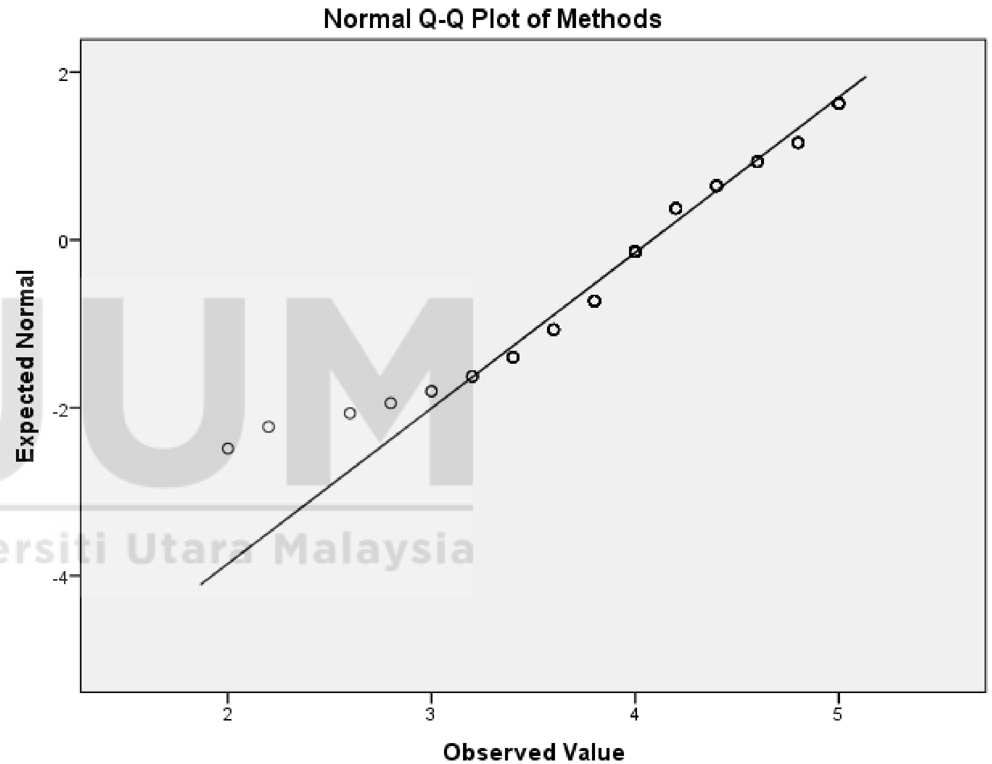
a. Lilliefors Significance Correction

Descriptives

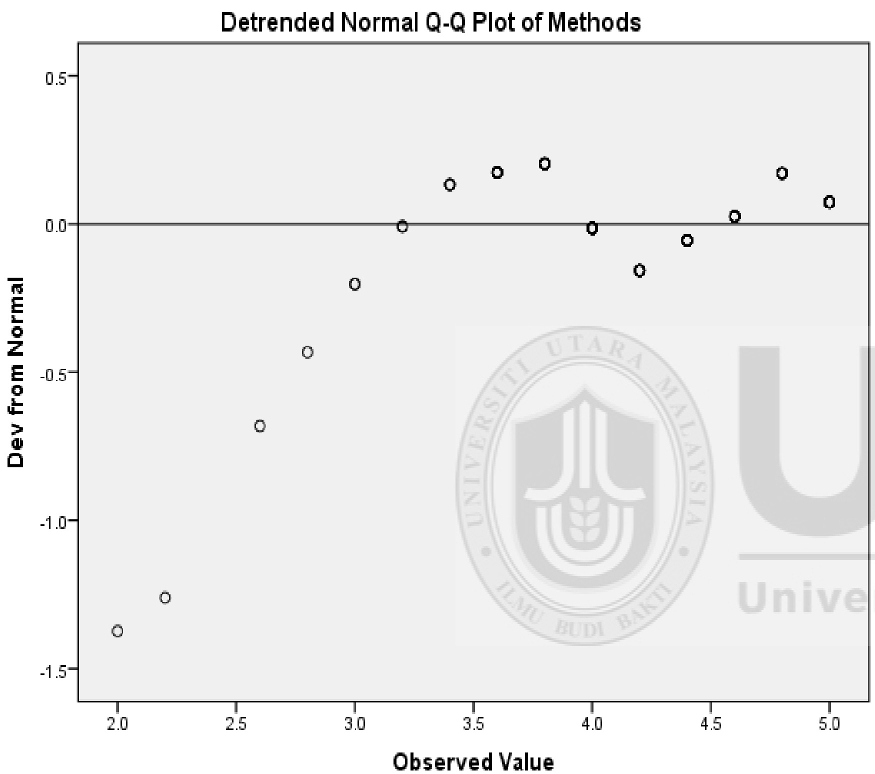
			Statistic	Std. Error
Methods	Mean		4.0824	.04364
	95% Confidence Interval for Mean	Lower Bound	3.9961	
		Upper Bound	4.1686	
	5% Trimmed Mean		4.1065	
	Median		4.0000	
	Variance		.291	
	Std. Deviation		.53975	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.60	
	Skewness		-.568	.196
	Kurtosis		1.687	.390

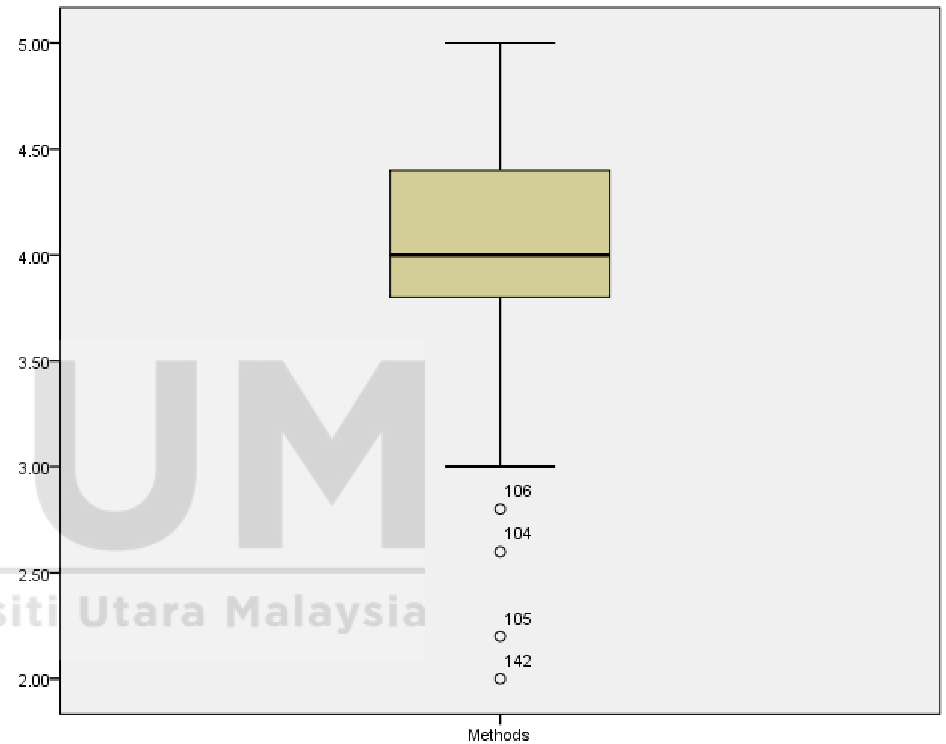
116


Histogram
Mean = 4.08
Std. Dev. = .54
N = 153
Frequency
Methods
0
10
20
30
40
50
2.00
3.00
4.00
5.00


Normal Q-Q Plot of Methods
Expected Normal
Observed Value
2
0
-2
-4
2
3
4
5

117


Detrended Normal Q-Q Plot of Methods
Dev from Normal
Observed Value
0.5
0.0
-0.5
-1.0
-1.5
2.0
2.5
3.0
3.5
4.0
4.5
5.0


5.00
4.50
4.00
3.50
3.00
2.50
2.00
106
104
105
142
Methods

118

ZAKAT INCOME PAYMENT

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
ZakatPayment	153	100.0%	0	0.0%	153	100.0%

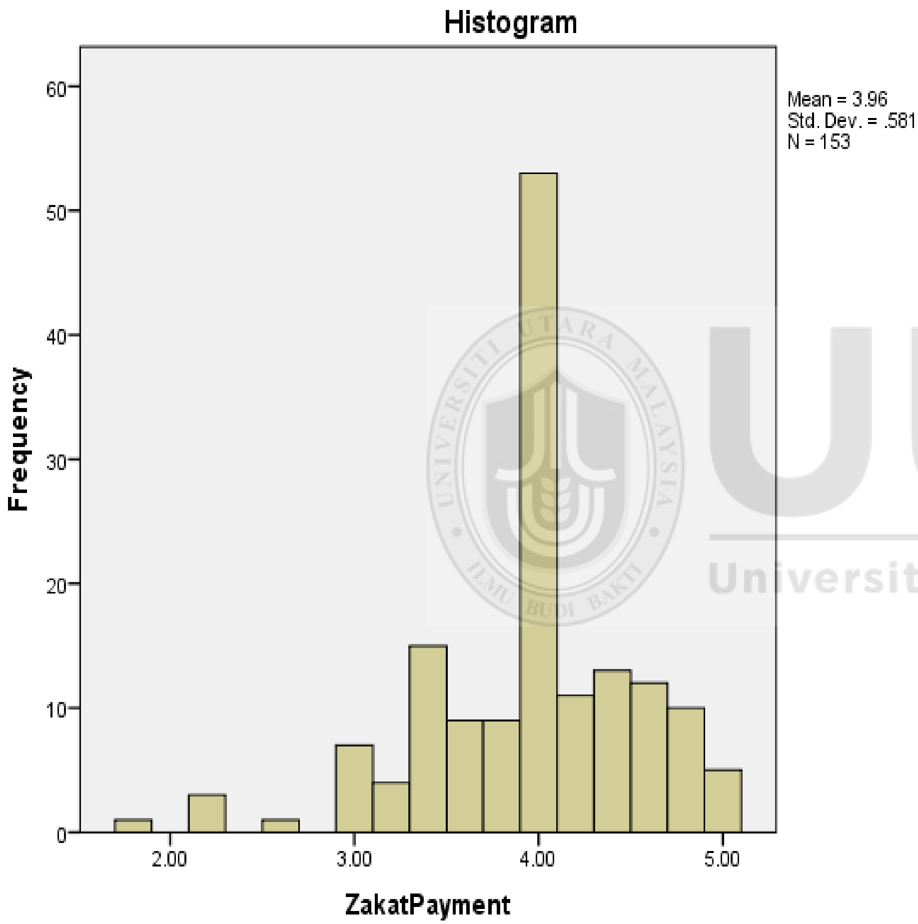
Tests of Normality

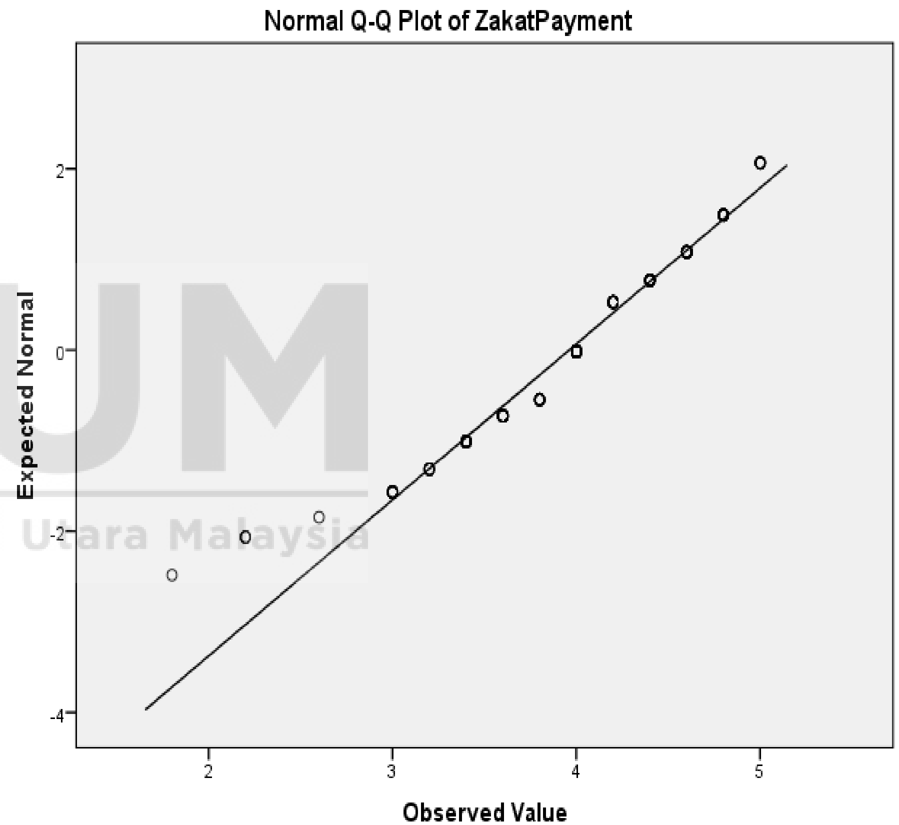
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ZakatPayment	.207	153	.000	.931	153	.000

a. Lilliefors Significance Correction

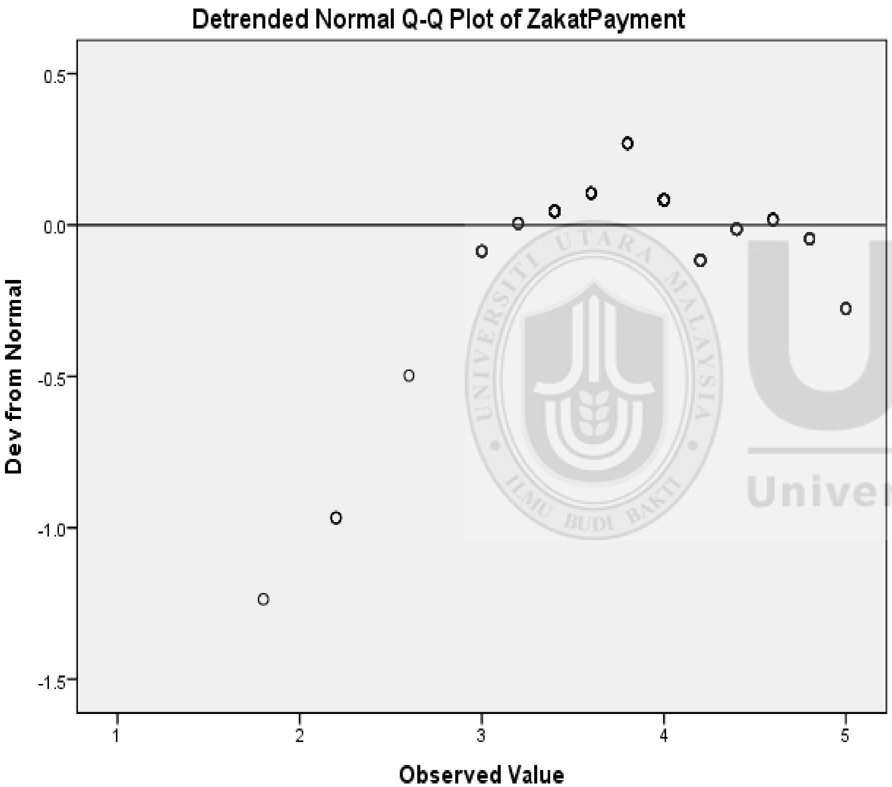
Descriptives

			Statistic	Std. Error
ZakatPayment	Mean		3.9608	.04696
	95% Confidence Interval for Mean	Lower Bound	3.8680	
		Upper Bound	4.0536	
	5% Trimmed Mean		3.9893	
	Median		4.0000	
	Variance		.337	
	Std. Deviation		.58086	
	Minimum		1.80	
	Maximum		5.00	
	Range		3.20	
	Interquartile Range		.80	
	Skewness		-.821	.196
	Kurtosis		1.529	.390

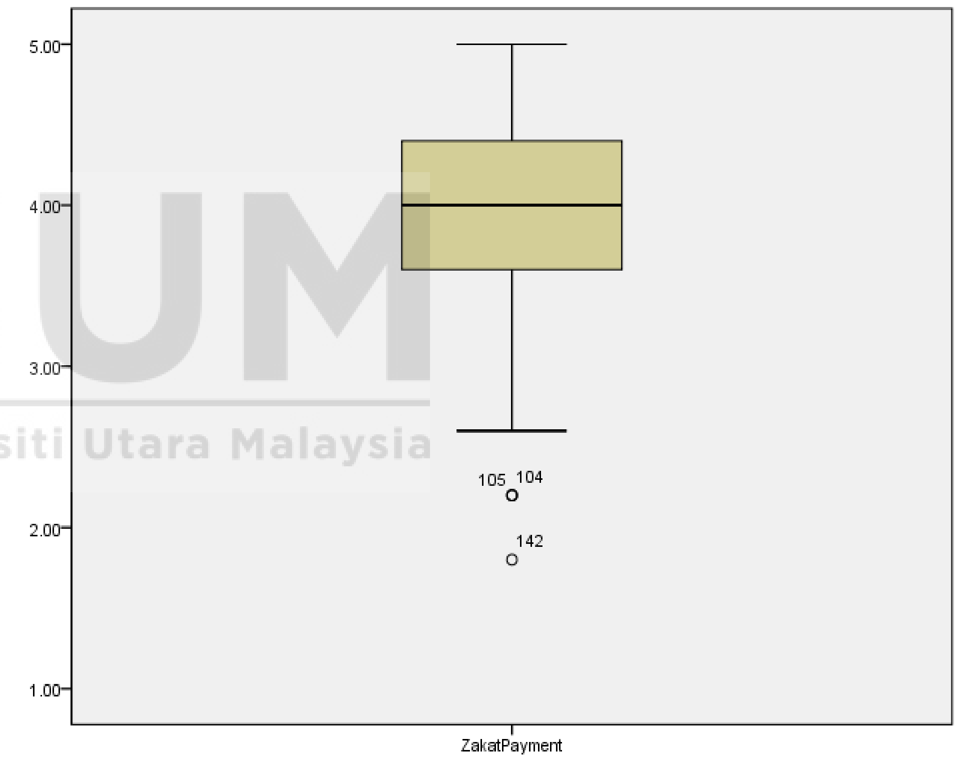

Histogram
Mean = 3.96
Std. Dev. = .581
N = 153
Frequency
ZakatPayment
0
10
20
30
40
50
60
2.00
3.00
4.00
5.00


Normal Q-Q Plot of ZakatPayment
Expected Normal
Observed Value
2
0
-2
-4
2
3
4
5

120



Detrended Normal Q-Q Plot of ZakatPayment
0.5
0.0
-0.5
-1.0
-1.5
Dev from Normal
1
2
3
4
5
Observed Value



5.00
4.00
3.00
2.00
1.00
105
104
142
ZakatPayment

APPENDIX F: DISCRIPTIVE STATISTICS

Statistics

		GENDER	AGE	EDUCATION	EXPERIENCE	INCOME
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0

Frequency Table

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	55	35.9	35.9	35.9
	FEMALE	98	64.1	64.1	100.0
	Total	153	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	17	11.1	11.1	11.1
	31-40	54	35.3	35.3	46.4
	41-50	55	35.9	35.9	82.4
	51-60	27	17.6	17.6	100.0
	Total	153	100.0	100.0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	4	2.6	2.6	2.6
	STPM	10	6.5	6.5	9.2
	BACHELOR DEGREE	133	86.9	86.9	96.1
	MASTER AND ABOVE	6	3.9	3.9	100.0
	Total	153	100.0	100.0	

EXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BAWAH 7 TAHUN	22	14.4	14.4	14.4
	8-14 TAHUN	41	26.8	26.8	41.2
	15-21 TAHUN	44	28.8	28.8	69.9
	LEBIH 21 TAHUN	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 1001-2000	3	2.0	2.0	2.0
	RM 2001-3000	14	9.2	9.2	11.1
	RM 3001-RM4000	22	14.4	14.4	25.5
	RM 4001-RM5000	53	34.6	34.6	60.1
	RM 5001 AND ABOVE	61	39.9	39.9	100.0
	Total	153	100.0	100.0	

MEAN AND STANDARD DEVIATION OF VARIABLES

ZAKAT INCOME PAYMENT

Statistics

		E1	E2	E3	E4	E5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		4.14	3.87	3.87	3.79	4.14

Frequency Table

PAYMENT 26

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

PAYMENT 27

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	29	19.0	19.0	25.5
	AGREE	83	54.2	54.2	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

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PAYMENT 28

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	29	19.0	19.0	25.5
	AGREE	83	54.2	54.2	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

PAYMENT 29

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	3	2.0	2.0	2.6
	UNSURE	43	28.1	28.1	30.7
	AGREE	86	56.2	56.2	86.9
	STRONGLY AGREE	20	13.1	13.1	100.0
	Total	153	100.0	100.0	

PAYMENT 30

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

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RELIGION

Statistics

		A1	A2	A3	A4	A5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.95	4.54	4.14	3.87	4.01

Frequency Table

RELIGION 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	1	.7	.7	1.3
	UNSURE	43	28.1	28.1	29.4
	AGREE	67	43.8	43.8	73.2
	STRONGLY AGREE	41	26.8	26.8	100.0
	Total	153	100.0	100.0	

RELIGION 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	UNSURE	1	.7	.7	1.3
	AGREE	64	41.8	41.8	43.1
	STRONGLY AGREE	87	56.9	56.9	100.0
	Total	153	100.0	100.0	

RELIGION 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

RELIGION 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	29	19.0	19.0	25.5
	AGREE	83	54.2	54.2	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

RELIGION 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	18	11.8	11.8	18.3
	AGREE	83	54.2	54.2	72.5
	STRONGLY AGREE	42	27.5	27.5	100.0
	Total	153	100.0	100.0	

ZAKAT MANAGEMENT

Statistics

		B1	B2	B3	B4	B5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		4.03	4.08	3.79	3.98	3.75

129

Frequency Table

ZAKAT MANAGEMENT 11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	5	3.3	3.3	3.3
	UNSURE	20	13.1	13.1	16.3
	AGREE	94	61.4	61.4	77.8
	STRONGLY AGREE	34	22.2	22.2	100.0
	Total	153	100.0	100.0	

MANAGEMENT 12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	1	.7	.7	.7
	UNSURE	24	15.7	15.7	16.3
	AGREE	90	58.8	58.8	75.2
	STRONGLY AGREE	38	24.8	24.8	100.0
	Total	153	100.0	100.0	

MANAGEMENT 13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	3	2.0	2.0	2.6
	UNSURE	43	28.1	28.1	30.7
	AGREE	86	56.2	56.2	86.9
	STRONGLY AGREE	20	13.1	13.1	100.0
	Total	153	100.0	100.0	

MANAGEMENT 14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	5	3.3	3.3	3.9
	UNSURE	26	17.0	17.0	20.9
	AGREE	85	55.6	55.6	76.5
	STRONGLY AGREE	36	23.5	23.5	100.0
	Total	153	100.0	100.0	

MANAGEMENT 15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	6	3.9	3.9	5.2
	UNSURE	43	28.1	28.1	33.3
	AGREE	79	51.6	51.6	85.0
	STRONGLY AGREE	23	15.0	15.0	100.0
	Total	153	100.0	100.0	

LAW OF ZAKAT

Statistics

		C1	C2	C3	C4	C5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.10	3.28	3.54	3.79	3.95

Frequency Table

LAW 16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	17	11.1	11.1	11.1
	DISAGREE	19	12.4	12.4	23.5
	UNSURE	61	39.9	39.9	63.4
	AGREE	44	28.8	28.8	92.2
	STRONGLY AGREE	12	7.8	7.8	100.0
	Total	153	100.0	100.0	

133

LAW 17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	9	5.9	5.9	5.9
	DISAGREE	18	11.8	11.8	17.6
	UNSURE	57	37.3	37.3	54.9
	AGREE	59	38.6	38.6	93.5
	STRONGLY AGREE	10	6.5	6.5	100.0
	Total	153	100.0	100.0	

LAW 18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	3	2.0	2.0	2.0
	DISAGREE	6	3.9	3.9	5.9
	UNSURE	65	42.5	42.5	48.4
	AGREE	63	41.2	41.2	89.5
	STRONGLY AGREE	16	10.5	10.5	100.0
	Total	153	100.0	100.0	

LAW 19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	6	3.9	3.9	4.6
	UNSURE	48	31.4	31.4	35.9
	AGREE	67	43.8	43.8	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

LAW 20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	1	.7	.7	1.3
	UNSURE	43	28.1	28.1	29.4
	AGREE	67	43.8	43.8	73.2
	STRONGLY AGREE	41	26.8	26.8	100.0
	Total	153	100.0	100.0	

METHODS OF PAYMENT

Statistics

		D1	D2	D3	D4	D5
N	Valid	153	153	153	153	153
	Missing	0	0	0	0	0
Mean		3.95	3.87	4.09	4.14	4.37

135

Frequency Table

METHODS 21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	8	5.2	5.2	5.9
	UNSURE	20	13.1	13.1	19.0
	AGREE	93	60.8	60.8	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

METHODS 22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	2	1.3	1.3	1.3
	DISAGREE	8	5.2	5.2	6.5
	UNSURE	29	19.0	19.0	25.5
	AGREE	83	54.2	54.2	79.7
	STRONGLY AGREE	31	20.3	20.3	100.0
	Total	153	100.0	100.0	

METHODS 23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY DISAGREE	1	.7	.7	.7
	DISAGREE	4	2.6	2.6	3.3
	UNSURE	20	13.1	13.1	16.3
	AGREE	83	54.2	54.2	70.6
	STRONGLY AGREE	45	29.4	29.4	100.0
	Total	153	100.0	100.0	

METHODS 24

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	3	2.0	2.0	2.0
	UNSURE	19	12.4	12.4	14.4
	AGREE	85	55.6	55.6	69.9
	STRONGLY AGREE	46	30.1	30.1	100.0
	Total	153	100.0	100.0	

METHODS 25

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DISAGREE	2	1.3	1.3	1.3
	UNSURE	6	3.9	3.9	5.2
	AGREE	79	51.6	51.6	56.9
	STRONGLY AGREE	66	43.1	43.1	100.0
	Total	153	100.0	100.0	

APPENDIX G: INDEPENDENT SAMPLE T-TEST

Group Statistics

	GENDER	N	Mean	Std. Deviation	Std. Error Mean
ZakatPayment	MALE	55	4.0909	.47425	.06395
	FEMALE	98	3.8878	.62330	.06296

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZakatPayment	Equal variances assumed	3.859	.051	2.099	151	.037	.20315	.09679	.01192	.39438
	Equal variances not assumed			2.264	137.506	.025	.20315	.08974	.02570	.38061

APPENDIX H: ANOVA (AGE GROUP)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
21-30	17	3.7529	.78272	.18984	3.3505	4.1554	1.80	4.60
31-40	54	3.9148	.63317	.08616	3.7420	4.0876	2.20	5.00
41-50	55	4.0000	.51926	.07002	3.8596	4.1404	3.00	5.00
51-60	27	4.1037	.40142	.07725	3.9449	4.2625	3.40	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
2.271	3	149	.083

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.485	3	.495	1.481	.222
Within Groups	49.800	149	.334		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) AGE	(J) AGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	-.16187	.16078	.316	-.4796	.1558
	41-50	-.24706	.16043	.126	-.5641	.0700
	51-60	-.35076	.17900	.052	-.7045	.0029
31-40	21-30	.16187	.16078	.316	-.1558	.4796
	41-50	-.08519	.11075	.443	-.3040	.1337
	51-60	-.18889	.13627	.168	-.4582	.0804
41-50	21-30	.24706	.16043	.126	-.0700	.5641
	31-40	.08519	.11075	.443	-.1337	.3040
	51-60	-.10370	.13585	.446	-.3721	.1647
51-60	21-30	.35076	.17900	.052	-.0029	.7045
	31-40	.18889	.13627	.168	-.0804	.4582
	41-50	.10370	.13585	.446	-.1647	.3721

(EDUCATION LEVEL)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	4	3.8000	.28284	.14142	3.3499	4.2501	3.40	4.00
STPM	10	3.9400	.61137	.19333	3.5026	4.3774	3.00	4.80
BACHELOR'S DEGREE	133	3.9459	.58936	.05110	3.8448	4.0470	1.80	5.00
MASTER AND ABOVE	6	4.4333	.26583	.10853	4.1544	4.7123	4.00	4.80
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
1.141	3	149	.334

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.477	3	.492	1.473	.224
Within Groups	49.808	149	.334		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) EDUCATION	(J) EDUCATION	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM	-.14000	.34205	.683	-.8159	.5359
	BACHELOR DEGREE	-.14586	.29340	.620	-.7256	.4339
	MASTER AND ABOVE	-.63333	.37321	.092	-1.3708	.1041
STPM	SPM	.14000	.34205	.683	-.5359	.8159
	BACHELOR DEGREE	-.00586	.18958	.975	-.3805	.3688
	MASTER AND ABOVE	-.49333	.29856	.101	-1.0833	.0966
BACHELOR DEGREE	SPM	.14586	.29340	.620	-.4339	.7256
	STPM	.00586	.18958	.975	-.3688	.3805
	MASTER AND ABOVE	-.48747*	.24130	.045	-.9643	-.0107
MASTER AND ABOVE	SPM	.63333	.37321	.092	-.1041	1.3708
	STPM	.49333	.29856	.101	-.0966	1.0833
	BACHELOR DEGREE	.48747*	.24130	.045	.0107	.9643

*. The mean difference is significant at the 0.05 level.

(WORK EXPERIENCE)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
BAWAH 7 TAHUN	22	3.7545	.68988	.14708	3.4487	4.0604	1.80	4.60
8-14 TAHUN	41	3.8732	.63680	.09945	3.6722	4.0742	2.20	5.00
15-21 TAHUN	44	4.0591	.51684	.07792	3.9020	4.2162	2.60	5.00
LEBIH 21 TAHUN	46	4.0435	.50757	.07484	3.8927	4.1942	3.00	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
.619	3	149	.604

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.990	3	.663	2.005	.116
Within Groups	49.294	149	.331		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) EXPERIENCE	(J) EXPERIENCE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
BAWAH 7 TAHUN	8-14 TAHUN	-.11863	.15201	.436	-.4190	.1817
	15-21 TAHUN	-.30455*	.15019	.044	-.6013	-.0078
	LEBIH 21 TAHUN	-.28893	.14910	.055	-.5836	.0057
8-14 TAHUN	BAWAH 7 TAHUN	.11863	.15201	.436	-.1817	.4190
	15-21 TAHUN	-.18592	.12485	.139	-.4326	.0608
	LEBIH 21 TAHUN	-.17031	.12354	.170	-.4144	.0738
15-21 TAHUN	BAWAH 7 TAHUN	.30455*	.15019	.044	.0078	.6013
	8-14 TAHUN	.18592	.12485	.139	-.0608	.4326
	LEBIH 21 TAHUN	.01561	.12129	.898	-.2241	.2553
LEBIH 21 TAHUN	BAWAH 7 TAHUN	.28893	.14910	.055	-.0057	.5836
	8-14 TAHUN	.17031	.12354	.170	-.0738	.4144
	15-21 TAHUN	-.01561	.12129	.898	-.2553	.2241

*. The mean difference is significant at the 0.05 level.

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(INCOME LEVEL)

Descriptives

ZakatPayment

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM 1001-2000	3	4.0667	.50332	.29059	2.8163	5.3170	3.60	4.60
RM 2001-3000	14	3.6857	.81416	.21759	3.2156	4.1558	1.80	4.60
RM 3001-RM4000	22	3.9636	.39345	.08388	3.7892	4.1381	3.20	4.80
RM 4001-RM5000	53	3.8604	.60075	.08252	3.6948	4.0260	2.20	5.00
RM 5001 AND ABOVE	61	4.1049	.53617	.06865	3.9676	4.2422	2.20	5.00
Total	153	3.9608	.58086	.04696	3.8680	4.0536	1.80	5.00

Test of Homogeneity of Variances

ZakatPayment

Levene Statistic	df1	df2	Sig.
1.648	4	148	.165

ANOVA

ZakatPayment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.895	4	.724	2.213	.070
Within Groups	48.390	148	.327		
Total	51.285	152			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: ZakatPayment

LSD

(I) INCOME	(J) INCOME	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
RM 1001-2000	RM 2001-3000	.38095	.36379	.297	-.3379	1.0998
	RM 3001-RM4000	.10303	.35192	.770	-.5924	.7985
	RM 4001-RM5000	.20629	.33935	.544	-.4643	.8769
	RM 5001 AND ABOVE	-.03825	.33815	.910	-.7065	.6300
RM 2001-3000	RM 1001-2000	-.38095	.36379	.297	-1.0998	.3379
	RM 3001-RM4000	-.27792	.19549	.157	-.6642	.1084
	RM 4001-RM5000	-.17466	.17182	.311	-.5142	.1649
	RM 5001 AND ABOVE	-.41920*	.16945	.014	-.7541	-.0843
RM 3001-RM4000	RM 1001-2000	-.10303	.35192	.770	-.7985	.5924
	RM 2001-3000	.27792	.19549	.157	-.1084	.6642
	RM 4001-RM5000	.10326	.14502	.478	-.1833	.3898
	RM 5001 AND ABOVE	-.14128	.14220	.322	-.4223	.1397
RM 4001-RM5000	RM 1001-2000	-.20629	.33935	.544	-.8769	.4643
	RM 2001-3000	.17466	.17182	.311	-.1649	.5142
	RM 3001-RM4000	-.10326	.14502	.478	-.3898	.1833
	RM 5001 AND ABOVE	-.24454*	.10737	.024	-.4567	-.0324
RM 5001 AND ABOVE	RM 1001-2000	.03825	.33815	.910	-.6300	.7065
	RM 2001-3000	.41920*	.16945	.014	.0843	.7541
	RM 3001-RM4000	.14128	.14220	.322	-.1397	.4223
	RM 4001-RM5000	.24454*	.10737	.024	.0324	.4567

*. The mean difference is significant at the 0.05 level.

APPENDIX I: PEARSON CORRELATION

Correlations

		ZakatPayment	RELIGION	Management	Law	Methods
ZakatPayment	Pearson Correlation	1	.886**	.439**	.296**	.909**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	153	153	153	153	153
RELIGION	Pearson Correlation	.886**	1	.281**	.424**	.862**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	153	153	153	153	153
Management	Pearson Correlation	.439**	.281**	1	.343**	.321**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	153	153	153	153	153
Law	Pearson Correlation	.296**	.424**	.343**	1	.365**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	153	153	153	153	153
Methods	Pearson Correlation	.909**	.862**	.321**	.365**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	153	153	153	153	153

**. Correlation is significant at the 0.01 level (2-tailed).

APPENDIX J: MULTIPLE REGRESSION ANALYSIS

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.953[a]	.908	.906	.17824	.908	366.583	4	148	.000

a. Predictors: (Constant), RELIGION, Management, Law, Methods

b. Dependent Variable: ZakatPayment

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.583	4	11.646	366.583	.000[b]
	Residual	4.702	148	.032		
	Total	51.285	152			

a. Dependent Variable: ZakatPayment

b. Predictors: (Constant), RELIGION, Management, Law, Methods

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.856	.143		-6.001	.000		
	Management	.215	.029	.199	7.317	.000	.836	1.197
	Law	-.132	.025	-.151	-5.303	.000	.764	1.309
	Methods	.542	.054	.504	10.104	.000	.249	4.017
	RELIGION	.546	.060	.460	9.078	.000	.242	4.139

a. Dependent Variable: ZakatPayment

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Management	Law	Methods	RELIGION
1	1	4.953	1.000	.00	.00	.00	.00	.00
	2	.022	15.115	.03	.01	.95	.02	.01
	3	.015	18.011	.02	.58	.01	.06	.04
	4	.008	24.963	.88	.38	.01	.05	.01
	5	.002	49.389	.06	.02	.03	.87	.95

a. Dependent Variable: ZakatPayment

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6846	5.0658	3.9608	.55359	153
Std. Predicted Value	-4.112	1.996	.000	1.000	153
Standard Error of Predicted Value	.015	.098	.030	.011	153
Adjusted Predicted Value	1.6586	5.0725	3.9615	.55394	153
Residual	-.67424	.42415	.00000	.17588	153
Std. Residual	-3.783	2.380	.000	.987	153
Stud. Residual	-3.885	2.403	-.002	1.005	153
Deleted Residual	-.71119	.43235	-.00074	.18260	153
Stud. Deleted Residual	-4.086	2.443	-.005	1.018	153
Mahal. Distance	.108	44.888	3.974	4.861	153
Cook's Distance	.000	.165	.008	.018	153
Centered Leverage Value	.001	.295	.026	.032	153

a. Dependent Variable: ZakatPayment