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THE AWARENESS TOWARDS ZAKAT OBLIGATION
AMONG UNIVERSITY STUDENTS: A STUDY IN UniMAP



MASTER IN ISLAMIC FINANCE AND BANKING
UNIVERSITI UTARA MALAYSIA
December 2019

**THE AWARENESS TOWARDS ZAKAT OBLIGATION AMONG
UNIVERSITY STUDENTS: A STUDY IN UniMAP**



By
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UUM
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Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
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in Partial Fulfillment of the Requirement for the Master in Islamic Finance
and Banking



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
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ABSTRACT

Zakat is one of the important instruments in the economics of Muslims. Islam has laid down clear rules and regulations on zakat which is a religious obligation. The purpose of this study to examine the awareness towards zakat obligation among university students. The aim of this study is to investigate how independent variable which is contained of religiosity, knowledge, attitude, medium promotion, influenced the awareness towards zakat obligation. Besides, this study also trying to determine the relationship between all the variables mentioned. There are 365 respondents involved in this study while the test conducted are analysis descriptive correlation and regression. The findings indicated that there a positive and significant relationship between religiosity, knowledge, attitude, medium promotion and awareness towards zakat obligation. The multiple regression analysis also found that religiosity, knowledge, attitude, medium promotion is influenced and have its own impacts towards the awareness on zakat obligation among university students.

Keywords: Zakat, Awareness, Religiosity, Knowledge, Attitude, Medium Promotion



ABSTRAK

Zakat adalah salah satu instrumen penting dalam ekonomi umat Islam. Islam telah menetapkan peraturan yang jelas berkaitan zakat yang menjadi kewajipan agama. Kajian ini bertujuan untuk mengkaji kesedaran kepatuhan zakat ke atas pelajar universiti. Tujuan kajian ini adalah untuk mengenal pasti sejauh mana pemboleh ubah bebas yang terdiri daripada keagamaan, pengetahuan, sikap dan medium promosi dilihat mempengaruhi kesedaran tanggungjawab berzakat. Di samping itu kajian ini juga cuba untuk menentukan hubungan antara kesemua pemboleh ubah tersebut. Sebanyak 365 responden terlibat dalam soal selidik ini. Ujian yang dijalankan merangkumi analisis deskriptif, korelasi dan regresi. Dapatan kajian menunjukkan terdapat hubungan positif dan signifikan antara keagamaan, pengetahuan, sikap dan medium promosi terhadap kesedaran tanggungjawab berzakat. Ujian analisis regresi pula mendapati bahawa faktor keagamaan, pengetahuan, sikap dan medium promosi mempunyai kesan mempengaruhi dan peranannya yang tersendiri dalam mencetuskan kesedaran tanggungjawab berzakat dalam kalangan pelajar universiti.

Kata kunci: Zakat, Kesedaran, Keagamaan, pengetahuan, Sikap, Medium Promosi



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LIST OF ABBREVIATIONS

LZS	Lembaga Zakat Selangor
PPZ	Pusat Pungutan Zakat
KMO	Kaiser-Meyer Olkin
MSA	Measure of sampling adequacy
SPSS	Statistical Package for the Social Sciences
S.W.T	Subhanahu wa ta'ala
UUM	Universiti Utara Malaysia
UniMAP	Universiti Malaysia Perlis
VIF	Variance Inflation Factor



CHAPTER 1

INTRODUCTION

1.0 Overview

This chapter describes the background of the study, problem statement, research questions, research objectives, the scope of the study, the significance of the study, contributions of the study and limitations of the study. In addition, it describes the structure of the thesis.

1.1 Background of study

Islamic Financial Planning is an integral part of individual life as a prudent financial management and it that can help alleviate the financial burden as well as ease human life in this world. The meaning of Muslims ' life is to elevate the desire of Muslims needed not only to pursue material gratification but also to inquire about Allah Almighty's grant for success in this world and hereafter.

We need to enter Islam as a whole as a Muslim, therefore, Muslims are encouraged and planned their lives prudently and financially to accomplish the goal of Shariah in the community, business and finance that lead to success and happiness in life.

In Surah Yusuf (verses 47-48), Allah Almighty emphasized the crucial of great financial planning whereby people must keep and preserve their wealth within seven years of good harvest and be prepared for seven terrible years. Therefore, Shariah decisions must be adhered to and followed during the whole the process. The essence of Islamic financial planning is a good plan to meet individual goals through

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APPENDICES

Appendix A: Questionnaires



MENGGAJI KESEDARAN PELAJAR TERHADAP TANGGUNGJAWAB BERZAKAT

Tuan/puan

Kajian yang dijalankan ini bertujuan untuk mengkaji kesedaran pelajar terhadap tanggungjawab pembayaran zakat.

Kajian ini merupakan projek penyelidikan yang dikemukakan bagi memenuhi sebahagian daripada syarat Sarjana Kewangan dan Perbankan Islam, Kolej Perniagaan Islam, Universiti Utara Malaysia.

Justeru, kerjasama tuan-puan dipohon untuk menjawab soalan dalam soal selidik dengan jujur dan ikhlas amat diharapkan. Segala maklumat yang diberikan adalah untuk tujuan akademik sahaja. Justeru segala maklumat yang diberikan adalah sulit dan dirahsiakan. Kejujuran dan kesediaan tuan/puan untuk bekerjasama amatlah dihargai dan didahului dengan ucapan ribuan terima kasih.

Nor Jannah binti Ismail
(jannahdina0610@gmail.com)

BAHAGIAN A : PROFIL DEMOGRAFI

Arahan : Tandakan (/) pada ruang yang disediakan.

1. Jantina :

Lelaki

Perempuan

2. Umur :

18 – 20 tahun

21 – 23 Tahun

> 24 tahun

3. Status perkahwinan :

Bujang

Berkahwin

4. Sumber Pengajian :

Pinjaman pendidikan

Biasiswa

Bantuan keluarga

Simpanan Sendiri

BAHAGIAN B: KESEDARAN ZAKAT

Perkara di bawah mewakili kesedaran anda terhadap zakat.

Sila pilih dan tandakan (/) bagi penilaian anda berdasarkan skala di bawah.

1	2	3	4	5
Sangat tidak setuju	tidak setuju	Tidak pasti	Setuju	Sangat setuju

Bil	Item	Skala				
		1	2	3	4	5
1.	Saya sedar akan bayaran zakat dapat					

	menyucikan pendapatan saya					
2.	Saya sedar bahawa pembayaran zakat adalah penting untuk meningkatkan ekonomi muslim					
3.	Saya sedar membayar zakat adalah tanggungjawab saya sebagai seorang muslim					
4.	Saya sedar membayar zakat adalah menjadi keutamaan saya					
5.	Saya sedar bayaran zakat adalah di bawah kawalan saya					

BAHAGIAN C: KEAGAMAAN ISLAM

Perkara di bawah mewakili tahap keagamaan Islam.

Sila pilih dan tandakan (/) bagi penilaian anda berdasarkan skala di bawah.

1	2	3	4	5
Sangat tidak Setuju	tidak setuju	Tidak pasti	Setuju	Sangat setuju

Bil	Item	Skala				
		1	2	3	4	5
1.	Peraturan tertentu hukum Allah tidak boleh dilanggar untuk mencapai kejayaan dalam kehidupan duniawi.					
2.	Nilai-nilai Islam boleh diguna pakai dalam keadaan, tempat dan sepanjang masa.					
3.	Orang yang menyampaikan ilmu yang bermanfaat akan mendapat ganjaran di dunia dan akhirat.					
4.	Saya cuba memahami maksudnya					

	Perkataan / ayat al-Quran.					
5.	Saya berusaha untuk mempunyai wuduk pada setiap masa.					
6.	Undang-undang Islam tidak boleh diubah untuk memenuhi keperluan semasa					
7.	Untuk membangunkan negara, umat Islam mestilah mengikut ajaran Islam					

BAHAGIAN D: PENGETAHUAN

Perkara di bawah mewakili pengetahuan anda terhadap zakat.

Sila pilih dan tandakan (/) bagi penilaian anda berdasarkan skala di bawah.

1	2	3	4	5
Sangat tidak setuju	tidak setuju	Tidak pasti	Setuju	Sangat setuju

Bil	Item	Skala				
		1	2	3	4	5
1.	Saya tahu zakat adalah ibadah agama					
2.	Zakat terbahagi kepada zakat fitrah dan zakat harta					
3.	Menurut hukum, zakat wajib dikeluarkan apabila cukup haul (tempoh) dan nisab.					
4.	Kadar zakat pendapatan setahun ialah 2.5%.					
5.	Semua bayaran zakat pendapatan boleh ditolak daripada cukai pendapatan (rebat cukai)					

BAHAGIAN E: SIKAP

Perkara di bawah mewakili sikap anda terhadap zakat.

Sila pilih dan tandakan (/) bagi penilaian anda berdasarkan skala di bawah.

1	2	3	4	5
Sangat tidak setuju	tidak setuju	Tidak pasti	Setuju	Sangat setuju

Bil	Item	Skala				
		1	2	3	4	5
1.	Membayar zakat dapat menyucikan harta saya.					
2.	Saya menaruh kepercayaan kepada Institusi Zakat					
3.	Membayar zakat dapat membantu umat Islam yang lain.					
4.	Banyak faedah saya dapat apabila saya membayar zakat					
5.	Saya rasa lega dan senang hati jika dapat membayar zakat kerana ini adalah tuntutan agama					

BAHAGIAN F: MEDIUM MAKLUMAT

Perkara di bawah mewakili pelajar terhadap medium maklumat tentang zakat.

Sila pilih dan tandakan (/) bagi penilaian anda berdasarkan skala di bawah.

1	2	3	4	5
Sangat tidak setuju	tidak setuju	Tidak pasti	Setuju	Sangat setuju

Bil	Item	Skala				
		1	2	3	4	5
1.	Saya mendapat maklumat zakat dari televisyen					
2.	Saya mendapat maklumat zakat dari kaunter bergerak					
3.	Saya mendapat maklumat zakat dari facebook					
4.	Saya mendapat maklumat zakat melalui ceramah yang dianjurkan oleh Institusi Zakat					
5.	Saya mendapat maklumat zakat dari risalah yang diedarkan oleh Institusi Zakat					



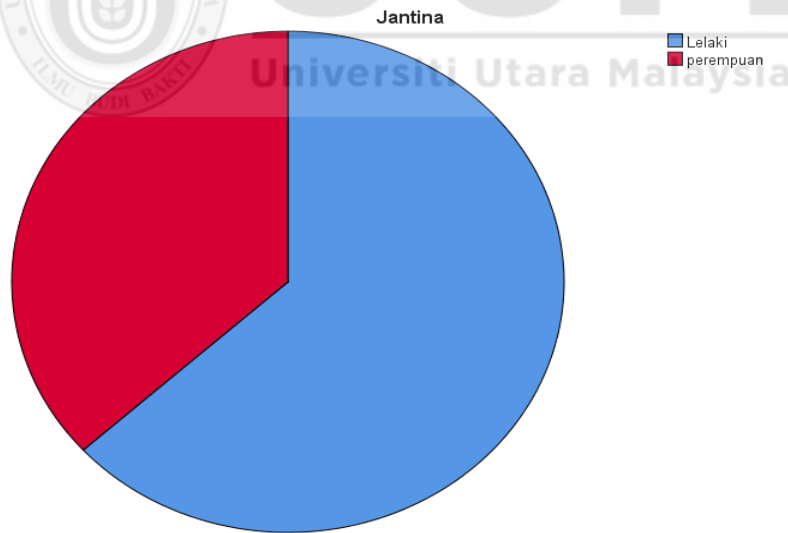
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Universiti Utara Malaysia

Appendix B: Descriptive Statistics

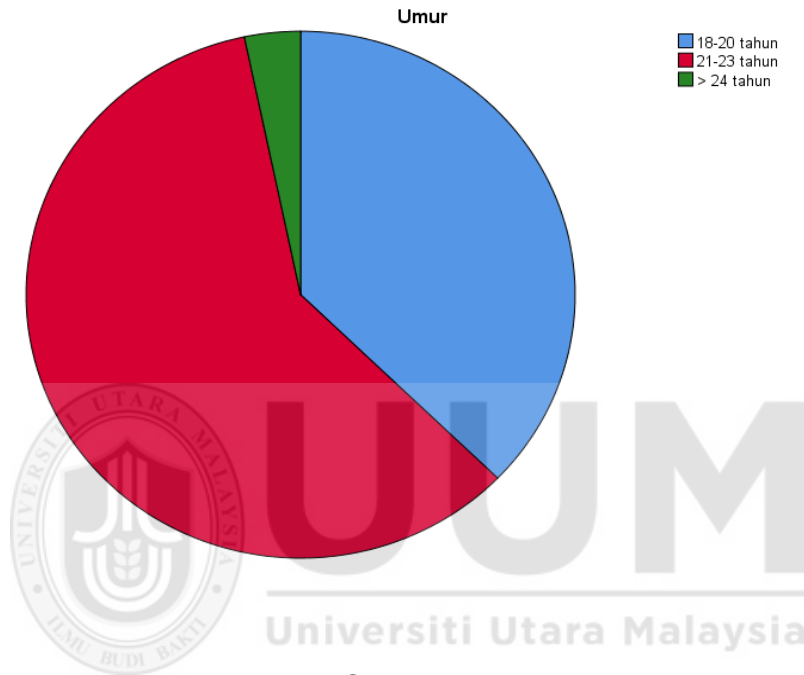
1. Demographic

		Statistics			
		Jantina	Umur	Status	Pendapatan
N	Valid	365	365	365	365
	Missing	0	0	0	0
Mean		1.37	1.66	1.01	1.22
Median		1.00	2.00	1.00	1.00
Std. Deviation		.483	.539	.074	.568

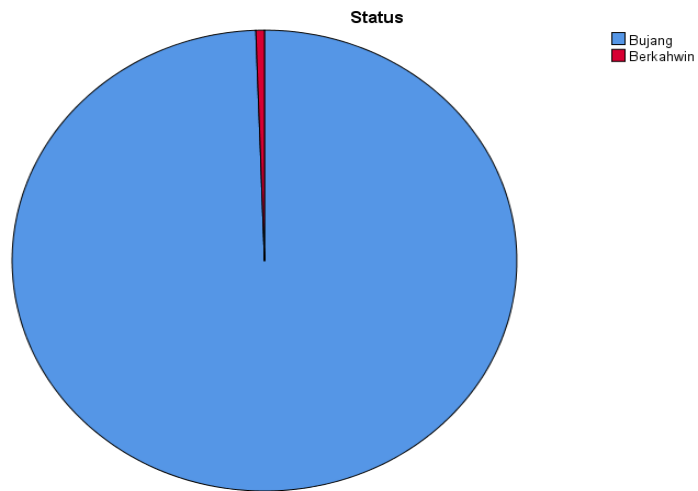
		Jantina			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Lelaki	231	63.3	63.3	63.3
	perempuan	134	36.7	36.7	100.0
Total		365	100.0	100.0	



		Umur			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	18-20 tahun	136	37.3	37.3	37.3
	21-23 tahun	217	59.5	59.5	96.7
	> 24 tahun	12	3.3	3.3	100.0
Total		365	100.0	100.0	

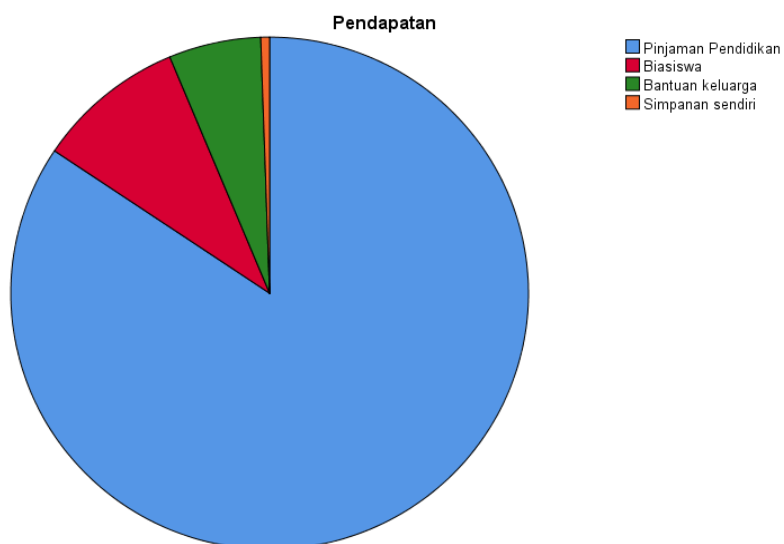


		Status			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Bujang	363	99.5	99.5	99.5
	Berkahwin	2	.5	.5	100.0
Total		365	100.0	100.0	



Sumber Kewangan

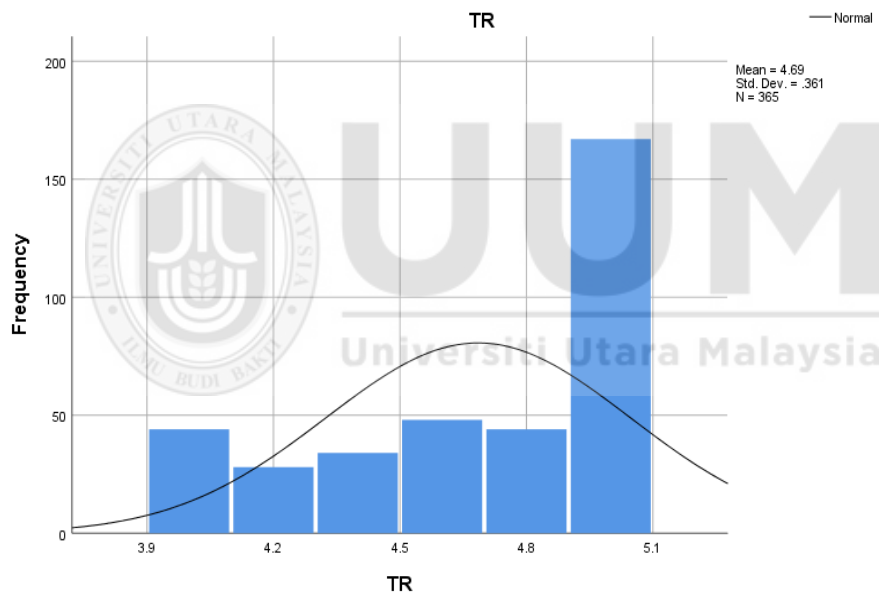
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pinjaman Pendidikan	308	84.4	84.4	84.4
	Biasiswa	34	9.3	9.3	93.7
	Bantuan keluarga	21	5.8	5.8	99.5
	Simpanan sendiri	2	.5	.5	100.0
Total		365	100.0	100.0	

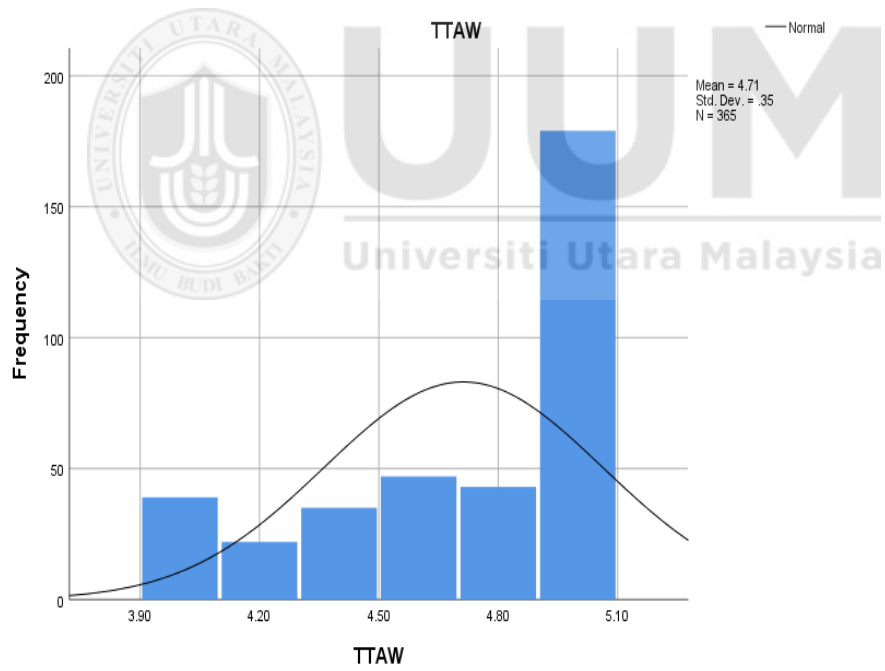
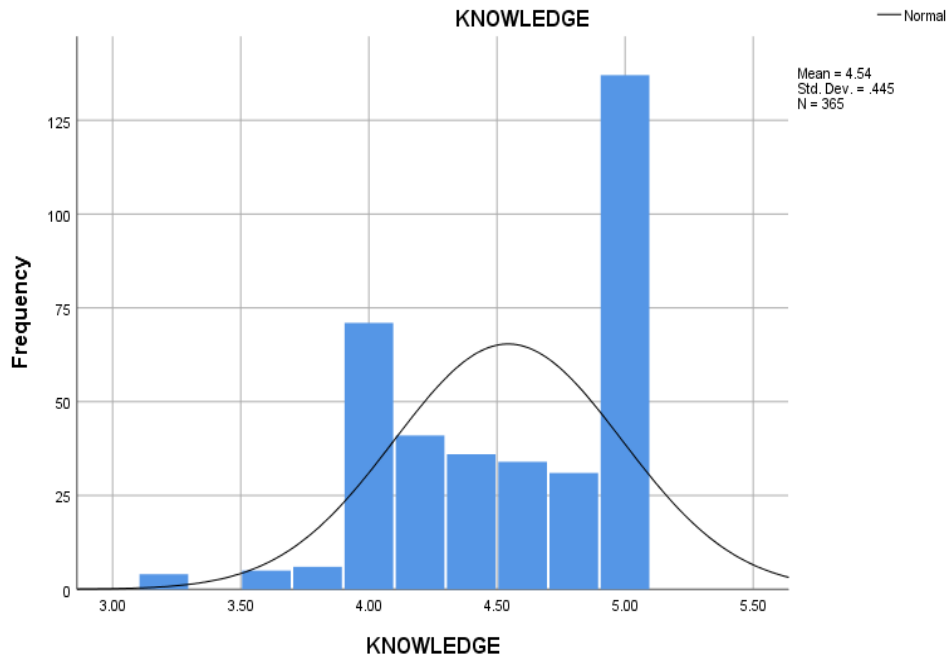


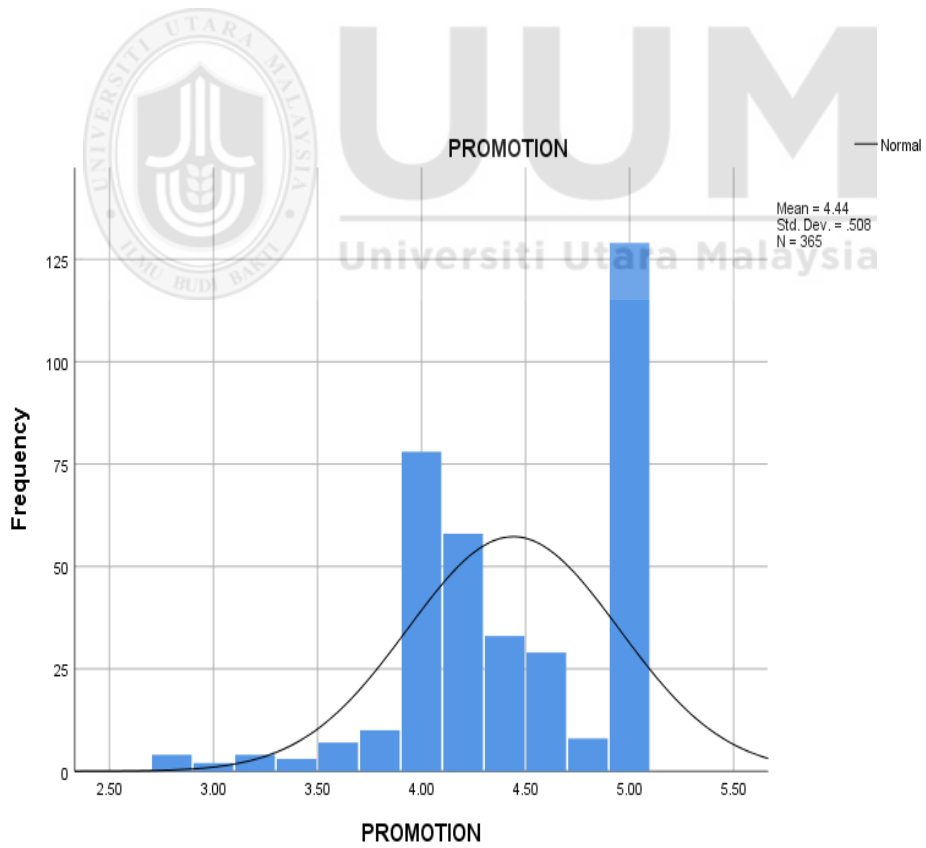
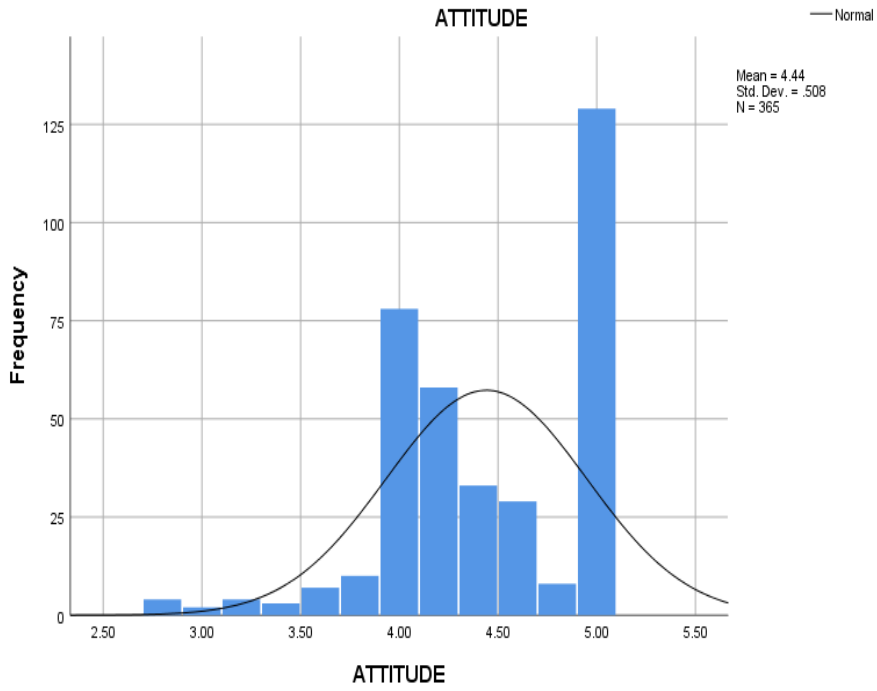
2. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
TTAW	365	4.00	5.00	4.6855	.36121
ATTITUDE	365	4.00	5.00	4.7123	.35049
TR	365	4	5	4.60	.342
KNOWLEDGE	365	3.20	5.00	4.5436	.44548
PROMOTION	365	2.80	5.00	4.4329	.50624
Valid N (listwise)	365				

(Religiosity)







Appendix C: Pilot Test

1) Religiosity Variable Output

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	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
.883	.882	7

Item Statistics

	Mean	Std. Deviation	N
Peraturan tertentu hukum Allah tidak boleh dilanggar untuk mencapai kejayaan	4.60	.495	50
Nilai-nilai Islam boleh diguna pakai dalam keadaan, tempat dan sepanjang masa.	4.34	.479	50
Orang yang menyampaikan ilmu yang bermanfaat akan mendapat ganjaran di dunia dan akhirat.	4.34	.479	50
Saya cuba memahami maksudnya Perkataan / ayat al-Quran.	4.52	.505	50
Saya berusaha untuk mempunyai wuduk pada setiap masa.	4.62	.490	50
Undang-undang Islam tidak boleh diubah untuk memenuhi keperluan semasa	4.52	.505	50
Untuk membangunkan negara,umat islam mestilah mengikut ajaran Islam	4.52	.505	50

2) Knowledge Variable Output

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	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
.693	.697	5

Item Statistics

	Mean	Std. Deviation	N
Zakat adalah salah satu rukun Islam.	4.40	.495	50
Zakat terbahagi kepada zakat fitrah dan zakat harta	4.30	.463	50
Menurut hukum, zakat wajib dikeluarkan apabila cukup haul (tempoh) dan nisab.	4.12	.558	50
Kadar zakat pendapatan setahun ialah 2.5%.	4.06	.512	50
Semua bayaran zakat pendapatan boleh ditolak daripada cukai pendapatan (rebat cukai)	3.98	.622	50

3) Attitude Variable Output

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	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
.824	.826	5

Item Statistics			
	Mean	Std. Deviation	N
Membayar zakat dapat menyucikan harta saya.	4.38	.530	50
Saya menaruh kepercayaan kepada Institusi Zakat	4.46	.542	50
Membayar zakat dapat membantu umat Islam yang lain.	4.64	.485	50
Banyak faedah saya dapat apabila saya membayar zakat	4.62	.490	50
Saya rasa lega dan senang hati jika dapat membayar zakat kerana ini adalah tuntutan agama	4.70	.463	50

4) Medium Promotion Variable Output

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	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
.807	.816	5

Item Statistics			
	Mean	Std. Deviation	N

Saya mendapat maklumat zakat dari televisyen	4.28	.454	50
Saya mendapat maklumat zakat dari kaunter bergerak	4.26	.443	50
Saya mendapat maklumat zakat dari facebook	4.24	.431	50
Saya mendapat maklumat zakat melalui ceramah yang dianjurkan oleh Institusi Zakat	4.18	.388	50
Saya mendapat maklumat zakat dari risalah yang diedarkan oleh Institusi Zakat	4.20	.404	50

5) Zakat Awareness Variable Output

Case Processing Summary

		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	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
.855	.856	5

Item Statistics

	Mean	Std. Deviation	N
Saya sedar akan bayaran zakat dapat menyucikan pendapatan saya	4.56	.541	50
Saya sedar bahawa pembayaran zakat adalah penting untuk meningkatkan ekonomi muslim	4.52	.505	50
Saya sedar membayar zakat adalah tanggungjawab saya sebagai seorang muslim	4.54	.503	50

Saya sedar membayar zakat adalah menjadi keutamaan saya	4.52	.505	50
Saya sedar bayaran zakat adalah di bawah kawalan saya	4.60	.495	50

Appendix D: Normality Test

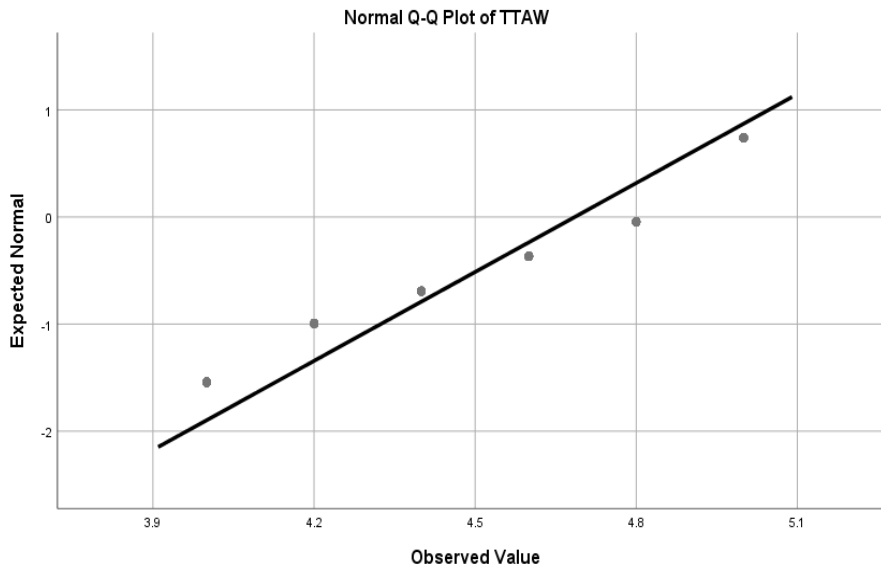
1) Zakat Awareness Normality Test Output

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
	TTAW	365	100.0%	0	0.0%	365

Descriptives

		Statistic	Std. Error
TTAW	Mean	4.6855	.01891
	95% Confidence Interval for Mean	Lower Bound	4.6483
		Upper Bound	4.7227
	5% Trimmed Mean	4.7061	
	Median	4.8000	
	Variance	.130	
	Std. Deviation	.36121	
	Minimum	4.00	
	Maximum	5.00	
	Range	1.00	
	Interquartile Range	.60	
	Skewness	-.758	.128
	Kurtosis	-.869	.255



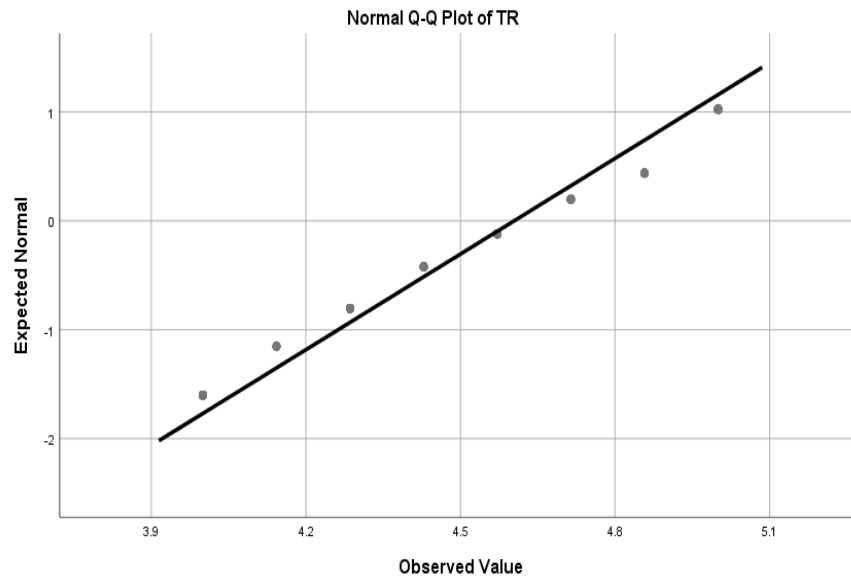
2) Religiosity Normality Test Output

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
TR	365	100.0%	0	0.0%	365	100.0%

Descriptives

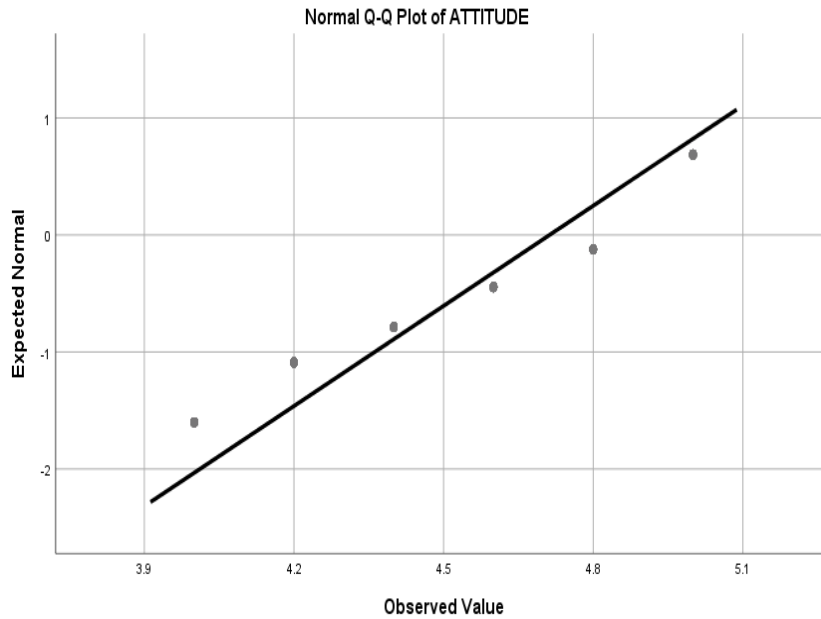
		Statistic	Std. Error
TR	Mean	4.60	.018
	95% Confidence Interval for Mean	Lower Bound	4.57
		Upper Bound	4.64
	5% Trimmed Mean	4.62	
	Median	4.57	
	Variance	.117	
	Std. Deviation	.342	
	Minimum	4	
	Maximum	5	
	Range	1	
	Interquartile Range	1	
	Skewness	-.306	.128
	Kurtosis	-1.154	.255



3) Attitude Normality Test Output

Case Processing Summary						
	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
ATTITUDE	365	100.0%	0	0.0%	365	100.0%

Descriptives			
		Statistic	Std. Error
ATTITUDE	Mean	4.7123	.01835
	95% Confidence Interval for Mean	Lower Bound 4.6763	
		Upper Bound 4.7484	
	5% Trimmed Mean	4.7359	
	Median	4.8000	
	Variance	.123	
	Std. Deviation	.35049	
	Minimum	4.00	
	Maximum	5.00	
	Range	1.00	
	Interquartile Range	.60	
	Skewness	-.892	.128
	Kurtosis	-.596	.255



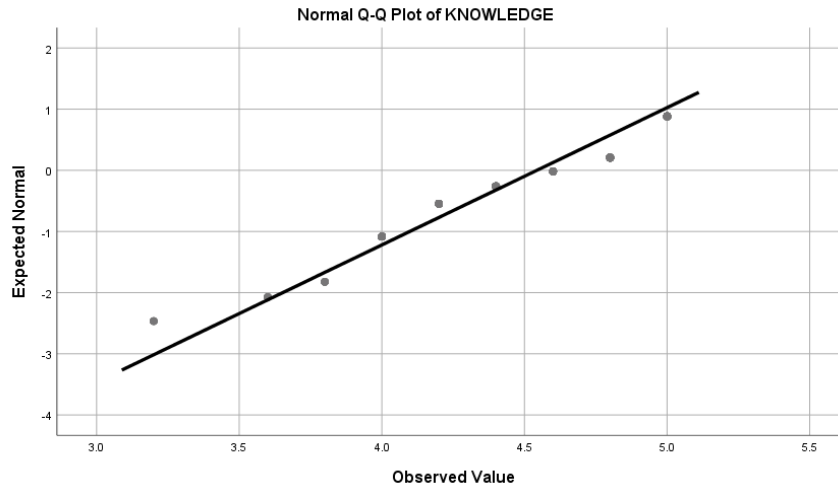
4) Knowledge Normality Test Output

Case Processing Summary

	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
KNOWLEDGE	365	100.0%	0	0.0%	365	100.0%

Descriptives

		Statistic	Std. Error
KNOWLEDGE	Mean	4.5436	.02332
	95% Confidence Interval for Mean	Lower Bound 4.4977	
		Upper Bound 4.5894	
	5% Trimmed Mean	4.5679	
	Median	4.6000	
	Variance	.198	
	Std. Deviation	.44548	
	Minimum	3.20	
	Maximum	5.00	
	Range	1.80	
	Interquartile Range	.80	
	Skewness	-.499	.128
	Kurtosis	-.777	.255



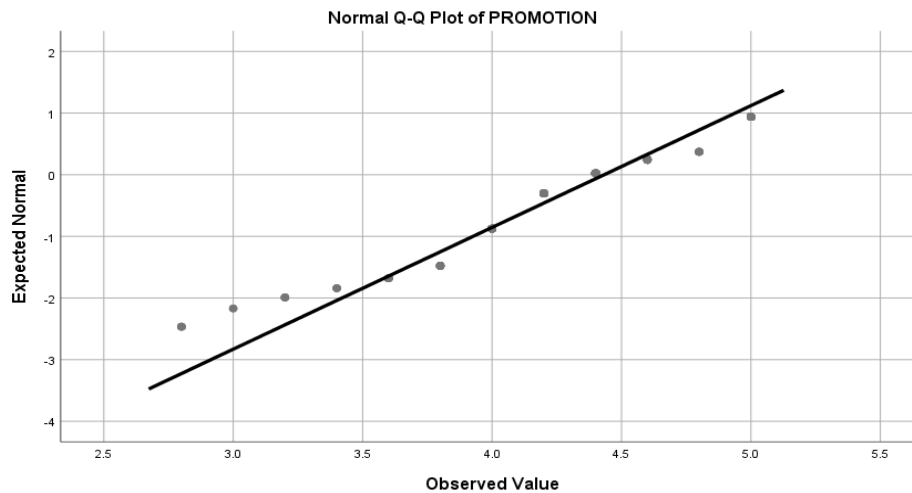
5) **Promotion Normality Test Output**

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
PROMOTION	365	100.0%	0	0.0%	365	100.0%

Descriptives

		Statistic	Std. Error
PROMOTION	Mean	4.4329	.02650
	95% Confidence Interval for Mean	Lower Bound 4.3808 Upper Bound 4.4850	
	5% Trimmed Mean	4.4677	
	Median	4.4000	
	Variance	.256	
	Std. Deviation	.50624	
	Minimum	2.80	
	Maximum	5.00	
	Range	2.20	
	Interquartile Range	1.00	
	Skewness	-.519	.128
	Kurtosis	-.021	.255



Appendix E: Factor Analysis

1) Religiosity Factor Analysis Output

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.699
Bartlett's Test of Sphericity	Approx. Chi-Square	1115.001
	df	21
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.401	48.589	48.589	3.401	48.589	48.589	2.737	39.100	39.100
2	1.150	16.428	65.018	1.150	16.428	65.018	1.814	25.918	65.018
3	.794	11.341	76.359						
4	.741	10.580	86.938						
5	.494	7.053	93.991						
6	.275	3.925	97.916						
7	.146	2.084	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component	
	1	2
Peraturan tertentu hukum Allah tidak boleh dilanggar untuk mencapai kejayaan dalam kehidupan duniawi.	.891	.074
Nilai-nilai Islam boleh diguna pakai dalam keadaan, tempat dan sepanjang masa.	.913	.062
Orang yang menyampaikan ilmu yang bermanfaat akan mendapat ganjaran di dunia dan akhirat.	.557	.401
Saya cuba memahami maksudnya Perkataan / ayat al-Quran.	.110	.843
saya berusaha untuk mempunyai wuduk pada setiap masa	.176	.804
Undang-undang Islam tidak boleh diubah untuk memenuhi keperluan semasa	.581	.458
untuk membangunkan negara, umat islam mestilah sepenuhnya mengikut ajaran Islam	.647	.278

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 3 iterations.

2) Knowledge Factor Analysis Output

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.756
Bartlett's Test of Sphericity	Approx. Chi-Square	822.287
	df	10
	Sig.	.000

Total Variance Explained

Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.073	61.457	61.457	3.073	61.457	61.457
2	.838	16.761	78.218			
3	.520	10.403	88.621			
4	.349	6.979	95.600			
5	.220	4.400	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
Zakat adalah salah satu rukun Islam.	.718
Zakat terbahagi kepada zakat fitrah dan zakat harta	.760
Menurut hukum, zakat wajib dikeluarkan apabila cukup haul (tempoh) dan nisab.	.823
Kadar zakat pendapatan setahun ialah 2.5%.	.849
Semua bayaran zakat pendapatan boleh ditolak daripada cukai pendapatan (rebat cukai)	.763

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

3) Attitude Factor Analysis Output

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.764	
Bartlett's Test of Sphericity	Approx. Chi-Square	719.596
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.970	59.396	59.396	2.970	59.396	59.396
2	.785	15.710	75.106			
3	.621	12.423	87.529			
4	.366	7.316	94.845			
5	.258	5.155	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

Component

Membayar zakat dapat menyucikan harta saya.	.715
Saya menaruh kepercayaan kepada Institusi Zakat	.823
Membayar zakat dapat membantu umat Islam yang lain.	.853
Banyak faedah saya dapat apabila saya membayar zakat	.751
Saya rasa lega dan senang hati jika dapat membayar zakat kerana ini adalah tuntutan agama	.701

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

4) Promotion Factor Analysis Output

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	824.932
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.216	64.319	64.319	3.216	64.319	64.319
2	.651	13.016	77.335			
3	.502	10.033	87.368			
4	.366	7.316	94.684			
5	.266	5.316	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Saya mendapat maklumat zakat dari televisyen	.698

Saya mendapat maklumat zakat dari kaunter bergerak	.779
Saya mendapat maklumat zakat dari website	.848
Saya mendapat maklumat zakat melalui ceramah yang dianjurkan oleh Institusi Zakat	.828
Saya mendapat maklumat zakat dari risalah yang diedarkan oleh Institusi Zakat	.846

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

5) Zakat Awareness Factor Analysis Output

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.834	
Bartlett's Test of Sphericity	Approx. Chi-Square	740.437
	df	10
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared		
	Total	% of Variance	Cumulative %	Total	Loadings % of Variance	Cumulative %
1	3.135	62.695	62.695	3.135	62.695	62.695
2	.660	13.202	75.897			
3	.488	9.767	85.664			
4	.387	7.744	93.407			
5	.330	6.593	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
Saya sedar akan bayaran zakat dapat menyucikan pendapatan saya	.764
Saya sedar bahawa pembayaran zakat adalah penting untuk meningkatkan ekonomi muslim	.816

Saya sedar membayar zakat adalah tanggungjawab saya sebagai seorang muslim	.831
Saya sedar membayar zakat adalah menjadi keutamaan saya	.790
Saya sedar bayaran zakat adalah di bawah kawalan saya	.755

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Appendix F: Reliability Analysis

1) Religiosity Dimension: Belief Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.796	5

Item Statistics

	Mean	Std. Deviation	N
Peraturan tertentu hukum Allah tidak boleh dilanggar untuk mencapai kejayaan dalam kehidupan duniawi.	4.58	.494	365
Nilai-nilai Islam boleh diguna pakai dalam keadaan, tempat dan sepanjang masa	4.60	.491	365
Saya cuba memahami maksudnya Perkataan / ayat al Quran.	4.64	.481	365
Undang-undang Islam tidak boleh diubah untuk memenuhi keperluan semasa	4.60	.491	365
untuk membangunkan negara, umat islam mestilah sepenuhnya mengikut ajaran Islam	4.59	.493	365

Religiosity Dimension: Worship Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.692	2

Item Statistics

	Mean	Std. Deviation	N
Saya cuba memahami maksudnya Perkataan / ayat al-Quran.	4.65	.479	365
saya berusaha untuk mempunyai wuduk pada setiap masa	4.61	.489	365

2) Knowledge Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.840	5

Item Statistics

	Mean	Std. Deviation	N
zakat adalah salah satu rukun Islam	4.54	.516	365
Zakat terbahagi kepada zakat fitrah dan zakat harta	4.54	.499	365
Menurut hukum, zakat wajib dikeluarkan apabila cukup haul(tempoh) dan nisab	4.48	.522	365
Kadar zakat pendapatan setahun ialah 2.5%.	4.38	.602	365
Semua bayaran zakat pendapatan boleh ditolak daripada cukai pendapatan (rebat cukai)	4.35	.677	365

3 Attitude Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.831	5

Item Statistics

	Mean	Std. Deviation	N
Membayar zakat dapat menyucikan harta saya.	4.68	.467	365
Saya menaruh kepercayaan kepada Institusi Zakat	4.70	.459	365
Membayar zakat dapat membantu umat Islam yang lain.	4.72	.448	365
Banyak faedah saya dapat apabila saya membayar zakat	4.72	.451	365
Saya rasa lega dan senang hati jika dapat membayar zakat kerana ini adalah tuntutan agama	4.75	.435	365

4 Promotion Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.861	5

Item Statistics

	Mean	Std. Deviation	N
Saya mendapat maklumat zakat dari televisyen	4.58	.553	365
Saya mendapat maklumat zakat dari kaunter bergerak	4.44	.629	365
Saya mendapat maklumat zakat dari website	4.37	.682	365
Saya mendapat maklumat zakat melalui ceramah yang dianjurkan oleh Institusi Zakat	4.42	.604	365

Saya mendapat maklumat zakat dari risalah yang diedarkan oleh Institusi Zakat	4.36	.679	365
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5 Zakat Awareness Reliability Analysis Output

Reliability Statistics

Cronbach's Alpha	N of Items
.838	5

Item Statistics

	Mean	Std. Deviation	N
Saya sedar akan bayaran zakat dapat menyucikan pendapatan saya	4.64	.482	365
Saya sedar bahawa pembayaran zakat adalah penting untuk meningkatkan ekonomi muslim	4.73	.442	365
Saya sedar membayar zakat adalah tanggungjawab saya sebagai seorang muslim	4.70	.458	365
Saya sedar membayar zakat adalah menjadi keutamaan saya	4.67	.472	365
Saya sedar bayaran zakat adalah di bawah kawalan saya	4.69	.463	365

Appendix G: Correlation Analysis

Correlations

		TTAW	ATTITUDE
TTAW	Pearson Correlation	1	.596**
	Sig. (2-tailed)		.000
	N	365	365
ATTITUDE	Pearson Correlation	.596**	1
	Sig. (2-tailed)	.000	
	N	365	365

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

Correlations

		TTAW	R_BELIEF
TTAW	Pearson Correlation	1	.353**
	Sig. (2-tailed)		.000
	N	365	365
R_BELIEF	Pearson Correlation	.353**	1
	Sig. (2-tailed)	.000	
	N	365	365

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

Correlations

		TTAW	R_WORSHIP
TTAW	Pearson Correlation	1	.348**
	Sig. (2-tailed)		.000
	N	365	365
R_WORSHIP	Pearson Correlation	.348**	1
	Sig. (2-tailed)	.000	
	N	365	365

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

Correlations

		KNOWLEDGE	TTAW
KNOWLEDGE	Pearson Correlation	1	.471**
	Sig. (2-tailed)		.000
	N	365	365
TTAW	Pearson Correlation	.471**	1
	Sig. (2-tailed)	.000	
	N	365	365

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

Correlations

		TTAW	PROMOTION
TTAW	Pearson Correlation	1	.329**
	Sig. (2-tailed)		.000
	N	365	365
PROMOTION	Pearson Correlation	.329**	1
	Sig. (2-tailed)	.000	
	N	365	365

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

Appendix H: Regressions Analysis

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	PROMOTION, R_WORSHIP, ATTITUDE, KNOWLEDGE, R_BELIEF ^b	.	Enter

a. Dependent Variable: TTAW

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652 ^a	.425	.417	.27580

a. Predictors: (Constant), PROMOTION, R_WORSHIP, ATTITUDE, KNOWLEDGE, R_BELIEF

b. Dependent Variable: TTAW

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.186	5	4.037	53.076	.000 ^b
	Residual	27.307	359	.076		
	Total	47.493	364			

a. Dependent Variable: TTAW

b. Predictors: (Constant), PROMOTION, R_WORSHIP, ATTITUDE, KNOWLEDGE, R_BELIEF

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
1 (Constant)	1.065	.237		4.492	.000		
ATTITUDE	.458	.048	.444	9.498	.000	.732	1.367
R_BELIEF	.030	.049	.030	.610	.542	.661	1.513
R_WORSHIP	.088	.040	.103	2.175	.030	.719	1.390
KNOWLEDGE	.170	.039	.210	4.363	.000	.694	1.441
PROMOTION	.033	.033	.047	1.013	.312	.753	1.328

a. Dependent Variable: TTAW

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.0236	4.9580	4.6855	.23549	365
Residual	-.74082	.77172	.00000	.27390	365
Std. Predicted Value	-2.811	1.157	.000	1.000	365
Std. Residual	-2.686	2.798	.000	.993	365

a. Dependent Variable: TTAW

