

The Influence of Attitude, Religiosity, and Perception towards Law Enforcement on Intention towards Compliance Behaviour of Income *Zakat* among KUIN Staff in Kedah, Malaysia

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Abstract

The National Fatwa Council as an entrusted body pertaining to Islamic issues in Malaysia agreed upon a consensus on the 22nd June 1997 that *zakat* on income is compulsory for every Muslim individual who fulfills the conditions as a perfect title and *nisab hawl*. Most Muslims employees who were revealed eligible to pay income tax; however, did not pay income *zakat*. *Zakat* collection is still far behind compared to tax collection by Inland Revenue service. The objective of the study is to examine the influence of attitude, religiosity, and perception towards law enforcement on compliance behavior to pay income *zakat* among KUIN staff. This study employs a cross-sectional survey design. Survey design is a good way of measuring the relationship between variables. Since this study is concerned with how variables are associated, the quantitative research is used. The findings of the study show that attitude and perception towards law enforcement significantly influence intention to comply with *zakat* on income. Islamic religiosity, however, did not show any significant influence on *zakat* compliance. In general, the study reveals that the Theory of Planned Behavior is capable of predicting *zakat* compliance intention and consequently, *zakat* compliance behavior. The findings of the present study can be used by the institution of *zakat* and policymakers to promote and educate the general public as to the importance of *zakat* on employment income. The implications of the findings and the limitations of the present study and conclusions are also highlighted.

Keywords: income *zakat*, religiosity, attitude, law enforcement, KUIN staff

Introduction

Zakat is part of a religious obligation, however, there are many Muslims who only paid income tax but did not pay *zakat* on income even though they met the obligation of giving *zakat* (Muda, Marzuki & Shaharuddin, 2009). They give more priority to pay the tax than the *zakat* because they feel the law enforcement and tax compliance are very clear and often publicized to the general public.

Moreover, according to Muda, Marzuki & Shaharuddin (2009), this situation is caused by lack of motivation towards paying *zakat*. In addition, there are many previous studies regarding the factors influencing *zakat* compliance on earnings or salary income among Muslims in Malaysia (Muda, Marzuki & Shaharuddin, 2009; Wahid, Ahmad & Noor, 2007). *Zakat* compliance is still an issue in the country mostly it is caused a weak collection amongst Muslims who are distinctively eligible to contribute even though a religious announcement made it compulsory the payment of *zakat* the matter is still out there (Sapingi, Ahmad & Mohamad, 2011; Zainol & Kamil, 2009; Ram Al-Jaffri & Roszaini, 2014; Zainudin & Farah Mastura, 2013).

Similarly, Raedah, Noormala, & Marziana (2011), found that total collection of *zakat* funds was much less than the tax collection by the Department of Inland Revenue. The intention is very important before the actual behavior is performed. (Ajzen, 1991; Zainol, 2008; Saad, 2010; Bidin, Idris & Shamsudin, 2009). Therefore, KUIN staffs, who have the low intention to pay income *zakat*, will lead to low payment of income *zakat*. It means KUIN Staff before they actually paid, they had the intention and therefore, will lead to the actual behavior of paying income *zakat*. Attitude individual in performing a specific behavior. Attitude refers to the evaluative on the impact of positive or negative feelings of an (Ajzen, 1991; Zainol, 2007; Saad, 2010; Bidin, Idris, & Shamsudin, 2009) for example, KUIN staff should have a positive attitude to paying income *zakat* because *zakat* is a religious obligation and KUIN is Islamic institution.

On the other hand, Islamic Religiosity is the guidelines that the Muslims will be followed in performing their daily activities and their judgment towards the end results of fulfilling the obligation of paying *zakat*. (Kamil, 2002; Zainol, 2007; Kamil, Bidin & Saad, 2012; Saad, 2010) Since KUIN Staff every one of them must be followed the daily ibadah activities by praying Salah and paying income *zakat*. KUIN Staff should have high Islamic religiosity because they work in an Islamic institution.

Currently, there are 521 KUIN Staff, data from Bursary Department shows that from January through Jun (2016), only 126 KUIN Staff paid income *zakat* through monthly deduction scheme. It shows that only 24.09 percent of KUIN staff paid *zakat* through the monthly income deduction scheme which indicates that the employment income *zakat* compliance among KUIN staff is very low.

Due to the base statistics shows that only 24% in KUIN Staff are paid income *zakat* through the monthly deduction scheme. This can be supported that the low of paying income *zakat* is due to the negative attitude due to influence by this and their intention is very low. Similarly, religiosity is the guidelines that the Muslims will be followed in performing activities due to the base on the statistics shown that only 24% in KUIN Staff, are compliance income *zakat* through the monthly deduction scheme. Therefore, KUIN staff should have high Islamic religiosity because they work in Islamic Institution.

Likewise, perception towards law enforcement Law enforcement acts as a mechanism to ensure compliance with the rules and regulations enforced by the authorities. Concluded, the low of payment income *zakat* is due to these factors which were been supported by previous studies. The objective of the study is to examine the influence of attitude, religiosity, and perception towards law enforcement on compliance behavior to pay income *zakat* among KUIN staff.

Literature Review

Theory of Planned Behavior (TPB)

In psychology, the Theory of Planned Behavior is a theory about the link between attitudes and behavior. It was proposed by Ajzen (1985) as an extension of the Theory of Reasoned Action. The Theory of Planned Behavior was proposed by Ajzen (1985) through his article "From intentions to action: A theory of planned behavior". TPB includes one additional variable which is perceived behavioral control. Perceived behavioral control is assessed by asking people how much control they have overperformed a particular behavior. In Ajzen's tests of theory (Ajzen, 1985) the measurement of the attitudinal component has also been simplified. Including the perceived behavior control variable does lead to significant improvements in behaviors perceived to be low in control. An example of a low behavior is "getting a good night's sleep", whereby "taking vitamins" is a high control behavior. The behavioral control variable didn't improve prediction for later behavior, presumably, because the behavior itself is already perceived as high control.

In the theory of planned behavior (Ajzen, 1985), considered as one of the most useful theories to study the cognitive determinants of behavior, the intention is a key predictor of behavior in a wide

range of health domains. There remains a gap between intention and action caused mainly by those who express a positive intention to exercise but do not act; this group represents about one-third of the population. The observation is congruent with the analysis of Armitage, Baughan, and Elliott (2003) that also identified this group as the main source of the lack of consistency between intention and behavior. In this study, TPB is used to explain intention to pay *zakat* on employment income among KUIN Staff.

Compliance Behavior of *Zakat*

Compliance behavior is heavily influenced by external and internal factors of an individual. Each of these factors influences the view and compliance of an individual in carrying out religious obligatory. Compliance of *zakat* payment is closely related to religious obligations. Although the *zakat* on salary income is considered *ikhtilaf*, it is still categorized as a compulsory *zakat* based on the fatwa in respective states. Therefore, individuals who did not pay *zakat* on salary income are considered as disobeying his or her religious obligatory (Wahid, Ahmad & Mohd Nor, 2007).

Therefore, this action represents disobedience to the religious obligatory and less piety of the respective individual (Al-Ghazali, 1998). According to Al-Qardawi (1988), disobedience to religious obligatory is closely related to the piety factor. Nor, Wahid, & Nor (2004) analyzed the study on the awareness level of paying *zakat* on salary income among professionals and found that piety and knowledge of the *zakat* law greatly influenced the compliance of giving *zakat*. This is proven by the results of the study from Ahmad & Wahid (2005) who found that most individuals were willing to pay *zakat* due to internal factors of piety and faith.

Therefore, fulfilling the obligation of *zakat* on salary income or earnings is considered as fulfilling the religious obligatory and is no longer seen as a burden. There are some individuals who assume payment of tax is equivalent to the payment of *zakat*. However, the fact is that the actions of both obligatory are clearly very different because the tax instrument acts as one of the elements in improving the country's economy.

Intention to pay *zakat*

Intention refers the relationship between the possible ability of an individual towards carrying out a specific task and that person's final decision that concludes whether or not to perform that specific task. According to Ajzen & Fishbein (1975), the intention is a person's subjective probability dimension which connects that particular person to execute specific behavior.

Therefore, behavioral intention refers to a person's subjective probability to which an individual will perform some behavior. In other words, intention towards deciding specific behavior refers

to the perceived personal desires to perform that specific behavior. It depends on the individual beliefs and anticipations of the personal impact and outcomes resulting from the performed behavior. Therefore person's attitude towards this behavior represents an evaluation of the behavior and its outcome (Ajzen, 1985). In the context of *Zakat*, many studies used intention and employed as a measurement of individual behavioral decisions towards *Zakat* payment. It was utilized various purposes, for instance, some of the researchers used as a mediating variable between attitude and *Zakat* while others employed it as a direct dependent determinant.

Attitudes towards Intention

Individual attitude consigns personal expectation towards performing a particular behavior that refers perceived personal desires to perform that particular behavior (Ajzen, 1991). It depends on the expectations and beliefs about personal impacts of outcomes resulting from the behavior. Ajzen (1991) argues that an individual's attitude towards this behavior tends to an assessment of that behavior and its outcome.

According to Kamil and Zainol (2007), the attitude has been persistently supposed to determine intention, it is hypothesized that there is a significant relationship between attitude and intention to pay *Zakat* on income among the Muslim community. Furthermore, Kamil and Zainol (2002) have proven that attitude towards *Zakat* on employment income significantly predicted intention to pay *Zakat* on income. Daud & Sanep (2010), were conducted their study in the context of Aceh *Zakat* center.

The researchers found that even though *Zakat* payment is an obligatory act upon eligible ones it does not significantly affect the compliance towards *Zakat* payment through the respective institution. Besides, the study found that weak *Zakat* enforcement will lower the risk of individual's denial from paying *Zakat* on income. Moreover, the factors such as refusal of government taxes could reflect a lack of collateral benefits to the taxpayer "Quid Pro Quo", the injustice in the distribution, distribution management abuses or inefficiencies, individual will evade payment of taxes. The reason given is the inefficient management, fraud, improper distribution of reasons given for not paying *Zakat* to the formal institutions (Ahmad, Wahid & Mohamad, 2006).

Religiosity towards Intention

There is a significant influence of religiosity factor towards individual intention when paying *Zakat* alms. There are tremendous studies investigated the influence of religiosity towards the intention of *Zakat* payment. One of the studies investigated this issue was conducted by Bakar & Rashid

(2010), the researcher has emphasized the signifying determination between religiosity and the behavioral intention towards *Zakat* payment. She completed the study about motivations factors of paying *Zakat* of income: evidence from Malaysia, with the main objectives of this paper to identify factors that may influence the Muslim behavior towards *Zakat* on income. Based on the mean ranking of those who pay *Zakat*, the finding from this study suggests that social, religious and economic factors prevail over the other relatively “selfcentered” factors. The study also suggested that there is a need for proper education on *Zakat* which may eventually help the entire Muslim community to benefit from the noble system of *Zakat*. The religious practices are competent to protect youngsters from getting into dangerous activities (Kraus, Hamzah & Idris, 2007). Being religious person means having Islamic ethics

(Akhlaq) which is a major component or uplifting pillar among the three (3) components of Islamic Shari’ah known as a creed, ethic and jurisprudence (Aqidah, Akhlak, and Fiqh). Likewise, religiosity influences this significant component of Islamic Shari’ah compressing people’s ethical behavior of individual it also improves people’s happiness towards this worldly life (Tiliouine, Cummins & Davern, 2009).

According to the findings of a research conducted by Kamil et.al (2012), religiosity significantly influences how people engage certain behaviors after he found that all religious beliefs are in common to serve for the purpose of promoting good behaviors and discourage bad behaviors. A Similar study is conducted by Pope & Mohdali (2010), they found that there is an important relationship between religiosity and intention and religion plays a significant role in people’s lives. According to an investigation carried out by Kamil, Bidin & Saad (2012), the study was found that religiosity has a positive significant influence on the behavioral intention towards the compliance of *Zakat* regulation especially when it comes to individual business entrepreneurs, commercial enterprises and corporate business holdings. This study is also supported by Kamil, Bidin and Saad (2012); they suggested that there are four signifying components for measuring the religiosity dimensions. Through employing regression analysis, they found that business owners who have strong religious beliefs are more likely to comply with *Zakat* regulation.

On the other hand, there were other studies that were found the opposites of the above findings. Among these studies were conducted by Kurpis, Beqiri & Helgeson (2008), who have studied the correlation between obligation towards moral self-empowerment, ethical problem recognition and intention. While the findings of these studies indicated that obligation towards moral self-empowerment was positively correlated to the religiosity, they were found that religiosity was not a good a perceived determinant towards behavioral intentions, ethical code of conduct (Akhlaq), and problem recognition. Even though, there have been limited studies that were emphasized the influence of religiosity towards *Zakat* payment. Above all, the current study critically deduced that there is a need to uncover the factuality of the above controversial arguments entitled the influence of religiosity towards intention besides to acknowledge whether or not religiosity is

competent dominates a motivational factor towards *Zakat* payment. Hence the study considers that religiosity plays a vital role to motivate individuals towards the intention of paying *Zakat* on employment income.

Perception towards Law Enforcement Intention towards Intention

Law enforcement is also necessary and become a factor determining the compliance of income *zakat* and has a direct relationship with the probability to pay *zakat* on income (Kamil, 2002). With the existence of law enforcement such as religious guide's issuances, acts, and others, it clearly shows that *zakat* is an obligation that compulsory to be fulfilled. Alayuddin (2008) stated that without law enforcement especially specific lawlessness on *zakat*, it may affect the total *zakat* collection which already stays at a satisfactory level.

However, Daud & Ahmad (2010) found that law enforcement is insignificant which influence Muslim individual to comply pay *zakat* through the formal institution. This is because Muslim individual already knows about the obligation to pay *zakat*. They might be paying *zakat* through informal channel compared to *zakat* institution. From their study, it showed that the level of knowledge and environment have a significant influence towards Muslim individual who complies pay *zakat* on income.

However, it must be implemented effectively because without effective law enforcement such as imposing penalties and fines; instructions or regulations from the organization would not be taken seriously by the individual. Other than that, as implementers, the authorities need to enforce laws that are concise and easily understood by the general public. This is because if the law is too complicated, understanding will be affected thus increasing non-compliance (Brand, 1996). This is especially true for individuals who possess low knowledge levels (Kirchler, Muehlbacher, Kastlunger & Wahl, 2010).

As suggested by Alayuddin (2008) without specific laws on *zakat*, the already diminishing *zakat* collection will decrease further. This emphasizes the important role that law enforcement plays in influencing *zakat* compliance in the Muslim community. However, to ensure that law enforcement influences individuals to comply with *zakat*, law enforcement must be implemented clearly; encompassing all types of *zakat*, fines, and penalties. This is because individuals will comply with regulations if they know they will charge with penalties and fines if caught evading *zakat*. As a consequence, the level of compliance amongst Muslim individuals will increase (Kamil, 2002). Even though previous studies showed that law enforcement is a factor influencing *zakat* compliance, Daud (2011) revealed that law enforcement is insignificant in influencing *zakat* compliance through official channels.

Theoretical Framework of the Study

The theoretical framework is the basis on which the whole research project is based. It describes the network of associations among variables that are deemed relevant to the problem situations that have been identified (Caruana, 2001). This study is including independent variables and dependent variables, as well as independent variables to influence mediating variable.

Independent variables have three variables such as attitude, religiosity and law enforcement. Therefore, these three variables will determine the compliance behavior.

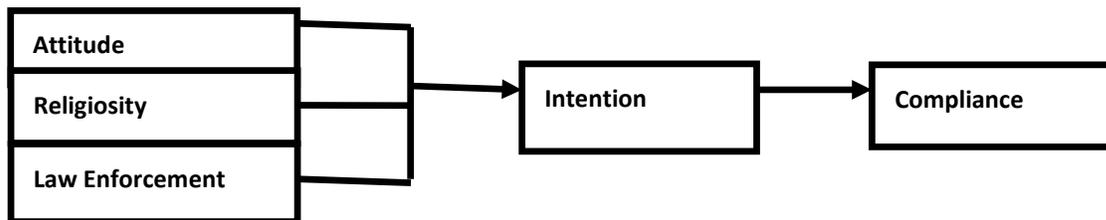


Figure 3. 1: Theoretical Framework of the Study

Source: Adapted from TRA constructed by Ajzen & Fishbein (1975) and TPB developed by Ajzen I. (1985).

Population of the Study and Sampling Frame

The population of this study is all Muslim employees in Kolej University Insaniah Kuala Ketil Kedah Darul Aman Malaysia (KUIN). However, the total population is 521 employees, of which 281 are academic and 240 are Administration Registrar Department, (2016). Unit of analysis in this present study was individual Muslim employee in KUIN. In general, KUIN respondents were chosen because KUIN pays their salary every month and they might save some. This study was carried out through survey approach. The base of the report by the Registrar Department, (2016) the total number of KUIN staffs is 521 including academicians (281) and administrative staffs (240). Based on the Table of Krejcie & Morgan (1970), the sample size used in this study is 226. Therefore, they

are responsible for paying *zakat* if the *hawl* and *Nisab* are fulfilled. Besides that, the respondents involved in this study are paying income tax through scheduled tax deduction scheme (STD). So, it is believed that those who are paying tax are also able to pay *zakat*.

Method of Data Collection

A self-administered questionnaire was used as the main data collection technique because selected respondents could fill it when they were free to do so. Permission letter was attached together with the questionnaire to seek cooperation from the respondents. In addition, the questionnaire is the most useful medium of the instrument when the study involves a large number of respondents (Sekaran, 2000). Moreover, the questionnaire is one of the well-known methods of collecting a data. This is because a researcher can get a fair result and the response of the questionnaires can be recorded easily.

The questionnaire was constructed based on the study conducted by Autio, Keeley, Klofsten, Parker & Hay (2001); and Zainol & Kamil (2007). The question was pre-tested and before it was distributed to the participants.

Analysis and Findings

Table 4. 1 Reliability Coefficient for the Variables

No of Variables	Number of new Of new items	Reliability
Independent Variables		
1. Attitude	8	0.847
2. Islamic religiosity	6	0.815
3. Perception towards law enforcement	7	0.993
Mediating Variable		
1. Intention	4	0.499
Dependent Variable		
1. Compliance behavior	3	0.531
Total Measurements items	28	

The findings of this study showed that the reliability for attitude toward compliance behavior (.847), Islamic religiosity (.815), perception towards law enforcement (.993), are above .70 (good internal consistency as suggested by Nunnally (1978). The remaining variables, intention (.499), and compliance behavior (.531) which is very low since Suggestion by Sekaran (2003), the minimum acceptable reliability is set at .60

Table 4. 2 Multiple Regression Analysis

Variable	Standardized Coefficients		
	Beta	t	Sig.
(Constant)		15.171	.000
Attitude	.342	6.641	.000
Religiosity	.027	.558	.577
Law enforcement	-.523	-10.502	.000

R ²	.508
Adjust R ²	.501
R ² Change	.508

Based on Table 4.2, it was found that attitude and perception towards law enforcement influenced intention except for Islamic religiosity. The standardized coefficient beta of attitude ($P = .342, p < .001$) and perception towards law enforcement ($P = -.523, p < .00$), shows the variables are significantly associated with intention. However, Islamic religiosity is not significant with Standard coefficient is only at $P = .027$. The independent variables explained 50.8 Percent ($R^2 = .508$) of the variance of intention.

The Relationship between Independent Variables and Dependent Variable

Table 4. 3 Multiple regression analysis

Variable	Standardized Coefficients		
	Beta	t	Sig.
(Constant)		12.856	.000
Attitude	.310	5.545	.000
Religiosity	-.073	-1.374	.577
Law enforcement	-.486	-8.990	.000
R ²	.420		
Adjust R ²	.412		
R ² Change	.420		
F change	53.624		

The results indicated that the standardized coefficient for attitude and perception towards law enforcement influenced compliance behavior except for Islamic religiosity. The standardized coefficient beta of attitude ($P = .310$, $p < .001$) and perception towards law enforcement ($P = .486$, $p < .00$), shows the variables are significantly associated with compliance behaviour. However, Islamic religiosity is not significant with Standard coefficient is only at $P = -.073$, the independent variables explained .420 Percent ($R^2 = .420$) of the compliance behavior.

Relationship between Mediating Variable and Dependent Variable

Table 4. 4 Relationships between Mediating Variable and Dependent Variable

Model	Standardized Coefficients		
	Beta	t	Sig.
(Constant)		4.555	.000
Intention	.668	13.435	.000

R ²	.446
Adjust R ²	.444
R ² Change	.446
F change	180.500

Based on the results showed that intention explained .446 percent ($R^2 = .446$) of the variance in Compliance behavior. The standard coefficient beta for intention is = .668. Therefore, it indicates that intention is significantly associated with compliance behavior.

Discussion

Attitude is found to have a significant influence towards intention. This finding is similar to Zainol & Kamil (2007), the attitude has been constantly supposed to determine intention, it is hypothesized that there is a significant relationship between attitude and intention to pay *Zakat* on income among the Muslim community.

Furthermore, Zainol and Kamil (2007) have proven that attitude towards *Zakat* on employment income significantly predicted intention to pay *Zakat* on income. Since attitude towards *zakat*, it is significant due to the selection of respondents who is Muslim Kuin staff working in an Islamic Institution being a good Muslim person responsible it should have a good dimension of attitude why they have a good attitude because some of them are Muslim academic lecturers and they are responsible for educating others. A good dimension of attitude is evidence to activate their intention because a good attitude leads to activate to the intention although there is a low compliance.

In addition, the study found that Islamic religiosity is not significant because the significant level is greater than so Islamic religiosity is not significant it does not have direct path towards intention these findings contradict findings of a research conducted by Kamil et.al (2012), religiosity significantly influences how people engage certain behaviors after he found that all religious beliefs are in common to serve for the purpose of promoting good behaviors and discourage bad behaviors. A Similar study is conducted by Pope and Mohdali (2010), they found that there is an important relationship between religiosity and intention and religion plays a significant role in people's lives.

According to an investigation carried out by Kamil, Bidin & Saad (2012), the study was found that religiosity has a positive significant influence on the behavioral intention towards the compliance of *Zakat* regulation especially when it comes to individual business entrepreneurs, commercial

enterprises and corporate business holdings. This study is also supported by Kamil, Bidin & Saad (2012); they suggested that there are four signifying components for measuring the religiosity dimensions.

Because Islamic religiosity is not triggered intention of KUIN staff for the reason that they still have intention although they are religious because there are other factors are more important for example, attitude and perception towards law enforcement.

Furthermore, law enforcement is found to have a direct path towards intention the beta, however, is negative. This finding is consistent with previous studies which revealed the significant relationship between law enforcement and compliance behavior either in *zakat* (Kamil, 2002; Ayoub 2001; Alayuddin, 2008; Nur Azura et al., (2010) or taxation (Allingham & Sandmo, 1972; Chan, 2000; Fischer, 1992).

Whilst, another finding contradict Daud & Ahmad (2010) found that law enforcement is insignificant which influence Muslim individual to comply pay *zakat* through the formal institution. This is because Muslim individual already knows about the obligation to pay *zakat*. They might be paying *zakat* through informal channel compared to *zakat* institution.

Implications of the Study

The findings of the study have a very important of implication for *zakat* institutions implication of the study the findings of the study to strategies planning policy to collect *zakat* for *zakat* centre for example, attitude the implication in *zakat* institutions should strategies and implement to maintain positive attitude *zakat* institutions should plan for policy to the main attitude of the *zakat* payers by combining to speech of *zakat*, khutbah, on *zakat* to talk to the *zakat* payers the important of having a good attitude to pay *zakat* because a good attitude to paying very important.

Managerial Implications

This is because; the main objective of *zakat* is the achievement of socio-economic justice. Therefore, it is important for *zakat* to be managed in the most efficient way. The whole idea of *zakat* management is to help Muslims perform this pillar of Islam and establish its primary function as a means to alleviate poverty. However, if trust is not sufficiently maintained between Muslims

and *zakat* center, the potential *zakat* payers would prefer to pay out *zakat* directly to their own relatives who are poor or needy, rather than deal with the *zakat* center.

In addition, Issues such as *zakat* fund not fully distribute dissatisfaction from *zakat* payers and delaying the payment of *zakat* should be tackled immediately so that the *zakat* center can avoid the payment done by *zakat* payer through the unofficial channel or in another word the *zakat* payer is paying *zakat* direct to the *zakat* recipients. *Zakat* workers, on the other hand, should play an important role in monitoring the activities of the involved recipients besides providing them with necessary skills, so that they can optimize the *zakat* funds channeled to them and avoid unnecessary misspending.

On top of that, in terms of collection, a new and modern transaction approach to funding the collection must be established such as such as Internet banking and other financial facilities. It requires a business strategy where the *zakat* center needs to have a corporate link with many financial institutions. To accomplish the strategy, it appears that the *zakat* center has to think beyond religion, treating the fund as a type of worldly taxation in which people must be persuaded rather than hoping they will willingly fulfill their own obligation.

Likewise, the payment of *zakat* for income generation has also been viewed as a strategic measure to solve the serious problems of poverty and unemployment in the majority of Muslim Malaysia. It is believed that the use of *zakat* funds for income generation programs can reduce the poverty problem besides development sustainable economies.

Besides, the most previous studies confirmed that the utilization of *zakat* funds for income generating activities, such as setting up small and cottage industries and providing necessary training for poor communities, will improve income and reduce the poverty rate. Through this program, *zakat* funds can finance the economic activities of the eligible recipients based on their skills and capabilities.

On the other hand, this study not only examines the influence of attitude, religiosity and perception towards law enforcement on intention towards compliance behavior of income *zakat* among KUIN staff but may also allow researchers to suggest solutions and produce new knowledge to solve issues related to *zakat* management.

Moreover, the managerial implication of this study finds that religiosity was not found to have direct relation towards an intention to pay income *zakat* among KUIN staff. Therefore, managerial implication the *zakat* management especially should not depend on the religiosity of the *zakat* payers alone because it's not significant although there is a perception by officers in the *zakat* department that the reason that the people may pay *zakat* it is because of the religiosity.

This study provides evidence that the perception is wrong, therefore, it is very important that the *zakat* management officers should focus on other factors such as perception towards law enforcement the implication the *zakat* management, in this case, Kedah state department of *zakat* should find a way to enforce the law regarding *zakat* in order to increase the collection which means that if the *zakat* perceive that the law is to enforce it will motivate them to pay *zakat* in the future.

On another hand, it will prevent them for not paying *zakat* because *zakat* enforced the people will perceive that if they do not pay *zakat* that they will be punished so that they will prevent them from not paying *zakat*. In other words force them to pay *zakat* whether they are religious or they are not religious.

Similarly, the managerial implications towards attitude is that of the *zakat* payers must be created in such a way that they have a positive attitude because the positive attitude will lead to intention to pay *zakat* that means the people with a positive attitude will have more likely, to have the intention to pay *zakat*. On the other hand, if the attitude is negative they are less likely to have the intention to pay *zakat*.

Therefore, the implication of *zakat* management should find suitable measures to make the attitude of the *zakat* payers consistently positive and these attitudes are actually influenced by belief according to of theory planned behavior attitude is actually influenced by behavioral belief in the case of *zakat* when the *zakat* payers belief by paying *zakat* they believe positive concerns.

For instance, by paying *zakat* it could help other people, such as like poor and needy to finance a certain beneficiaries program such as like building mosque or other programs that *zakat* management has done so which means *zakat* management must make visible or observable for the public to see the effect of paying *zakat* for example, if the public can see effect of paying *zakat*. For instance, if the public can see *zakat* management to help others by giving charity and assistance to certain groups of people that will shape the attitude to be positive which lead towards intention.

Finally, the effectiveness of *zakat* in helping the poor depends on the method of distribution and also the purpose of it. This way, however, needs to be strengthened and analyzed from time to time so it will serve the purpose to help the poor to have a better life. Often, there are various and interesting issues occurred in *zakat* management, collection, distribution and poverty field which may gain interest from researchers of Islamic scholar as well as the area of *zakat* researchers.

Theoretical Implication

The theoretical implication which including theory planned behavior there are many studies which investigate *zakat* compliance behavior base on theory planned behavior which has not included religiosity. Therefore, this study provides additional evidence by including the effects of religiosity in the context of *zakat* compliance using a Theory Planned behavior and religiosity in this study is developed using Islamic perspectives which are different from some studies which used religiosity adopted from a conventional perspective.

Moreover, the theoretical implication of this study is that the study is able to contribute to the theories of theory planned behavior because previously there are many studies on compliance behavior of tax using theory planned behavior in the environment of *zakat*. So this study contributes by adding more literature to in the area of compliance behavior of *zakat* because so far there are limited studies on compliance behavior using theory planned behavior compare to numerous studies using theory planned behavior of tax.

Conclusions

The consequence of this study has shown the first objective of the study to examine the relationship of attitude towards an intention to pay income *zakat* among KUIN Staff is achieved because the attitude is found to have a direct influence towards intention. However, the second objective of the study to study the relationship of religiosity towards intention to pay income *zakat* among KUIN Staff is not achieved because Islamic religiosity is found not have a direct influence towards intention whilst, the third Objective of the Study To justify the relationship of law enforcement towards intention to pay income *zakat* among KUIN Staff plays an important role towards intention which was also found to have direct influence on compliance behaviour.

The fourth objective of the study is to investigate the mediating effect of intention towards of attitude, Islamic religiosity, and law enforcement and compliance behavior of income *zakat* among Kuin Staff. Is to investigate the mediating effect of intention towards of attitude, Religiosity, law enforcement and compliance behavior of income *zakat* among KUIN Staff. The hypothesis four posts that intention will significantly relate to compliance behavior, the result implies that KUIN staff has a higher intent to comply to pay income *zakat*.

It can be also suggested the theory of planned behavior can be applied to most of the studies including the compliance behavior. The future research should also consider other external variables that may influence the compliance behavior among the Muslim employees of KUIN staff,

and this external may also improve this theory. Moreover, people who are involved in *zakat* have a big duty to carry out more research regarding *zakat* for future references.

Therefore, since Islamic religiosity demonstrated insignificant result in all three steps then it this variable will be dropped in future research of *zakat* employment income as suggested by Baron & Kenny (1986).

Based on the findings, the study made recommendations on the factors to be considered in persuading the Kuin staff to fulfill their duty of paying *zakat*. Hence, the *zakat* institutions and state governments should increase the awareness of Muslim society through organizing forums, in the Friday sermons, etc. on *zakat* obligations so that they can become more aware of the obligation and encourage one another. The limitation of this study is that the findings may not be generalized to a wider population because of its restriction to the only Kolej University INSANIAH staff. As a result, this study suggested that future research on employment income *zakat* compliance considers a wider population that covers employment income earners from different aspects.

Finally, the effectiveness of *zakat* in helping the poor depends on the method of distribution and also the purpose of it. This method, however, needs to be strengthened and analyzed from time to time so it will serve the purpose to help the poor to have a better life. Often, there are various and interesting issues occurred in *zakat* management, collection, distribution and poverty field which may gain interest from researchers of Islamic scholar as well as the area of *zakat* researchers.

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