

THE INFLUENCE OF ATTITUDE, RELIGIOSITY,
SUBJECTIVE NORMS, TOWARDS *ZAKAT*
COMPLIANCE AMONG OWNER'S OF MUTUAL
FUNDS IN SAUDI ARABIA

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ABSTRACT

Zakat is part of the religious (Islamic) instrument intended to uphold social justice. Yet, *Zakat* also has social, cultural and political dimension. Particularly when *Zakat* as a religious instrument is conducted in a country like Saudi Arabia this study aims to solve some of the *Zakat* problems in Saudi Arabia. Note that current practices of *Zakat* in Saudi Arabia are collecting *Zakat* only from companies and institutions, at the same time as it is up to individuals voluntarily to pay *Zakat* or not to pay. The objective of the study is to examine the influence of attitude, religiosity, and subjective norms towards compliance behavior to pay *Zakat* on mutual funds among Saudi Arabian subscribers. This study employs a cross-sectional survey design. Survey design is a good way of measuring the relationship between variables. Because this study is concerned with how variables are associated, the quantitative research is used. The findings of the study show that attitude, subjective norms and religiosity significantly influence intention to comply with *Zakat* on mutual funds subjective norms, on the other hand, 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 as a result, *Zakat* compliance behavior. The findings of the present study can be used by the Department of the *Zakat* and Income Tax revenue makers to promote and educate the general public as to the significance of *Zakat* on mutual funds. The implications of the findings and the limitations of the present study and conclusions are also highlighted.

Keywords: zakat on Mutual Funds, religiosity, attitude, Subjective norms, Saudi Arabian Subscribers.

ABSTRAK

Zakat adalah sebahagian daripada instrumen agama (Islam) yang ditujukan untuk menegakkan keadilan sosial. Namun, Zakat juga mempunyai dimensi sosial, budaya dan politik. Terutama apabila Zakat sebagai alat agama dilakukan di negara seperti Arab Saudi, kajian ini bertujuan untuk menyelesaikan beberapa masalah Zakat di Arab Saudi. Pemerhatian menunjukkan amalan semasa Zakat di Arab Saudi hanya melibatkan Zakat dari syarikat dan institusi, bagi zakat individu ianya terpulang kepada individu tersebut secara sukarela untuk membayar Zakat atau tidak membayar. Objektif kajian ini adalah untuk mengkaji pengaruh sikap, keagamaan, dan kebiasaan subjektif terhadap tingkah laku pematuhan untuk membayar Zakat atas dana bersama di kalangan pelanggan Arab Saudi. Kajian ini menggunakan reka bentuk tinjauan keratan rentas. Reka bentuk tinjauan adalah cara yang baik untuk mengukur hubungan antara pembolehubah. Kerana kajian ini berhubung dengan bagaimana pembolehubah dikaitkan, penyelidikan kuantitatif digunakan. Penemuan kajian menunjukkan bahawa sikap, norma subjektif dan keagamaan berpengaruh secara signifikan terhadap niat untuk mematuhi Zakat pada dana bersama. Norma-norma subjektif, sebaliknya, tidak menunjukkan sebarang pengaruh penting terhadap pematuhan Zakat. Secara umum, kajian ini mendedahkan bahawa Teori Perancangan yang Dirancang mampu meramalkan niat pematuhan zakat dan kesan tingkah laku pematuhan Zakat. Penemuan kajian ini boleh digunakan oleh Jabatan pembuat Zakat dan penghasilan Cukai Pendapatan untuk mempromosikan dan mendidik masyarakat umum tentang kepentingan Zakat pada dana bersama. Implikasi dari penemuan dan batasan kajian dan kesimpulan sekarang juga disorot.

Kata kunci: zakat pada Dana Bersama, keagamaan, sikap, norma subjektif, Pelanggan Arab Saudi.

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