

**THE INFLUENCE OF ATTITUDE, PERCEPTION  
TOWARDS FACILITY, AND ISLAMIC  
RELIGIOSITY TOWARDS COMPLIANCE  
BEHAVIOR OF INCOME ZAKAT AMONG  
AGROBANK STAFF IN KEDAH**

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## ABSTRACT

Up to this time, zakat collection in Kedah state is still low compared with the total population who lives in this state. As it comes from the individuals, the study concludes that it might be associated with the lack of awareness of the community itself. By referring to the previous statement, this study intends to examine the issues that arise such as what are the related factors for bank staff attitude towards religious obligation and what is the extent of the influence of Islamic religiosity towards staff / workers of Agrobank Alor Setar Branch? For this reason, this study aims to know the customer attitude from three aspects which are: perception towards facilities, attitude and Islamic religiosity towards perceived behavior control of bank staff (particularly at Agrobank Alor Setar Branch). The questionnaire is distributed to all of the respondents and the response rate is 100%. No non-returnable questionnaires were recorded. Data was analyzed using SPSS version 25 while multiple regression analysis was used as a main statistical analysis. This study contributes to the more stringent implementation of zakat payment among private workers with the focus on Agrobank staff (aside from government workers) where they need to comply with the regulations. At the same time, this study also contributes to the body of knowledge by integrating a new variable (Islamic religiosity) in Theory of Planned Behavior (TPB) theory. The result of this study revealed that attitude and perception towards facility have a relationship with the control of customer behavior. We can conclude that these two factors have a strong influence on the behavior of zakat payment in Alor Setar, Kedah. This study proposes that large numbers of respondents need to be included in the upcoming study, involving different branches and different regions of sampling site locations to promote inclusiveness for the sampling and used various theories as a basis instead of using only TPB as the fundamental theory in this study.

Keywords: perception towards facilities, attitude, Islamic religiosity, Agrobank staff

## ABSTRAK

Sehingga ketika ini, pungutan zakat di negeri Kedah masih agak rendah jika dibandingkan dengan jumlah keseluruhan populasi yang tinggal di negeri ini. Ianya datang dari individu tersebut. Kajian ini menyimpulkan bahawa pembayaran zakat ini berkait rapat dengan kurangnya kesedaran dalam kalangan masyarakat sendiri. Dengan merujuk kepada pernyataan sebelum ini, kajian ini bertujuan untuk meneliti isu-isu yang timbul seperti apakah faktor-faktor yang berkaitan kepada perilaku staf bank terhadap tanggungjawab dari segi keagamaan? Selain daripada itu, kajian ini ingin meneliti sejauh manakah pengaruh Keagamaan Islam terhadap pekerja Agrobank di cawangan Alor Setar? Atas sebab tersebut, kajian ini bertujuan untuk mengetahui perilaku pelanggan daripada tiga aspek iaitu: persepsi kepada kemudahan, sikap dan keagamaan terhadap kawalan tingkah laku pelanggan (terutamanya di Agrobank cawangan Alor Setar). Responden yang dipilih adalah dalam kalangan staf dari semua peringkat berjumlah 92 orang. Borang soalan kaji selidik diagihkan kepada semua responden dan kadar penerimaan semula adalah 100 peratus. Tiada borang kajiselidik yang tidak dikembalikan semula. Data dianalisis menggunakan SPSS versi 25 manakala analisa regresi berganda digunakan sebagai analisis statistik utama. Kajian ini menyumbang kepada pelaksanaan pembayaran zakat yang lebih ketat terhadap pekerja swasta, dengan tumpuan kepada pekerja Agrobank terutamanya (selain daripada pekerja sektor awam) yang mana mereka harus mematuhi peraturan tersebut. Dalam masa yang sama, kajian ini menyumbang kepada korpus ilmu dengan memasukkan satu pemboleh ubah yang baharu (Keagamaan Islam) di dalam Teori Perilaku Terancang (TPB). Hasil dari kajian mendedahkan bahawa, perilaku dan persepsi terhadap kemudahan mempunyai hubungkait dengan kawalan tingkah laku pelanggan. Kita dapat menyimpulkan bahawa dua faktor ini mempunyai pengaruh yang kuat terhadap perilaku pembayaran zakat di Alor Setar, Kedah. Kajian ini mencadangkan pengumpulan responden dalam jumlah yang besar pada masa akan datang dengan melibatkan cawangan-cawangan dikawasan lain untuk menggalakkan keterangkuman bagi persampelan dan menggunakan pelbagai teori sebagai asas utama kajian selain dari menggunakan hanya TPB dalam keseluruhan kajian ini.

**Katakunci:** persepsi terhadap kemudahan, perilaku, keagamaan, staf Agrobank

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