

**PERPUSTAKAAN
KOLEJ UNIVERSITI INSANIAH**

**COMPLIANCE BEHAVIOR OF INCOME *ZAKAT*
IN KEDAH: A MODERATING EFFECT
OF ISLAMIC RELIGIOSITY**

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ABSTRACT

The collection of income *zakat* amongst Muslims who have fulfilled the conditions to pay income *zakat* in Kedah has remained low despite the fact that there has been a religious decree making it compulsory to pay income *zakat* since 1997. Some Muslim public school teachers in the state of Kedah did not pay income *zakat* to Kedah State Department of Zakat because of the perception that they could pay *zakat* at any *zakat* department of any state in Malaysia. Also, they showed a lack of confidence in the ability of Kedah State Department of Zakat to manage and distribute *zakat* effectively and equitably to *asnaf*. These issues, among others, motivate this study to examine the determinants of compliance behavior of income *zakat* among Muslim public school teachers in the state of Kedah. The objective of this study is to examine the influence of attitude, subjective norms, perceived behavioral control and moral obligation on intention and the influence of intention on compliance behavior of income *zakat* payment. Also, this study examines whether Islamic religiosity moderates the relationship between attitude, subjective norms, perceived behavioral control and moral obligation, and intention to comply with income *zakat* payment. This study employs bootstrap and blindfolding technique using PLS-SEM software to analyze the data. This study provides evidence that attitude, perceived behavioral control and moral obligation have significant relationships and positive influence on intention. Furthermore, Islamic religiosity is found to play a significant role in moderating the relationship between perceived behavioral control and intention. Besides, this study verifies that intention not only has a significant relationship but also significant and large effect size on compliance behavior. This study suggests that Kedah State Department of Zakat plan, strategize and implement an effective intervention by providing accurate and powerful new information to Muslims who have fulfilled the conditions of paying income *zakat* in general and Muslim teachers in particular, which could change their beliefs about the impact of paying *zakat*. The changed beliefs which are influenced by the new information would lead to improvement in the attitude, perception about behavioral control and moral obligation, as well as Islamic religiosity, which in turn, leads to improvement in the collection of income *zakat* in the future.

Keywords: *Zakat*, attitude, perceived behavioral control, Islamic religiosity, moral obligation, compliance behavior.

ABSTRAK

Kutipan zakat pendapatan di kalangan orang Islam yang memenuhi syarat untuk membayar zakat pendapatan di negeri Kedah masih berada pada tahap rendah walau pun fatwa yang mewajibkan pembayaran zakat pendapatan telah di keluarkan pada tahun 1997. Sebahagian guru sekolah kerajaan yang beragama Islam di negeri Kedah tidak membayar zakat pendapatan kepada Jabatan Zakat Negeri Kedah kerana mempunyai persepsi bahawa mereka boleh membayar zakat pendapatan di mana-mana jabatan zakat di negeri-negeri di Malaysia. Juga, mereka menunjukkan kurang keyakinan terhadap kebolehan Jabatan Zakat Negeri Kedah dalam mengurus dan mengagihkan zakat secara cekap dan adil kepada asnaf. Isu-isu ini, antara lain, mendorong kajian ini untuk mengkaji penentu-penentu gelagat kepatuhan zakat pendapatan di kalangan guru sekolah kerajaan beragama Islam di negeri Kedah. Objektif kajian ini ialah untuk mengkaji pengaruh sikap, norma subjektif, kawalan gelagat tertanggap, dan tanggungjawab moral ke atas niat, dan pengaruh niat ke atas gelagat kepatuhan zakat pendapatan. Disamping itu, kajian ini mengkaji sama ada keagamaan Islam memoderasi hubungan antara sikap, norma subjektif, kawalan gelagat tertanggap dan tanggung jawab moral, dengan niat untuk patuh kepada pembayaran zakat pendapatan. Kajian ini menggunakan teknik *bootstrap* dan *blindfolding* menggunakan perisian PLS-SEM untuk menganalisis data. Kajian ini memberikan bukti bahawa sikap, kawalan gelagat tertanggap dan tanggungjawab moral mempunyai hubungan yang signifikan dan pengaruh yang positif ke atas niat. Selain itu, keagamaan Islam didapati memainkan peranan yang signifikan dalam memoderasi hubungan antara kawalan gelagat tertanggap dan niat. Tambahan lagi, kajian ini mengesahkan bahawa niat bukan sahaja mempunyai hubungan yang signifikan bahkan saiz kesan yang besar dan signifikan ke atas gelagat kepatuhan. Kajian ini mencadangkan supaya Jabatan Zakat Negeri Kedah merancang, menyusun strategi dan melaksanakan suatu campur tangan yang berkesan dengan menyediakan maklumat baru yang kuat dan tepat kepada orang Islam yang memenuhi syarat membayar zakat pendapatan secara umumnya dan guru-guru beragama Islam khususnya, yang boleh mengubah kepercayaan mereka terhadap kesan pembayaran zakat. Perubahan kepercayaan mereka yang dipengaruhi oleh maklumat terbaru akan mendorong kepada peningkatan dalam sikap, persepsi terhadap kawalan gelagat, tanggung jawab moral, dan keagamaan Islam, yang seterusnya membawa kepada peningkatan dalam kutipan zakat pendapatan pada masa akan datang.

Katakunci: Zakat, sikap, kawalan gelagat tertanggap, keagamaan Islam, tanggung jawab moral, gelagat kepatuhan.

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