

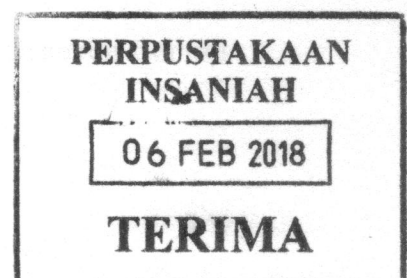
**DETERMINANTS OF INTENTION TO COMPLY  
WITH INCOME ZAKAT AMONG STAFF  
SURUHANJAYA KOPERASI PULAU  
PINANG AT SURUHANJAYA  
KOPERASI MALAYSIA  
PULAU PINANG**

By

**Fifi Anti Mapika Sari Binti Sukamto  
M1410714M04**

**MASTER in Islamic Banking and Finance  
Kuliyah Muamalat  
INSANIAH UNIVERSITY COLLEGE**

2017/1438H



## ABSTRACT

The important of *zakat* collection in Malaysia cannot be argued anymore. It has contributed a lot to the development of the Muslim society in Malaysia. If the collection of *zakat* can be increased from time to time, it can be one of the most useful mechanisms to increase the socio- economic live of the Muslims. Thus, the gap between the rich and the poor can be reduced through the payment of *zakat* and it helps to increase the economic growth of the country. On the other hand, the result of reliability statistics shows that all the independent variables are reliable and the reliability analysis for a variable is very good. The Chronbach's alpha value for the overall dependent variable is 0.911. It means that a value shows the strong reliability. The reliability of three variables which are values in the range of 0.957, 0.931 and 0.887 are acceptable as these are variables that indicate and the describe the statistics, The mean of Intention to comply ratio (ITTN) is 4.2713 percent and the standard deviation is 1.19358, the mean of Attitude ratio (ATT) is 4.0640 percent and the standard deviation is 67940 .The mean of Subjective norms (SN) is 4.4884 percent and the standard deviation is 1.14168 and the mean of Perceive Behavioral Control ratio (PBC) are 4.3206 percent and the standard deviation is 1.0844. In addition, in multiple regression analysis, it was found that attitude and perceives behavioral control influenced intention to comply while Subjective norms are the only independent variable which was found not to have a significant relationship with dependent variable intention to comply. Furthermore, 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 such as all federal and state government staff Suruhanjaya Koperasi Pulau Pinang and professionals. Furthermore, additional variables have to be employed to give an explanation for this complex behavior. For this reason, variables such as trust on *zakat* commission, the effectiveness of *zakat* Commission and recipient welfare improvement, need to be employed in the future.

Keywords: Intention, Attitude, Subjective Norms, Perceived Behavior Control

## ABSTRAK

Perkara penting dalam pungutan *zakat* di Malaysia tidak asing dikatakan lagi. Hal ini kerana telah banyak menyumbang kepada pembangunan masyarakat Islam di Malaysia. Jika kutipan *zakat* boleh meningkat dari semasa ke semasa, ia boleh menjadi salah satu mekanisme yang paling berguna untuk meningkatkan taraf hidup sosio-ekonomi umat Islam. Oleh itu, jurang antara kaya dan miskin boleh dikurangkan melalui pembayaran *zakat* dan ia membantu untuk meningkatkan pertumbuhan ekonomi negara. Sebaliknya, hasil statistik kebolehpercayaan menunjukkan bahawa semua pembolehubah bebas yang boleh dipercayai dan analisis kebolehpercayaan untuk pembolehubah adalah sangat baik. Nilai alfa Chronbach untuk pembolehubah bersandar keseluruhan adalah 0,911. Ia bermakna bahawa nilai yang menunjukkan kebolehpercayaan yang kukuh. Kebolehpercayaan tiga pembolehubah yang nilai dalam julat 0,957, 0,931 dan 0,887 boleh diterima kerana ini adalah pembolehubah yang menunjukkan dan menerangkan statistik, Niat untuk mematuhi nisbah (ITTN) adalah 4,2713 peratus dan sisihan piawai ialah 1,19358, manakala nisbah sikap (ATT) adalah 4,0640 peratus dan sisihan piawai ialah 67.940. Norma subjektif (SN) adalah 4,4884 peratus dan sisihan piawai ialah 1,14168 dan nisbah melihat kawalan tingkahlaku (PBC) adalah 4,3206 peratus dan sisihan piawai ialah 1.0844. Di samping itu, dalam analisis regresi berganda, didapati sikap itu dan mengangap kawalan tingkah laku dipengaruhi niat untuk mematuhi manakala norma subjektif adalah satu-satunya pembolehubah bebas yang didapati tidak mempunyai hubungan yang signifikan dengan niat pembolehubah bersandar mematuhi. Tambahan pula, Hasilnya, kajian ini mencadangkan agar kajian akan datang atas pendapatan pengajian pematuhan *zakat* mengangap penduduk yang lebih luas yang merangkumi golongan berpendapatan pekerjaan daripada pelbagai aspek seperti semua kakitangan dan profesional kerajaan persekutuan dan negeri. Tambahan pula, pembolehubah tambahan perlu diambil untuk memberi penjelasan bagi tingkah laku yang kompleks ini. Atas sebab ini, pembolehubah seperti amanah komisen *zakat*, keberkesanan Suruhanjaya *zakat* dan peningkatan kebajikan penerima, perlu digunakan pada masa hadapan.

Kata kunci: Niat, Sikap, Norma Subjektif, melihat kawalan tingkahlaku

## TABLE OF CONTENTS

|  |      |
|--|------|
| ABSTRACT                                 | ii   |
| ABSTRAK                                  | iii  |
| APPROVAL PAGES                           | iv   |
| DECLARATION                              | v    |
| ACKNOWLEDGEMENT                          | vi   |
| TABLE OF CONTENT                         | vii  |
| APPENDIX                                 | xi   |
| LIST OF TABLES                           | xii  |
| LIST OF FIGURES                          | xiii |
| LIST OF ABBREVIATIONS                    | iv   |
| <b>CHAPTER ONE: INTRODUCTION</b>         |      |
| 1.1 Overview                             | 1    |
| 1.2 Background of the Study              | 2    |
| 1.1.1 <i>Zakat</i> on Employment Income  | 6    |
| 1.1.2 <i>Zakat</i> on Income in Malaysia | 8    |
| 1.21 Problem Statement                   | 9    |
| 1.3 Scope of Study                       | 16   |
| 1.4 Research Questions                   | 16   |
| 1.5 Research Objectives                  | 16   |
| 1.6 Significance of the Study            | 17   |
| 1.6.1 Contribution to the Muslim society | 17   |

|                                       |   |    |
|---------------------------------------|---|----|
| 1.6.2                                 | Recommendation to Policy Makers             | 18 |
| 1.7                                   | Definition of Key Terminologies.            | 19 |
| 1.8                                   | Organization of the Study                   | 20 |
| <b>CHAPTER TWO: LITERATURE REVIEW</b> |   |    |
| 2.0                                   | Introduction                                | 21 |
| 2.1                                   | Literature Review of <i>Zakat</i>           | 22 |
| 2.2                                   | Previous Studies On <i>Zakat</i> Compliance | 23 |
| 2.3                                   | Theory of Reasoned Action                   | 24 |
| 2.4                                   | Theory Of Planned Behavior (TPB)            | 25 |
| 2.6                                   | Intention to Pay <i>Zakat</i>               | 26 |
| 2.5                                   | Attitude                                    | 27 |
| 2.7                                   | Subjective Norms                            | 31 |
| 2.8                                   | Perceived Behavioral Control                | 33 |
| 2.9                                   | Summary                                     | 34 |
| <b>CHAPTER THREE: METHODOLOGY</b>     |   |    |
| 3.0                                   | Introduction                                | 35 |
| 3.1                                   | Research design                             | 35 |
| 3.2                                   | Theoretical Framework                       | 35 |
| 3.3                                   | Measurement of variables                    | 38 |

|  |    |
|--|----|
| 3.3.1 Attitudes towards Employment income <i>Zakat</i>   | 39 |
| 3.3.2 Subjective Norms on Employment income <i>Zakat</i> | 40 |
| 3.3.3 Perceived Behavioral Control                       | 42 |
| 3.4 Population of the study                              | 44 |
| 3.4.1 Sampling   | 46 |
| 3.5 Method of Data Collection                            | 46 |
| 3.6 Data Analysis  | 46 |
| 3.6.1 Descriptive analysis                               | 46 |
| 3.6.2 Reliability test                                   | 46 |
| 3.6.3 Factor analysis                                    | 46 |
| 3.6.4 Multiple Regression Analysis                       | 46 |
| 3.7 Summary  | 47 |

## **CHAPTER FOUR : FINDINGS AND ANALYSIS**

|                                  |    |
|----------------------------------|----|
| 4.0 Introduction                 | 48 |
| 4.2 Reliability Analysis         | 51 |
| 4.3 Descriptive Analysis         | 52 |
| 4.4 Multiple Regression Analysis | 55 |
| 4.5 Summary                      | 56 |

## **CHAPTER FIVE: DISCUSSION AND CONCLUSION**

|       |                               |               |
|-------|-------------------------------|---------------|
| 5.0   | Introduction                  | 57            |
| 5.1   | Recapitulation of the Study   | 57            |
| 5.2   | Discussion                    | 59            |
| 5.2.1 | First Objective of the Study  | 59            |
| 5.2.2 | Second Objective of the Study | 60            |
| 5.2.3 | Third Objective of the Study  | 62            |
| 5.3   | Implications of the Study     | 62            |
| 5.3.1 | Implications for Policy       | 63            |
| 5.4   | Limitation of The Study       | 65            |
| 5.5   | Contribution                  | 65            |
| 5.6   | Recommendation of the Study   | 66            |
| 5.6   | Conclusion                    | 67            |
|       | <b>REFERENCES</b>             | <b>83--92</b> |