

# A CRITICAL ANALYSIS OF THE INFLUENCE OF ATTITUDE AND RELIGIOSITY ON COMPLIANCE BEHAVIOR OF INCOME ZAKAT AND ITS RELATION TO *MAQASID SHARI'AH* AND SUSTAINABLE DEVELOPMENT GOALS

Yusuf Haji-Othman<sup>1\*</sup>, Mohd Sholeh Sheh Yusuff<sup>2</sup>, Wan Nazjmi Mohamed Fisol<sup>3</sup>,  
Mohammadtahir Cheumar<sup>4</sup>

<sup>1\*,2,3,4</sup>Sultan Abdul Halim Mu'adzam Shah International Islamic University (UniSHAMS), 09300  
Kuala Ketil, Kedah.

## Abstract

*Zakat plays a vital role in the Islamic fiscal system, specifically as a significant source of income and could be used as an instrument to finance specific programs to achieve social, political and economic development among Muslim communities. However, the issue which arises is that zakat collection, including income zakat, is still low, which hinders the effectiveness of zakat in playing a more significant role in the state of Kedah. Therefore, this study examines the motivations of paying zakat to focus on the influence of attitude and Islamic religiosity on the intention and compliance behavior of income zakat in Kedah, Malaysia. This study reveals that attitude and religiosity have significant relationships and positive influences on intention. When the Muslims have a strong belief about the impact of paying their income zakat, such as being able to help all the zakat recipients, the thought has a substantial effect on the attitude. The effect on others is linked to the Maqasid Shariah: preservation of religion, life, progeny, intellect and wealth.*

**Keywords:** *zakat*, income, attitude, Islamic religiosity.

## Introduction

The issue of zakat ability of income has been a long debatable issue. Muslim scholars worldwide have different opinions with regards to it (Nur Barizah, 2008). However, it has been agreed that income *zakat* is a religious levy on personal income derived from sources or activities where labors are involved, which include professional fees, labor compensation, salaries, wages, bonuses, grants, gifts, dividend income and the like (Abu Bakar, Ibrahim, & Md Noh, 2014). The National Fatwa Council agreed upon a consensus on 22 June 1997 that income *zakat* is compulsory for every Muslim individual who has fulfilled the conditions of perfect title, *nisab* and *hawl* (Abdul Aziz & Abdullah, 2013). However, *zakat* collection in Malaysia is still low, including income *zakat*. While most of the employees paid income tax, which is a legal obligation, they did not comply with zakat payment, a religious obligation (Zainol, Kamil, & Faridahwati, 2009). According to Raedah, Noormala, & Marziana (2011), the total collection of *zakat* funds was still far behind compared to the collection of tax by the Inland Revenue Department.

The first issue is the low collection of employment income *zakat* amongst Muslims eligible to pay income *zakat* even though a religious decree making it compulsory to pay *zakat* on employment income has been issued. Kedah, one of the states in Malaysia, gazetted the mandatory *zakat* employment income on 19 April 1986 under section 38(2) of the Kedah Islamic Law of Administration 1962 of the Government Bill No. 146 (Tarimin, 1995). Yet, according to Sani Harun, Head of Corporate Unit, Kedah State Department of *Zakat*, although there has been an increasing trend in the collection of business *zakat*, paddy *zakat* and income *zakat*, there was still a lot of Muslims in Kedah. They have not paid *zakat* to Kedah State Zakat Board (LZNK) so much so that the present increase in the collection of *zakat* is still not sufficient for distribution to all *asnaf* because of the increasing number of *zakat asnaf* (Sinar Harian, 2014). There is a rising trend in the collection of *zakat*, yet it is still not sufficient to cover all *asnaf* reflects the efficiency (or the lack of it) of the management of *zakat* by the Kedah State Zakat Board (LZNK).

Paying *zakat* is a religious obligation. The concept of *zakat* compliance is about the behavior of eligible Muslims to comply with the religious duty of paying *zakat* through *zakat* institutions by the law and enactment (Khamis, Md Salleh, & Nawi, 2011). It is about the behavior of Muslims in making a decision (comply or non-comply) to pay *zakat* whether to official or unofficial channels according to enactment and law implemented to realize success (*al-falah*) in this world and, more importantly, in the hereafter (Khamis et al., 2011). The religiously minded *zakat* payers expect to succeed in this worldly life and the hereafter when they comply with Islamic (religious) obligations. The issue of Islamic religiosity comes in because *zakat* is a religious obligation. The compliance with *zakat* payment indicates that the sacred duty is complied. Conversely, the noncompliance with *zakat* payment demonstrates that the religious obligation is not fulfilled, which is a severe sin.

This study aims to examine the influence of attitude and Islamic religiosity on intention and the impact of the intention on compliance behavior of income *zakat* payment by public servants in Kedah. Also, it attempts to link the attitude and Islamic religiosity to *Maqasid Shari'ah* and sustainable development goals (SDG). Furthermore, this study uses an Islamic religiosity scale derived from an Islamic perspective. This is crucial because religiosity has to be measured from an Islamic standpoint since *zakat* is a religious obligation. Religiosity is expected to influence their intention to pay income *zakat* since *zakat* is a religious obligation. According to Sani Harun, Head of Corporate Unit, Kedah State Zakat Board (LZNK), since the law and law enforcement in the environment of *zakat* are still relatively weak, LZNK hopes that religiosity plays a vital role in improving *zakat* compliance.

Understanding the compliance behavior of income *zakat* payment could shed some light on suitable policies to be formulated to increase income *zakat* payment. Authorities could develop good policies which focus on empirical evidence provided by this study. It is essential to understand the determinants of compliance behavior of income *zakat* before any suitable policies could be planned, strategized, and implemented for improving *zakat* collection in the future. Income *zakat* collection would improve if the right approach could be devised, strategized, and

executed. The improvement in zakat collection is crucial because zakat used to be the most important source of revenue and finance in the early years of the Islamic government. Suppose zakat compliance is as high as it was during the early years of the Islamic government. In that case, *zakat* could be used as a tool of Islamic public finance and an instrument of redistribution of income and act as a development and poverty alleviation mechanism.

### **Review of Previous Studies**

There is a voluminous literature that has examined attitude as a factor that relates to a particular behavior. Ajzen (1991b) established empirical evidence supporting the relationship between attitude towards behavior and intention to perform a specific behavior.

Tax compliance is defined as the full payment of all taxes due (Braithwaite, Reinhart, & Smart, 2006). The literature on compliance behavior of tax has provided empirical evidence supporting the influence of attitude on intention to perform a specific behavior. Studies in the area of tax compliance that have used attitude towards behavior include Hite (1988), Niemirowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai & Abdul Jabbar (2006), Martinez-Vasques & Rider (2005), Marti, Wanjohi, & Magutu (2010), Loo, Evans, & Mckerchar (2010), Natrah (2011), Randlane (2012), Trivedi, Shehata, & Mestelman (2005), Hashimzade, Myles, Page, & Rablen (2014).

There is a gap in the literature regarding the relationship between attitude and intention and attitude and compliance. The evidence so far has demonstrated mixed evidence regarding the relationship between attitude and intention and the relationship between attitude and compliance. Sapingi et al. (2011), Zainol, Mohd Zainudin, & Farah Mastura (2013), Ram Al-Jaffri & Roszaini (2014) supported the relationship between attitude and intention while others such as Zainol, Mohd Zainudin, & Farah Mastura (2013) did not support such relationship. Similarly, some studies such as Hite (1988), Niemirowski et al. (2003), Ghosh & Crain (1995), Kasipillai & Abdul Jabbar (2006), Marti et al. (2010), Loo et al. (2010), Randlane (2012), Trivedi et al. (2005), Hashimzade, Myles, Page, & Rablen (2014), Kamil (2002) and Zainol et al. (2009) supported the relationship between attitude and compliance behavior. Therefore, future researchers need to carry out more studies to provide more conclusive evidence regarding the relationship between attitude and intention as suggested by Ajzen (1991) so that the evidence could be conclusive at present.

There are voluminous studies that have examined the impact of religiosity in many areas, including tax and *zakat* compliance. Such studies include Kamil (2002), Mohd Ali, Mohd Nor Hairunnizam & Nor Ghani, 2004), Torgler (2006), Zainol (2008), Hairunnizam (2012), Kamil et al. (2012), Nur Barizah & Hafiz Majdi (2010), Mohd Rizal, Mohd Akir, & Wan Fadillah (2013), Ram Al Jaffri (2010), Mohd Rahim et al. (2011), Kamil et al. (2012), Kamil, Zainol and Ram (2011), Pope & Mohdali (2010b) Mohdali & Pope (2014), Johan & Putit (2016) and Cantrell & Yust (2018).

Cantrell and Yust (2018) revealed that religiosity significantly influenced bank performance in terms of higher returns on assets and fewer failures. In addition, Johan and Putit (2016) proposed that religiosity may influence consumers' choice and decision-making in accepting Islamic financial products. The study attempted to study the influence religiosity affects consumers' adoption of the halal concept and Islamic credit card compliance principles. In the context of tax compliance, Mohd Rahim et al. (2011) proposed a conceptual framework for tax compliance based on an economic approach and suggested that the framework included religiosity. Furthermore, the empirical studies have shown that religiosity had an essential impact on the lives of the *zakat* payers and its recipients (Mohd Ali, Mohd Nor Hairunnizam & Nor Ghani, 2004; Hairunnizam, 2012). Kamil et al. (2012) found that religiosity played a significant role in influencing income *zakat* compliance. Nur Barizah & Hafiz Majdi (2010) examined motivations for paying income *zakat* in Malaysia and found that religiosity was a significant factor that motivated *zakat* compliance and supported this finding.

Moreover, Raihana (2012) also supported this finding when the study found that religiosity positively influenced taxpayers' willingness to comply with tax laws in Malaysia. Similarly, Mohdali & Pope (2014) verified that religiosity had a minimal but statistically significant positive impact on voluntary tax compliance. Likewise, Torgler (2006) and Pope & Mohdali (2010b), who demonstrated that religiosity improved intrinsic motivation to pay tax and tax compliance, reinforced the evidence.

Also, Mohd Rizal, Mohd Akir, & Wan Fadillah (2013) studied whether religiosity played a significant role in moderating the relationship between tax education and tax knowledge towards tax compliance, provided further support for these findings. The study evidenced that religious values played a crucial role in making the taxpayers liable for tax compliance. Similarly, Torgler (2003) examined whether religiosity was a significant factor that affected tax morale and discovered a strong correlation between religiosity and tax morale, which suggested that religiosity increased intrinsic motivation to pay tax.

There have been limited studies that have examined the influence of religiosity on *zakat* compliance. Kamil (2002) found that religiosity had a negative impact on *zakat* payment among the public servants in Kedah. This finding was contradicted by Mohd Ali et al. (2004), who revealed that religiosity positively influenced compliance behavior of income *zakat*.

In addition, Zainol (2008) found that religiosity was one of the significant factors that relate positively to *zakat* compliance behavioral intention, reinforced this evidence. Kamil et al. (2012) verified that religiosity played an essential role in *zakat* compliance behavior, which provided additional empirical support. On the other hand, Ram Al Jaffri (2010) discovered that moderating variable religiosity significantly moderates the relationship between subjective norm and intention.

The evidence so far has indicated that there has been inconclusive evidence regarding the influence of religiosity on compliance. However, there is quite strong evidence that religiosity influence people's life and ethics. Studies have provided empirical support for the positive influence of religiosity on compliance (Zainol, 2008; Kamil 2012; Mohd Ali et al., 2004; Mohd Rizal, Mohd Akir, & Wan Fadillah 2013; Torgler, 2003; Hairunnizam, 2012). However, other studies such as Kamil (2002) found that religiosity negatively influenced *zakat* compliance. Moreover, studies provided evidence that religiosity plays a significant moderating role in influencing the relationship between subjective norm and intention (Ram Al Jaffri, 2010) and intrinsic motivation and tax compliance (Torgler, 2003).

In the context of compliance behavior of income *zakat*, because *zakat* is a religious obligation, Islamic religiosity plays an essential role in interacting with the determinants of the intention such as the attitude, subjective norms, perceived behavioral control and moral obligation. The higher the religiosity, the stronger the relationships between the determinants and the intention. However, Islamic religiosity is not expected to moderate the relationship between intention and compliance behavior of income *zakat* because once a Muslim has the intention to pay *zakat*, he or she is likely to comply with income *zakat* payment. Hence, Islamic religiosity does not interact with the relationship between intention and compliance behavior.

The evidence so far has indicated that there has been inconclusive evidence regarding the influence of religiosity on compliance. However, there is quite strong evidence that religiosity influence people's life and ethics. Studies have provided empirical support for the positive influence of religiosity on compliance (Zainol, 2008; Kamil 2012; Mohd Ali et al., 2004; Mohd Rizal, Mohd Akir, & Wan Fadillah 2013; Torgler, 2003; Hairunnizam, 2012). However, other studies such as Kamil (2002) found that religiosity negatively influenced *zakat* compliance. Moreover, studies provided evidence that religiosity plays a significant moderating role in influencing the relationship between subjective norm and intention (Ram Al Jaffri, 2010) and intrinsic motivation and tax compliance (Torgler, 2003).

## **Research Design**

A research design is a plan, structure and strategy of the investigation so conceived to obtain answers to research questions or problems. The plan is the complete scheme or program of the research. It includes an outline of what the investigator will do from writing the hypotheses and their operational implications to the final data analysis. This study uses the quantitative method. This study employs a quantitative approach using a questionnaire to answer research questions and research objectives to provide empirical evidence to accept or reject the research hypothesis.

## **Findings And Discussions**

This study reveals that attitude and Islamic religiosity are significant determinants of intention. The intention has a significant and positive influence on the compliance behavior of income *zakat*, as shown in Table 1.

**Table 1. Finding of the Study**

Path	Coefficient	T-Statistics	P-Values	Conclusion
Attitude -> Intention	0.248	5.216	0.000	Significant
Islamic Religiosity -> Intention	0.301	6.990	0.000	Significant
Intention->Compliance Behaviour	0.659	19.653	0.000	Significant

Table 1 indicates that the coefficient of the relationship between attitude and intention is 0.248 and t-statistics and a p-value of the coefficient is significant. This finding verifies that attitude has a positive and significant relationship with intention. This finding is consistent with Kamil (2002), Ram Al Jaffri (2010), and Zainol (2008), who focused their investigations on the compliance behavior of *zakat*. Furthermore, this finding supports the findings of previous studies on compliance behavior of tax such as Hite (1988), Niemirowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai and Hijattullah (2006), Marti, Wanjohi and Magutu (2010), Loo, MacKerchar and Handsford (2010), Natrah (2011), Randlane (2012) and Trivedi, Shehata and Mestelman, (2005). Besides, this result conforms to studies on compliance behavior of *zakat* such as Raedah, Noormala & Marziana (2011), Kamil (2002), Zainol (2008) and Zainol et al. (2009). This finding is important because, despite weak law enforcement on *zakat* compliance (Ram Al Jaffri, 2010), attitude still plays a significant role in influencing intention to pay *zakat*. This finding contradicts Ram Al Jaffri (2010) who discovered that attitude did not have any significant effect on the intention to pay business *zakat*. This situation indicates that there is a difference between the attitude towards the *zakat* of Muslim business people and Muslim teachers.

This result also opposes Kamil (2002), who established that attitude directly influences compliance behavior of income *zakat* by Muslim public servants without intention as the mediating variable. Nevertheless, this finding supports Zainol (2008) and Zainol et al. (2009), who demonstrated that attitude positively influenced intention to pay income *zakat*. This finding supports the Theory of Planned Behavior's expectation that attitude plays a significant influence on intention to perform a particular behavior, which reaffirms the significance of TPB in predicting compliance behavior. The voluminous literature on TPB has focused on tax compliance behavior, which has strong tax laws and law enforcement and proved that attitude had a significant influence on intention. On the other hand, this study examines the compliance behavior of income *zakat* in Kedah, which has weak law and enforcement (Ram Al Jaffri, 2010), yet still proves that attitude plays a significant role in influencing intention. This fact is due to the selection of respondents who are Muslim secondary high school teachers. Teachers, being persons responsible for educating others, should have good attitudes such as agreeing and supporting attitude. These dimensions of agreeing and supporting attitude are evidenced to trigger their intention to pay employment income *zakat* despite the weak law and law enforcement on *zakat* in the state of Kedah.

This finding indicates that when the Muslims have a strong belief about the impact of paying their income *zakat*, such as being able to help all the *zakat* recipients, the thought has a substantial

effect on the attitude. The attitude relates to the preservation of intellect to maintain public interest as well as *Maqasid Shariah*. The zakat payment can help *zakat* recipients to pursue a better life according to the level of necessities (*daruriyyah*), needs (*hajiyyah*) and embellishments (*tahsiniyyah*), by promoting benefit. Therefore, the preservation of intellect will support the attitude to pay employment income zakat. The Qur'an also clearly stated the rational objective concerning *zakat* obligation, which Allah SWT said: "In order that wealth may not circulate only among the rich" (The Quran: 59; 7). One of the objectives (*maqasid*) behind this text is to eliminate the hardship of poor and needy people and narrow the gap between rich and poor society for socio-economic equilibrium. Hence, it is in line with the first sustainable development goal (SDG), aiming to eliminate poverty for socio-economic development.

Islamic religiosity is also attested to have a positive and significant relationship with intention because the coefficient, t-statistics, and p-value are 0.301, 6.99, and 0.00, respectively. This study shows that there are three dimensions of Islamic religiosity: *aqidah*, *ibadah* and *akhlaq Islamiyyah*. This finding supports suggestions by Krauss et al. (2005), who examined religiosity and classified it into three dimensions: *aqidah*, *ibadah*, and *akhlaq Islamiyyah*. This study provides evidence that Islamic religiosity has a significant relationship with intention to pay employment income *zakat*.

This finding indicates that when Muslims are religious, they are more like to comply with income zakat payment. The religiosity could also be in line with the *Maqasid Shari'ah*, which conforms with the preservation of religion. Allah SWT said: "Of their goods, take alms, that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And Allah is One Who heareth and knoweth" (The Quran: 9; 103). In a *hadith*, the Prophet (saw) said to Mu'az: "Take alms (*sadaqah*) from the rich and distributed to the poor people among your's." Therefore, the preservation of religion should be obtained to maintain public interest (*maslahah*), which is the preservation of the ends of the *Shar'* for benefit and welfare of humankind through employment income zakat payment. The objective (*maqasid*) is to avoid poverty and ingratitude in society and preserve religion. Therefore, Islamic religiosity has a positive and significant relationship with intention in terms of public interest (*maslahah*) among the *zakat* recipients for the excellent health and well-being among the society. Hence, this conforms with the third sustainable development goal (SDG), promoting good health and well-being development.

In addition, this finding of this study is in agreement with previous studies such as Kamil et al. (2012), who found that religiosity played a significant role in influencing income *zakat* compliance. It is also incongruent with Nur Barizah & Hafiz Majdi (2010), who found that religiosity was a significant factor that motivated *zakat* compliance. Moreover, the finding in this study supports Zainol (2008) and Mohd Ali et al. (2004), who revealed that religiosity influenced the intention and compliance behavior of *zakat*, respectively.

## SUGGESTIONS TO IMPROVE EMPLOYMENT INCOME ZAKAT COLLECTION

This study would like to propose a few suggestions and recommendations to improve employment income *zakat* in the future. This study offers the following tips:

1. Diversify methods of promotions. Among promotional methods which need to be considered are *zakat* talks, awareness campaigns and promotional activities. Kedah State Zakat Board (LZNK) needs to be more proactive and creative in promoting *zakat* payment. JZNK needs to use websites, emails and billboards. Besides that, JZNK could promote *zakat* using Facebook, SMS, WhatsApp and other ICT facilities.
2. Kedah State Zakat Board (LZNK) should be managed as a modern corporate entity with central units such as human resources, product, finance, research and marketing divisions. This is very important because, to increase the collection and distribution of *zakat*, Kedah State Zakat Board (LZNK) must be managed effectively, efficiently and professionally. *Zakat* management institutions must move in tandem with professional management and corporate conglomerates. However, it is crucial that the management of the *zakat* institution achieve the objectives of *Shari'ah* (*Maqasid Shari'ah*) and should not be influenced by western or modern management alone.
3. Increasing the motivation for paying *zakat* to achieve the necessities (*daruriyyah*), needs (*hajjiyyah*) and embellishments (*tahsiniyyah*).

## Conclusion

*Zakat* plays a vital role in the Islamic fiscal system, specifically as a significant source of income and could be used as an instrument to finance specific programs to achieve social, political and economic development among Muslim communities. However, the issue which arises is that *zakat* collection, including income *zakat*, is still low, which hinders the effectiveness of *zakat* in playing a more significant role in the state of Kedah. Therefore, this study examines the motivations of paying *zakat* to focus on the influence of attitude and Islamic religiosity on the intention and compliance behavior of income *zakat* in Kedah, Malaysia. This study reveals that attitude and religiosity have significant relationships and positive influences on intention. When the Muslims have a strong belief about the impact of paying their income *zakat*, such as being able to help all the *zakat* recipients, the belief has a substantial effect on the attitude. The impact on others is linked to the *Maqasid Shari'ah*: which comprise of preservation of religion (*din*), life (*nafs*), intellect (*'aql*), progeny (*nasl*) and wealth (*mal*). It is also in conformity with sustainable development goals (SDGs), such as eliminating poverty and promoting good health and well-being for the public interest (*maslahah*).

## Corresponding Author

Yusuf Haji-Othman, Sultan Abdul Halim Mu'adzam Shah International Islamic University, Malaysia  
Email: dryusufhajiothman@unishams.edu.my



## Reference

- Abdul Aziz, M. A., & Abdullah, M. H. (2013). The Comparison between Zakat ( Islamic Concept of Taxation ) and Income Tax : Perceptions of Academicians in the State of Perak, Malaysia. *International Conference on Business, Economics, and Accounting*, (March), 8.
- Abu Bakar, A. A., Ibrahim, M. A., & Md Noh, S. (2014). *Zakat Management and Taxation*. Kuala Lumpur: IBFIM.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [http://doi.org/10.1016/0749-5978\(91\)90020-T](http://doi.org/10.1016/0749-5978(91)90020-T)
- Braithwaite, V., Reinhart, M., & Smart, M. (2006). Tax noncompliance among the under-30s (pp. 256–280).
- Cantrell, B. W., & Yust, C. G. (2018). The relation between religiosity and private bank outcomes. *Journal of Banking and Finance*, 91, 86–105. <http://doi.org/10.1016/j.jbankfin.2018.04.009>
- Ghosh, D., & Crain, T. L. (1995). Ethical Standards, Attitudes Toward Risk, and Intentional Noncompliance: An experimental Investigation. *Journal of Business Ethics*, 14(5), 353–365. <http://doi.org/10.1007/BF00872098>
- Hashimzade, N., Myles, G. D., Page, F., & Rablen, M. D. (2014). Social networks and occupational choice : The endogenous formation of attitudes and beliefs about tax compliance. *Journal of Economic Psychology*, 40, 134–146. <http://doi.org/10.1016/j.joep.2012.09.002>
- Hite, P. A. (1988). The Effect of Peer Reporting Behavior on Taxpayer Compliance. *The Journal of the American Taxation Association*, 47–64.
- Idris, K. M., Bidin, Z., & Saad, R. A. J. (2012). Islamic religiosity measurement and its relationship with business income zakat compliance behavior. *Jurnal Pengurusan*, 34, 3–10.
- Johan, J. Z., & Putit, L. (2016). Conceptualizing the Influences of Knowledge and Religiosity on Islamic Credit Card Compliance. *Procedia Economics and Finance*, 37(16), 480–487. [http://doi.org/10.1016/S2212-5671\(16\)30155-1](http://doi.org/10.1016/S2212-5671(16)30155-1)
- Kamil, M. I. (2002). *Gelagat Kepatuhan Zakat Pendapatan Gaji di Kalangan Kakitangan Awam Persekutuan Negeri Kedah*.
- Kasipillai, J., & Abdul Jabbar, H. (2006). Gender and Ethnicity Differences in Tax Compliance. *Asian Academy of Management Journal*, 11(2), 73–88.
- Khamis, M. R., Md Salleh, A., & Nawawi, A. S. (2011). Compliance Behavior of Business Zakat Payment in Malaysia : A Theoretical Economic Exposition. *8th International Conference on Islamic Economics and Finance*, 1–17.
- Krauss, S. E., Azimi, H. H., Turiman, S., Sidek, M. N., Khairul Anwar, M., Rumaya, J., ... Jamiah, M. (2005). The Muslim Religiosity-Personality Measurement Inventory ( MRPI ) ' s Religiosity Measurement Model : Towards Filling the Gaps in Religiosity Research on Muslims. *Pertanika J. Soc. Sci. & Hum.*, 13(2), 131–145.
- Loo, E. C., Evans, C., & Mckerchar, M. (2010). Challenges in Understanding Compliance Behaviour of Taxpayers in Malaysia. *Asian Journal of Business and Accounting*, 3(2), 145–162.
- Marti, L. O., Wanjohi, M. S., & Magutu, O. (2010). Taxpayers ' Attitude and Tax Compliance Behaviour in Kenya: How the Taxpayers ' Attitudes Influence Compliance Behavior among SMEs Business Income Earners in Kerugoya Town, Kirinyaga District. *African Journal of*

- Business Management*, 1, 112–122.
- Martinez-Vasques, J., & Rider, M. (2005). Multiple Modes of Tax Evasion: Theory and Evidence. *National Tax Journal*, LVIII(1), 51–78.
- Mohd Ali, Mohd Nor Hairunnizam, W., & Nor Ghani, M. N. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Professional Universiti Kebangsaan Malaysia. *ISLAMIYYAT*, 26(2), 59–67. Retrieved from [http://www.fskk.ukm.my/penerbit/jurnal\\_pdf/jis26-04.pdf](http://www.fskk.ukm.my/penerbit/jurnal_pdf/jis26-04.pdf)
- Mohd Ali, M. N., Hairunnizam, W., & Nor Ghani, M. N. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Profesional Universiti Kebangsaan Malaysia. *Islamiyyat*, 26(2), 59–67.
- Mohd Rizal, P., Mohd Akir, M. R., & Wan Fadillah, W. A. (2013). The Perception of Tax Payers on Tax Knowledge and Tax Education with Level of Tax Compliance: A Study on the Influences of Religiosity. *ASEAN Journal of Economics, Management and Accounting*, 1(1), 118–129.
- Mohdali, R., & Pope, J. (2014). The Influence of Religiosity on Taxpayers' Compliance Attitudes. *Accounting Research Journal*, 27(1), 71–91. <http://doi.org/10.1108/ARJ-08-2013-0061>
- Natrah, S. (2011). *Fairness, Perceptions and Compliance Behavior: Taxpayers' Judgements in Self-assessment Environments*.
- Niemirowski, P., Baldwin, S., & Wearing, A. J. (2003). Tax Related Behaviours, Beliefs, Attitudes and Values and Taxpayer Compliance in Australia. *Journal of Australian Taxation*, 6(1), 132–165.
- Nur Barizah, A. B., & Hafiz Majdi, A. R. (2010). Motivations of Paying Zakat on Income : Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84.
- Pope, J., & Mohdali, R. (2010). The role of religiosity in tax morale and tax compliance. *Australian Tax Forum*, 25(January 2011), 565–596.
- Ram Al-Jaffri, S., & Roszaini, H. (2014). Journal of Islamic Accounting and Business Research Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research*, 5(2), 182–193. <http://doi.org/10.1108/JIABR-10-2012-0068>
- Ram Al Jaffri, S. (2010). *Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darul Aman*.
- Randlane, K. (2012). Tax Compliance and Tax Attitudes : The Case of Estonia. *Journal of Management and Change*, (29).
- Sapingi, R., Ahmad, N., & Mohamad, M. (2011). A study on zakah of employment income: Factors that influence academics' intention to pay zakah. In *2nd International Conference On Business and Economic Research* (pp. 2492–2507).
- Sinar Harian. (2014). Kutipan zakat masih belum cukup. 26 November 2014. Retrieved from <http://www.sinarharian.com.my/edisi/terengganu/kutipan-zakat-masih-belum-cukup-1.336795>
- Tarimin, M. (1995). *Zakat Penggajian: Satu Penilaian Terbaru di Malaysia*. Universiti Malaya.
- Torgler, B. (2006). The importance of faith: Tax morale and religiosity. *Journal of Economic Behavior and Organization*, 61(1), 81–109. <http://doi.org/10.1016/j.jebo.2004.10.007>
- Trivedi, V. U., Shehata, M., & Mestelman, S. (2005). *Attitudes, Incentives and Tax Compliance*.
- Zainol, B. (2008). *Faktor-faktor Penentu Niat Gelagat Kepatuhan Zakat Pendapatan Gaji*.

- Zainol, B., Kamil, M. I., & Faridahwati, M. S. (2009). Predicting Compliance Intention on Zakah on Employment Income in Malaysia: An Application of Reasoned Action Theory. *Jurnal Pengurusan*, 28, 85–102.
- Zainol, B., Mohd Zainudin, O., & Farah Mastura, N. A. (2013). Zakat Compliance Intention Behavior on Saving among Universiti Utara Malaysia's Staff. In *Proceeding of the International Conference on Social Science Research, Penang Malaysia* (pp. 145–155). <http://doi.org/OYA>  
Graduate School of Business