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Research paper

The Impact of Attitude and Subjective Norms towards Zakat Compliance Behavior in Malaysia

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Abstract

Zakat always play as an important element for Muslims and it is the funding for Muslims community itself. The completion of this study will help to understanding the zakat concept among Muslim community in Malaysia and at the same time will increase the collection of zakat by zakat institution for Muslim development purpose. The effect of attitude and subjective norms towards zakat compliance behavior are the focus to be investigated further in this research. The study was done among government servant in Malaysia by using a quantitative approach. 200 questionnaires were administrated among various level of government servant in Malaysia. Next, the data were analyzing by using SPSS Software. Correlation analysis and regression analysis were perform, thus the result indicates that attitude ($r=0.417$, $sig=0.000$, $p<0.01$) shows the highest of positive significant result towards zakat compliance behavior compared to other variable subjective norms ($r=0.752$, $sig=0.305$, $p>0.05$). This research warrant more investigation upon zakat compliance behavior and other variables. Thus, it has been shown that attitude give a significant relationship with zakat compliance behavior.

Keywords*:* Attitude; Subjective Norms; Zakat Compliance Behavior; Government Servant

1. Introduction

The need of zakat has become one of the important elements for Muslims in order to full fill the one of the Islam pillars which is compulsory for Muslim to gain the blessing from Allah SWT. According to (1), zakat is an important source in financial seed for Islamic countries economic. It gives impact to the socio-economy and economic growth in Islamic country. The purposes of Zakat are illustrate on the phase in the Quran below which is its help Muslim closer to Allah and purify their wealthy.

"And they are ordained naught else than to serve Allah, keeping religion pure for Him, as men by nature upright. And to establish worship and to pay the poor-due (zakat). That is the true religion."(Quran 98:5)

"Abbas related that a man asked the Prophet, Tell me what should I do to be admitted to Paradise and he (the Prophet) answered: Worship Allah associating nothing with Him, observe Salat, pay Zakat and strengthen the ties of kinship." (Bukhari, Muslim)

As mentioned by (2), zakat can be categorized in few types that includes zakat on every sole person which is well known as zakat fitrah which is an obligation for every Muslims during the month of Ramadhan and another type of zakat which is based on wealth of a person based on certain "nisab" and haul. Wealth according to the perspective of zakat can be referred to wealth from business, agricultures output, gild and silvery items and other natural revenues. Muslim scholars also agree that wealth in terms of savings in banks, bond and shares, employees provident fund (EPF) and other types of savings that equivalent to the savings that have been mentions should be imposed zakat as longs it fulfill the "nisab" prerequisite.

Collection and circulation of zakat involves with few acts that was enact in the Zakat Enactment which is related to the State Islamic Law Enactment that been created for Majlis Agama Islam Negeri (MAIN) over its department known as Baitulmal or Zakat Institution. Based on the enacted law, Zakat is being managed by the Zakat Instiution and being circulated to the qualifies personnel by the State Islamic Religious Council (3).

Recent statistics from PPZ report 2014 showed that the zakat collection among Muslims in Malaysia is moderate even though it is stated as one of the obligations in Holy Quran when there is lack of the awareness among Muslims. It is supported by (4) that mentioned that people still do not aware and confuse about the subject of Zakat obligations. Zakat institutions have provided many channels for the Muslims to perform its obligations in paying zakat that includes online payment, post office and mobile counter. However, the collection of Zakat still shows unsatisfactory amount that is not parallel with the number of Muslims personnel in this country. This is supported by a study that has been done in Malaysia by (4) that stated the low collection was related to low consent of attitude among Muslim personnel and it also due to the weak enforcement of Zakat officer.

Based on data collection from "Majlis Agama Islam Wilayah Persekutuan" in 2014 mentioned that people does not aware the payment of Zakat because of no legal aspect for Zakat so people more choose to pay tax rather than Zakat because of weak law on Zakat. The statistic shows that the zakat collection were rise by 20% from 2012 to 2013 and yet the percentage those individuals paying zakat still low. So, the problems that needs to a solution is related to the question of why the Muslim society that reluctant to make payment of zakat. So the research were carried out whether attitudes and subjective norms zakat has significant relationship with compliance behavior among employee.

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2. Literature Review

2.1. Zakat Compliance Behavior

According to Vitell, Paolillo, & Singh, (2005), reported that there is no relationship between extrinsic religiousness and beliefs that effecting of people actions. The statement was support by Angner & Loewenstein, (2007) which is stated that there is logical explanation on psychological for behavior of people toward the circumstances.

Basically there are five methods or approach that can define people behavior stated by Bray, (2008). Economic man theory is one of the method which is assume people as entirely rational and interested and expending the least effort. Then, the second approach is psychodynamic tradition that leads by biological needs rather than environment stimuli. Third is cognitive which observing action as interpersonal cognitive. Fourth is, causation on individual that attribute to external factor which called classical behaviorism. The last approach is exploring the concept of introspective.

It is contradict which is recent research done by Teh Suhaila, Aza Shahnaz, & Noraini, (2015) mentioned that Zakat compliance behavior is closely related to religious obligation. Indeed the Muslim who is not paying the Zakat is considering as person who disobey the Islam obligation. The statement was support by Aziz, (2015) which is the obedience to Islam obligatory is closely related to piety factor.

Behavior is defined as attitude of personnel that can be recognized, deliberate, and imitated. A prerequisite for deliberating behavior is to define the purpose behavior practically. Bray, (2008) assume people as entirely rational and interested and expending the least effort

2.2. Attitude –

Attitude is an appraisal of a person character, that been measured from extremely negative to the extent of extremely positive. Indeed, many scholars' views on attitudes also justify that people can reach a situation of conflict toward same object because of positive and negative perception that exists. A more agreeable attitude would result in the gain of the intention to perform the expected and vice versa.

On the other hand, (10) stated that the degree of favor and disfavor are related to the psychological tendency where it is referring as the cognitive and conative forms. While (11) defines, attitude is how to expect and describe people behavior on certain entity.

The accepted person's attitude in relation to behavior, the higher degree of the person will engage towards the behavior. Complimentary to this, (12) have justified the significant relationship between attitude and intention.

Organizations, attitudes, awareness and knowledge are factors that have significant relation towards the attitudes and awareness factors that influence the intention. Indeed, the research was done on attitudes where attitudes reflect the philosophy of human nature (Robinson & Clore, 2001; Bidin, Idris, & Shamsudin, 2009; Heikal, Khaddafi, & Lhokseumawe, 2014). However, emotion was omitted in hit study as it is a physiological attitude where it should manage by rational wise and intellectual abilities (16).

(17) prove that attitudes comprise of two components that consists of the beliefs toward a behavior and the probability of output if the behavior is enacted. This is due to the knowledge that beliefs is the preliminary to attitudes and is expected to affect the attitudes. Thus, to what extent do attitudes towards behavior.

2.3. Subjective Norms

(18) stated that subjective norms of personnel viewpoint if whether other personnel are relevant to the personnel think, therefore the behavior should be execute. Point of view that related to the motivation of personnel must adhere to intention of the referent.

Subjective norms also known as the approach or prediction about people's perception of positive behavior that a person will perform or not. However, this concept is debatable in nature as it is a subjective norm.

(11) has defines subjective norms is referring to as recognized pressure on behavior that will be perform. This will be related to the view point of opinions from other personnel on whether to execute the behavior. This has been justified that the effect of subjective norms in observable intention is exist (12).

Attitudes can influence more than just subjective norms where it is consider being more predictive of objectives compare to the attitudes. Therefore, positive perception towards volunteering is not an indicative of intention to volunteer. Thus, trust to essential will be more agreeable upon their volunteer attitude determined where the older personnel compare to their behavior related to being involved directly.

Subjective norms are referring to assumptions about people perception of behavior that will be executed or not. As it is a very debatable in nature, it is known as subjective norms where the perceived pressure whether it should be execute and any relevant perception from other personnel whether to execute the behavior (11).

2.4. Theory of Reasoned Action

In the past, since 1967, Martin Fishbein and Icek Ajzen explaining that attitude and subjective norms are determine personnel belief. This belief are coming out internally from someone personnel stronger intention that lead to someone effort to perform the behavior. Its exist in the personnel's life and known as behavioral intention.

3. Methodology

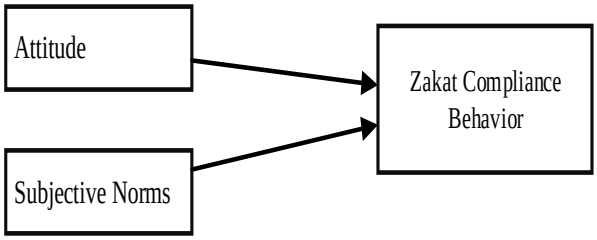


Fig. 1: Framework

Thus, hypotheses are proposed as:

H1: Attitude significantly related in Zakat complying behavior.

H2: Subjective norms significantly related in Zakat complying behavior.

3.1. Population and Sample Technique

Muslim employees as the population and total is 26,398 people. Unit analysis of this study would be probably Muslim individual. There are 200 government servant in selected government sector in Peninsular Malaysia was selected randomly in this study. Stratified samplings were adopted in this study in order to get more accurate result which reflects the population.

3.2. Data Collection Method

This research applying a quantitative method and requires data collecting through survey questionnaires using 5-likert scale. Questionnaires were previously adapted from past researchers.

3.3. Data Analysis Method –

The analysis of the recent study is proceed by using Microsoft Excel and SPSS software. Reliability analysis, correlation analysis and multiple regressions analysis was done in this study.

3.4. Questionnaire –

The questionnaire consist of three questions to measure attitude, nine questions to measure subjective norms and five questions to measure Zakat Compliance Behavior. All done by using 5-Likert Scale which is 1 is Strongly Disagree and 5 is Strongly Agree.

4. Results and Findings

4.1. Reliability Analysis

Table 1: Descriptive analysis (N=200)

Variables	Cronbach's Alpha	The results represent that respondent
Independent Variables Attitude	0.916	Have an excellent positive attitude on Zakat behavior.
Subjective Norms	0.919	Norms plays an important role in influencing zakat behavior.
Dependent Variable Zakat Compliance Behavior	0.890	Frequently moderate on complying Zakat.

The table above indicates the result of reliability analysis of the research study available. The reliability obtained based on the value of Cronbach Alpha on how good the variable correlated to each other. (19) stated that reliability over 0.80 is considered good, conversely if less than 0.60 are considered to be poor. It was support by (20), claims that reliability coefficients more than 0.70 is good.

As we can see in the table above, the dependent variable indicate were good which is 0.890 and it means that the variable able to measure the Zakat behavior. Other than that, the table above also shows that attitude an excellent result which is 0.916 respectively and subjective norms 0.919. The result represent that attitude and subjective norms have an excellent reliable towards the Zakat behavior.

4.2. Correlation Analysis

Table 2: Correlation table

Variables	Attitude	Subjective Norms	Compliance Behavior
Attitude	1	-	-
Subjective Norms	.477**	1	-
Compliance Behavior	.417**	.752**	1

**. Correlation is significant at the 0.01 level (2-tailed).

r-value is used to measure two variables that are related. It also indicates the strong correlation when the r value is closer to the ±1.0 and shows the positive and closely related which correlation more than 0.70 valued as strong relationship and if the values lower that 0.30 considered as low relationship

The table above shown the correlation between attitude and zakat behavior (r-value=0.417) which is 41.7 percent at 99 percent confident interval that indicate moderate relationship between attitude and Zakat compliance behavior.

The other correlation that can be seen is between subjective norms and Zakat compliance behavior (r-value = 0.752) that shows 75.2 percent at 99 percent confident interval. So, it can be concluding that the subjective norm has moderate relationship toward the Zakat compliance behavior.

Table 3: Correlation of Research Hypotheses

Hypotheses	Correlation
H1: Attitude significantly related in Zakat complying behavior.	0.417
H2: Subjective norms significantly related in Zakat complying behavior.	0.752

The table above is the sum of the finding on the correlation analysis where the correlation was positive and significant if the r- value less than 0.8. The statement were supported by the Hair et al (1998) that the correlation values indicate no crucial multicollinearity problem if the variable value below the 0.8.

4.3. Multiple Regression Analysis

(15) mentioned that multiple regression purpose established to develop and test the hypothesis in the study. By analyzing using multiple regressions it indicate the relationship of variables.

The study was shown that the result of R square is 0.705 which is 70.5 percent of proposition of dependent variable which is behavior can be explained by those independent variable which is attitude and subjective norms. The R square also defines as the coefficient of determination.

Table 4: Multiple Regression Analysis

Independent variable	Dependent variable
Attitudes	.000
Subjective norms	.305
R square	.705
Adjusted R square	.699
F change	116.318
Note : Significant level : p<0.01	

However the value of R can be change by added or reject some predicted variable. The adjusted R square is 0.699 which is 69.9% which is to yield a more honest value to estimate R square. The adjusted R square decrease when the variable has little explained on the response variable.

The significant of variable can be seen in table (t=6.972, p<0.01) for attitude and the value indicates that attitudes have significant relationship towards the Zakat compliance behavior. Which is the p value for attitude is 0.000. According to the standard of multiple regression of heading, if the value less than 0.01 it consider accepted at the point and reject the null hypothesis.

Conversely, the value of subjective norms was not significant because the p value exceed the standard of multiple regressions. The value (t=1.028, p>0.05) for subjective norms. The standard coefficient for subjective norms is 0.305. However subjective norms were acceptable and positive relationship because the value is positive.

Table 5: Hypothesis Testing Result

Hypothesis	Result	Remarks
H1: Attitude significantly related in Zakat complying behavior.	.000	Supported
H2: Subjective norms significantly related in Zakat complying behavior.	.305	Rejected

Based on the table showed attitude is significantly influence the Zakat compliance behavior. However subjective norms have less significant influence towards Zakat behavior because the value is over the 0.05. This is due to the location of the survey that specific in certain area and the alpha amount (p<0.10) also accepted which means 90% to the coefficient

In conclusion, the study accepts the H1, and rejects the H_2. It's found that attitude have significant relationship toward Zakat by accepted the significant value of p>0.00. Conversely the subjec-

tive norm is not influence factor of Zakat behavior because even it is significant but it is not support the coefficient value. However the H_2 of this study is still significant even it is not supported.

5. Conclusion

With regards the relationship between Attitude and Zakat Compliance Behavior, it presented that Attitude and Zakat Compliance Behavior is significantly related. This finding was consistent by (2,21) that claim the Attitude and Subjective Norms are directly influence in Zakat behavior.

Next, results also presented that Subjective Norms and Zakat Compliance Behavior is not significantly related. Hence, in the perspective of the Malaysian zakat payers Subjective Norms does not have any effect towards the increasing of Zakat Compliance Behavior. In addition, lack of enforcement and minimal level of awareness among zakat payer contributed to these results. Therefore, the Zakat Institutions should take the action and develop the comprehensive action plan on this situation to enhance the understanding and create the awareness among Muslims community for Muslims socio-economic benefits.

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