



## Compliance To Pay Zakat on Gold: A Study on UUM Staff

<sup>1</sup>Nurul Fatimah Adilah Muhamad Sukri,  
<sup>2</sup>Norazlina Abd. Wahab, <sup>3</sup>Abu Bakar Hamed

<sup>1</sup>Postgraduate of Islamic Business School, Universiti Utara Malaysia, 06010 Sintok Kedah, Malaysia.

<sup>2</sup>Senior Lecturer, Islamic Business School, Universiti Utara Malaysia, 06010 Sintok Kedah, Malaysia.

<sup>3</sup>Assoc. Prof., Islamic Business School, Universiti Utara Malaysia, 06010 Sintok Kedah, Malaysia.

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**Abstract :** This paper aims to examine the relationship of attitude, religious value, knowledge on zakat, law of zakat as independent variable (IV) and compliance to pay zakat on gold as dependent variable (DV). A survey approach has been adopted in this study while the data are collected via structured questionnaires. The questionnaire was distributed to 250 respondents of Muslim women staff among academician and non-academician from three colleges in Universiti Utara Malaysia (UUM), Sintok Kedah. In this study, the researchers developed a new construct in measuring the compliance to pay zakat on gold, knowledge on zakat and law of zakat. While, the construct in measuring attitude and religious value variable are borrowed from the previous study. The data are then quantitatively analyzed using SPSS program. The findings shows a high significant and positive correlation between compliance to pay zakat on gold and knowledge on zakat followed by religious value, attitude and law of zakat. Further analysis using multiple regression analysis indicated that only knowledge on zakat, attitude and law of zakat give a significant and positive impact on zakat compliance payment on gold. The result of study contributed to the knowledge of zakat compliance. It is implied that the zakat authority need to intensify their efforts to further improve the effectiveness of education about zakat. Besides, it is proposed that zakat authority strives to cultivate a positive attitude of society towards zakat on gold using various strategic method.

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**Keywords:** Compliance to pay Zakat on Gold, Zakat Institution, Gold.

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### Introduction

Zakat is one of the five pillars of Islam. Zakat is an important pillar because it is often mentioned simultaneously with duties of prayer (*salat*) in the al-Quran. One of them is in Surah al-Baqarah where Allah mentioned:

" and establish prayer and give zakah and bow with those who bow (in worship and obedience)". (Surah al- Baqarah: 43)

Because of the importance of zakat, Caliph Abu Bakr al-Siddiq fight against those who deny the obligation of zakat payment after the death of the Prophet Muhammad S.A.W. The commandment to pay zakat shows that zakat plays an important role especially in the development of society and state. The significance of zakat can also be viewed from the angle of impact and relation to the economy of the Muslims. Sarea (2012) reported that zakat is one of the proper indicators to measure economic growth, when people pay zakat the level of economic growth will be higher.

In other words, zakat as a financial system will integrate to bridge the gap and the reduction of social problems in the Muslim world as well as may contribute in economic activities in order to achieve sustainable development. Poverty reduction in conventional approaches tends to focus on public activities. However, in Muslim countries, zakat system exists to distribute wealth to the poor. These are the approaches to eradicate poverty which provides important safety nets for the poor (Yusuf, 2011).

In Malaysia, zakat is managed by the State Islamic Religious Councils (SIRCs). The institutions are expected to play a key role in promotion, collection, distribution as well as organized assistance to the poor and needy including other *asnaf* in accordance with guidelines prescribed by the Shariah. The importance of zakat to the society and state in Malaysia is indisputable after tax (Saad, 2010). Dhar (2013) reported that zakat is divided into two types namely zakat Fitrah and zakat on wealth (*al-mal*). Zakat Fitrah is compulsory for every Muslim male and female individuals who are capable of certain conditions which must be paid at the end of Ramadan before observing the Eid prayer. While zakat on wealth is classified into zakat for income, zakat for business, zakat for savings, zakat for stocks, zakat for agriculture and zakat for gold and silver. Thus, this paper will only limit the research of zakat on gold.

Gold is a metal that is very valuable and useful. History has shown throughout the early Islamic civilization, gold was the main medium of exchange and used as transaction tools to obtain the required products. In recent years, the current economic situation in Malaysia illustrates the depreciation of the ringgit, which led people to start keeping the value of money in the form of stable assets such as gold. Although zakat on gold is a worship required by Allah to Muslims, the collection of zakat performance did not show a clear indication of compliance of Muslims in Malaysia. Salleh and Jusoh (2015) found that only 4.7 percent out of 170 respondents pay zakat on gold that has been worn by Muslim women at Bandar Seri Putra, Kajang.

In Islam, each Muslim individual that is eligible is entitled to pay zakat on gold. However, the literature that is studying the compliance to pay zakat on gold is very limited. Due to the lack of study in zakat compliance payment on gold, the researchers had taken an initiative in examining the factors that are affecting zakat compliance payment on gold. However, the question here is what are the factors that will give impact on zakat compliance payment on gold among UUM staff. Are factors such as attitude, religious value, knowledge on zakat and law of zakat will influence zakat compliance payment on gold. In answering the above question, this study is aiming to investigate the association of attitude, religious value, knowledge on zakat and law of zakat with compliance to pay zakat on gold.

## Literature Review

### Compliance to Pay Zakat

Tax compliance is different from zakat compliance. Tax compliance is willingness of taxpayers to comply with tax laws for a country's economic balance (Yarbrough and Song, 1978; Feinstein et al., 1998). Whilst, zakat is referred to one of the Islamic obligations required whoever satisfy the necessary conditions to attain piousness and good soul (Nawi et al., 2011) in purification of oneself. It is clearly describe in Surah al-A'laa which Allah has mentioned that

"He indeed is successful who purifies himself" (Surah al-A'laa: 14). It is obvious that zakat compliance concept is a concept where action of compliance is needed in order to fulfil the instruction and orders of the Almighty. Kamil (2002) extend the definition of compliance as the action of paying zakat according to the fatwa and regulation gazetted by authorities of zakat which is known as Baitulmal. The conceptual definition of compliance in this study refers to the act of obeying an order, rule or request of zakat law.

Ahmad et al., (2015) found that awareness to comply with zakat on business in Selangor is still low. The study found the likelihood of an increase in the payment of zakat occur if the introduction of compliance logo to pay zakat was introduced. Another study revealed that the business owners of zakat attitude and business profitability are the factors that influence business zakat compliance among small and medium entrepreneurs (Muhammad, 2016). Other than that, Wahid, Ahmad and Kader (2009) proved that 47.6 percent of respondents do not pay zakat, and this is due to the dissatisfaction with the distribution of zakat by zakat institutions.

Based on previous studies, it is clearly indicated that the ability and failure to comply with zakat payment is due to various factors. Many researchers have been focusing their studies on zakat compliance payment on income and business. Therefore, in a general point of view, it is important to study factors that influence zakat compliance on gold in order to improve the collection of zakat in the future.

### **Attitude**

An attitude is a disposition to respond favourably or unfavourably toward special object (Ajzen, 2005). Positive attitude towards a behavior will produce a positive intention and thus encourage the implementation of such behavior. In contrast, a negative attitude toward the behavior will contribute to a negative intention and will not encourage the implementation of such behavior (Ajzen, 2005). The relationship between attitudes and behavior is also discovered in the vicinity of zakat. There are numerous studies proved that there have significant influence of attitude towards zakat compliance. Kamil (2002) reported that attitudes towards zakat on income is a decisive factor to zakat compliance. It is supported by studies from Zainol (2008), the study found that attitudes towards zakat on employment income have significant relationship with intention to pay zakat. Similar to what is produced by the research conducted by Sapingsi et al., (2011), the findings of the study show that attitude significantly influence intention to comply with zakat on income among academics both in private and public institutions.

In addition, the study conducted by Huda et al., (2012) showed that attitude have positive and significant influence on *muzakki's* intention to pay zakat variable. Based on these empirical evidences, this study also proposed that attitude will be positively related to zakat compliance payment on gold.

### **Religious Value**

Religious value refers to an individual practice on Islamic matters. It includes obligatory *ibadah* or act of worship such as obligatory prayers, fasting on the month of Ramadhan, paying zakat and going to hajj for those who are capable. It also includes a performing matters that is encouraged in Islam like reading al- Quran and religious book (Said and Saad, 2016). Weaver and Agle (2002) mentioned that religion influenced various behavior including ethical behavior. Islam is not only about religion but also the way of life. In simple words, Islam guides Muslim in every aspect of life. Logically, the Muslims are expected to follow every guidance of Allah. A person who engaged with various religious activities have the potential to comply with religious tenets including in term of paying zakat. For example, a study conducted by Kamil (2002) found that there was a significant relationship between religious value with compliance behavior of zakat on employment income. Mohd Nor et al., (2004) studied the awareness of paying zakat on income among professional staff of National University of Malaysia. They

revealed that level of religiosity and religious education become the most important factors that influenced zakat payment on income.

Other previous study also investigated the relationship between religious value and zakat compliance (Abu Bakar and Abdul Rashid, 2010; Shahrudin, Marzuki and Muda, 2006) . The results indicate that it was significantly related. Consistent with the above arguments, this study expects that Muslims who have a high degree of religious value will have high tendency to comply with zakat payment on gold.

### **Knowledge on Zakat**

The level of knowledge possessed by a Muslim is one of the factor that can determine to what extent they can have a positive effect on compliance behavior. . Harun et al., (2015) defined knowledge as an information or fact acquired through education and experience. A Muslim must understand clearly the basic knowledge of zakat which includes the conditions of zakat, the *nisab* rate, the type of property that is subjected to zakat, zakat calculation method, zakat laws, *asnaf* of zakat and *uruf* zakat for occupied state since the *uruf* for jewellery is different for each state. There are many research findings about the knowledge on zakat that significantly associated with compliance behavior. Among them, Wahid and Ahmad (2008) tested whether factors like age, religious knowledge, numbers of dependent, income and knowledge of zakat have any impact on zakat payment on agriculture. They concluded that knowledge on zakat significantly influence zakat payment on agriculture. In other perspectives of study, previous study also found that knowledge on zakat and compliance to pay zakat on income was significantly related (Zainol 2008; Tajuddin et al.,2015).

Furthermore, Saad (2010) presented that level of knowledge and self- efficacy have significantly influence the compliance behavior of zakat on business. A review of the above literatures suggested that, most of the study focusing on zakat compliance on employment income and business. Thus, this study would complement the previous literatures by going a step further in identifying factors that influence zakat compliance payment on gold by including a same variable which is knowledge on zakat.

### **Law of Zakat**

The laws of zakat have been codified in the State Islamic Religious Administration of every state (Yahya and Khamis, 2015). The measure for law in this study is operationalized by the set of rules of zakat made by the institution of zakat in Kedah. The purpose of the implementation of zakat enactment is to ensure the Muslim community fulfils their responsibility by paying zakat. Kamil (2006) reported that a rule must not only have the characteristics of fair, equitable and comprehensive but it should also be considered as fulfilling with those features. Number of previous studies revealed that law of zakat is one of the factors determining the compliance behavior of zakat. According to Kamil (2002) the rationale of law enforcement is to control and guarantee that all individuals will act in accordance with the law. The positive perceptions held by Muslim about zakat law affect compliance in zakat and vice versa.

The study done by Kamil (2002) found that law enforcement become a factor determining the compliance of zakat payment on income and has a positive relationship with the probability to pay zakat on income. Similarly, Zainol (2008) reported a significant relationship between perception of zakat law with the intention to comply with the obligatory of zakat on income. Based on the work by Yahya and Khamis (2015), a majority of SMEs in Selangor comply with business zakat payment. The law enforcement is one of the criteria of business zakat compliance behavior. For present study, law of zakat is expected to affect the compliance of zakat payment on gold. Individual Muslim will be more obedient with zakat payment if the authorities impose a penalties and fines against those who refused to do so.

## **Hypothesis Development**

This study attempts to fill the gap by extending zakat literature especially in the area of zakat on gold. This is done by creating the possible factors that might affect the compliance of zakat payment on gold. On this basis, the study will potentially relevant to the zakat authority where the result of this study is believed to serve as a guideline for designing strategies that can improve the collection of zakat on gold in the future. Therefore, the study aims to investigate the following main hypotheses:

Ha1: There are significant correlation between attitude, religious value, knowledge on zakat and law of zakat with compliance to pay zakat on gold.

Ha2: Attitude, religious value , knowledge on zakat and law of zakat will significantly explain the variance of compliance to pay zakat on gold.

## **Research Methodology**

### **Sampling and data collection**

Data for this study collected from Muslim women staff in Universiti Utara Malaysia (UUM), Kedah. Self-administered questionnaires were personally distributed to 250 staff. The respondents are varied in positions. A total of 183 sets of questionnaire were collected and considered usable for this study. Thus, represents the response rate of 73 percent. The 89.6 percent respondents were non-academician staff and the other 10.4 percent were academic staff. Majority qualification of respondents was STPM, STAM and diploma holders (35 percent) follow by SPM (25.7 percent) degree (24 percent) and master's degree (15.3 percent). With regards to monthly income level, most of the respondents had income between RM 2,001 to RM 3,000 (39.9 percent). About 39.3 percent of the respondents were between 26 to 35 years of age. Only a few of respondents had previously paid zakat on gold (24 percent).

### **Data Analysis**

The data collected in the study were analyzed using Statistical Package of Social Sciences (SPSS23.0). Before the data collected analyzed, the validity of the developed constructs was closely examined by using factor analysis. Then the reliability of the constructs was verified. The data analysis began with descriptive statistics in explaining the sample's basic information. Subsequently correlation analysis was used to examine the correlation of the variables of dimensions. Finally the regression analysis was adopted to test the factors which influence the compliance of zakat payment on gold.

### **Measurement**

The survey instrument for attitude (kamil, 2002; and Zainol, 2008) with Cronbach's Alpha 0.919 and religious value (Harun et al., 2015) with Cronbach's Alpha 0.840 were borrowed from previous studies. Whilst, the measurement of knowledge on zakat, law of zakat and compliance to pay zakat on gold variable was fully constructed by researchers. The constructs of variables were discussed with experts and potential respondents to check for its content validity. Exploratory factor analysis was performed to validate the develop construct. The items of the constructs were measure using five-point likert scale ranging from 1– strongly disagree to 5– strongly agree.

### Validity and Reliability Analysis

Initially, compliance to pay zakat on gold as dependent variable was developed using eight items. The result of factor analysis shows that test of sphericity is significant at 0.000 while the Kaiser-Meyer-Olkin (0.896) greater than 0.6. The factor has explained 65.158 percent of the variations in the items. According to Hair, Anderson, Tathama and Black (1998) the value of 60 percent of total variance are considered as satisfactory in the social sciences criterion. The factor loading for items were recorded between .723 and .880 (Table 1). Reliability test for consistency of items was reported 0.918.

**Table 1: Factor Analysis for Compliance to Pay Zakat on Gold**

Items Loading	Loading Factors
I will pay zakat on gold.	0.723
I will always pay zakat on gold when it's meet terms and condition.	0.840
I have full courage to pay zakat on gold.	0.880
I'm ready to contact <i>amil</i> or zakat collection centre to pay zakat on gold.	0.845
My faith increases when I pay zakat on gold.	0.759
When I don't have enough money I will still pay my zakat on gold.	0.754
I'm ready to implement all job effectively including matters that involve zakat on gold payment.	0.848
When more jewellery is added into my possession, I will pay more for my zakat on gold.	0.795
Percentage of Variance	65.158

In addition, the independent variable of knowledge on zakat and law of zakat shows the value of Kaiser-Meyer-Olkin for this study was 0.847 which is considered as a high value since the value is close to 1.0 . The Bartlett's test was found to be significant where the significant value is at 0.000. Percentage of cumulative variance for the factors is about 62.848 percent with factor loading for items were recorded between 0.528 and 0.860 (Table 2).Then, reliability of construct being tested and it is found that the reliability test for consistency of items was reported 0.902 for knowledge on zakat and 0.876 for law of zakat.

**Table 2: Factor Analysis for Dependent Variable**

(Knowledge on Zakat)	Loading Factors
I'm clear the description of zakat on gold.	0.849
Zakat on gold is compulsory towards Muslim.	0.818
I'm clear when zakat on gold is compulsory to be paid.	0.860
Zakat on gold is obligatory based on Islamic regulation.	0.826
I'm know that zakat on gold is obligatory towards gold has been kept.	0.766

Zakat on gold will compulsory towards jewelry that over the defined limit.	0.729
Jewelry that not worn over the duration a lunar year will be regard need to pay zakat on gold.	0.756
I know the minimum amount ( <i>nisab</i> ) that need to be paid of zakat on gold.	0.699
I know how to calculating zakat on gold.	0.528
<b>(Law of Zakat)</b>	
Zakat regulation in Kedah is unclear.	0.827
Not all types of zakat is enforced to zakat regulation in Kedah.	0.872
Zakat regulation is adequately in Kedah.	0.682
Zakat regulation is adequately in Kedah.	0.829
There is penalty for those who fail to pay zakat in Kedah zakat's regulation.	0.781
The penalty in Kedah zakat's regulation is lenient.	62.848
Percentage of Variance	

### Findings

Pearson correlation was performed to investigate the significant correlation between attitude, religious value, knowledge on zakat, law of zakat and compliance to pay zakat on gold. Table 3 below shows the result for the correlation between all the variables. It is found that all the independent variables are positively correlated with the compliance to pay zakat on gold. The result indicates that if independent variable increase the dependent variable will increase too. The correlation between knowledge on zakat and compliance to pay zakat on gold is the highest correlation at 66 percent followed by religious value at 50 percent, attitude at 49 percent and law of zakat at 24 percent.

**Table 3: Correlation between Compliance to Pay Zakat on Gold and its Determinants**

Variable	Religious Value	Knowledge on Zakat	Law of Zakat	Compliance to Pay Zakat
Attitude	0.61**	0.58**	-0.07	0.49**
Religious Value		0.71**	0.05	0.50**
Knowledge on Zakat			0.21**	0.66**
Law of Zakat				0.24**

Note: Correlation is significant at the 0.01 level

Further analysis using multiple regressions indicates that the determinants are having significant relationship ( $p < .01$ ) and explained 47 percent variation in the compliance to pay

zakat on gold among UUM staff. It is found that attitude, knowledge on zakat and law of zakat having a significant positive impact on compliance to pay zakat on gold. However, religious value are not significant to the model. The result explained that the increase of a unit in knowledge on zakat will affect the increase of 0.56 unit of compliance to pay zakat on gold, while the other variables are held constant. Similarly, 0.28 unit of compliance to pay zakat on gold is expected to increase if a unit of attitude increase. Meanwhile, 0.14 unit of compliance to pay zakat on gold increase would make 1 unit of law of zakat increase too. Thus, the hypothesis of this study is partly supported (Table 4).

**Table 4: The Influence of the Determinants on Compliance to Pay Zakat on Gold**

Variables	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
Constant	0.24	0.40		0.60	0.55
Attitude	0.28	0.10	0.22	2.92	0.00**
Religious Value	-0.05	0.11	-0.04	-0.47	0.64
Knowledge of Zakat	0.56	0.09	0.53	6.22	0.00**
Law of Zakat	0.14	0.06	0.15	2.53	0.01**

Note: F- value: 38.60, R<sup>2</sup>: 0. 47, Sig: 0.000<sup>b</sup>

## Discussion

This study was conducted to identify the factors that influence zakat compliance payment on gold among Muslim women staff. The study found only 24 percent of respondents out of 183 had previously paid zakat on gold. The first variable which is knowledge on zakat showed positive and significant relationship with zakat compliance payment on gold. The finding corresponds to the study by (Wahid & Ahmad, 2008; Zainol, 2008; Tajuddin et al., 2015; Saad, 2010) who also found that knowledge on zakat is one of the important factors that influence zakat compliance payment. Therefore, the higher a person's knowledge in terms of zakat on gold the higher propensity to pay zakat on gold. Thus, this study gives an impact to zakat authority to intensify their efforts to further improve the effectiveness of education about zakat. Besides unofficial education such as public speech or *media mess*, the official education also needs to be implemented. The parties involved such as *Lembaga Zakat Negeri Kedah* or zakat office should actively giving zakat education by collaborating with the Ministry of Higher Education. This recommendation aims to ensure that zakat payers can gain knowledge about zakat starting from school and universities.

Besides the variables of knowledge on zakat, attitude also found to significantly influence zakat compliance payment on gold. The positive relationship shows that the positive perceptions



in paying zakat on gold will fulfil their responsibilities in paying zakat. This finding was consistent with previous studies that investigate the relationship in the context of zakat on employment income (kamil, 2002 ; Zainol, 2008; Sapingi et al., 2011). The responsibility of zakat in terms of religion causing the staff attitude does not delay to fulfil it. Zakat on gold is a liability of wealth that must be paid when qualified to help other people in need.

Other than that, the law of zakat also has a significant impact towards the compliance to pay zakat on gold. The significant relationship between the law of zakat and compliance to pay zakat on gold describes that the behavior of a staff depends on the law of zakat. However, the law of zakat has a weak relationship with the compliance to pay zakat on gold. It shows that respondents consider the law of zakat is in a weak phase. If this situation persists, the compliance of zakat payment will be threatened in the future. This finding is similar to the studies done earlier by (Mohd Ali et al., 2012; Yahya et al., 2015).

## **Conclusion and Suggestions**

### **Conclusion**

The main objective of this study is to identify the factors that are involved in influencing zakat compliance payment on gold. The findings has been identified that attitude, knowledge on zakat and law of zakat influence Muslim women staff to pay zakat on gold. This study indicated that the result suggested are congruent with the previous literature in explaining zakat compliance payment on gold. The findings yielded that knowledge on zakat had given a strong influence towards the zakat compliance . However, religious value which supposed to have impact on zakat compliance payment (Kamil, 2002; Mohd Nor et al., 2004) are failed to prove. The findings of this study have the managerial contribution to zakat institution to enhance the zakat collection by taking into consideration of all the determining factors involved in this study in order to achieve a better zakat collection in every state. Besides, the findings of the present study can be used for the institution of zakat and policy makers to promote and educate general public regarding the importance of zakat especially in gold. Other than that, it is expected that the results of this study will guide in improving the collection of zakat and also replenish the repository of knowledge in the field of zakat especially on gold. A good plan and strategy will lead to the increasing zakat collection in the future. The development of zakat systems should follow the example of previous zakat system during the times of Umar Abdul Aziz and Umar Al- Khatab. There are excess in zakat funds that indicate no poverty indication among the Muslim society.

### **Suggestion**

The recommendations are brought up for those researchers who are interested in conducting subsequent studies in the related field. (1) To include more variables that has possibility to affect the compliance to pay zakat on gold. (2) To expand the similar work to cover other groups outside UUM or other geographical areas as to get more valid and perfect result.

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