



INTENTION DETERMINANT FACTORS OF MUZAKKI TO PAY ZAKAT DURING COVID 19 PANDEMIC 2020 IN WILAYAH PERSEKUTUAN

RUZIAH GHAZALI (DR.)

Head of Researcher, Ruziah Ghazali Resources, 42-1, Jalan S2B1, Lake View Square,
Seremban 2, 70300 Seremban, Negeri Sembilan, Malaysia.

E-mail: rgresources63@gmail.com

PATMAWATI IBRAHIM (ASSOC. PROF. DR.)

Research Fellow, Institute of Ahl Sunnah Wal Jamaah, Universiti Tun Hussein Onn
Malaysia (UTHM), 86400 Batu Pahat, Johor, Malaysia.

E-mail : patmawati.ibrahim@gmail.com

A PEER-REVIEWED ARTICLE

(RECEIVED – 2ND JULY 2021; REVISED – 1ST MARCH 2022; ACCEPTED – 3RD MARCH 2022)

ABSTRACT

The study examines the intention determinant factors of muzakki to pay zakat. The determinant factors under studied include compliance to pay zakat, trust, knowledge about zakat, motivation for paying zakat, zakat payment methods, zakat regulation and zakat board management members. The framework of the study is based on the Theory of Planned Behavior. Population of the study is the 2020 PPZ MAIWP zakat payers. The population is divided into four sub groups which are: (i) New Zakat Payers, (ii) Zakat payers in 2020 who pay more than 2019, (iii) Zakat payers who have not paid zakat for 5 years or more and pay back in 2020, and (iv) Consistent zakat payers for a minimum period of 10 years. The samples of the study are 400 zakat payers selected based on stratified random sampling technique. The research instrument is questionnaires. The questions are adapted from various previous studies and the measurements used a 5-point Likert scale. Open-ended questions were also asked in the questionnaires. Data were analyzed using SPSS software, descriptive analysis were carried out to analyze the demography of the respondents, the influence level of each factor towards intention to pay zakat, and also to rank the determinant factors according to their priority

list based on the mean score value of each factor. Correlation analysis to measure the relationship of quotation performance factors with the intention to pay zakat. The findings showed that the score mean of each factor are either very high or high, indicating very high or high influenced level of each factor towards intention to pay zakat by the respondents. There is also positive relationship between the factors and the intention to pay zakat. The results of this study will give good indication to the PPZ management to improvise the zakat collection management in the Federal Territory

Keywords: zakat collection; intention determinants; compliance; knowledge; motivation; Covid-19.

INTRODUCTION

The management of zakat collection and distribution has always been a concern and discussion among the community, media and researchers. One of the zakat institutions that is very active and has a high amount of zakat collection in the country is the Federal Territory Zakat Collection Center (*PPZ MAIWP*). The total collection of PPZ MAIWP for the last three years is RM651.2 million in 2018, RM682.3 million in 2019, and RM756 million in 2020.

The establishment of an agency that manages zakat corporate named the Zakat Collection Center (PPZ), Federal Territory was made in December 1990. PPZ was inaugurated by YAB Prime Minister Dato 'Seri Dr. Mahathir Mohammad (Tun) on the 8th. March 1991 who had expressed his desire to see PPZ-MAIWP to be able to create a new era in zakat administration where PPZ Wilayah Persekutuan has been operating for 30 years and after that period, various changes took place whether political, educational, social, technological, economic, legal and environmental.

The most significant change was when the whole world including Malaysia was hit by the Covid 19 pandemic, followed by the Movement Control Order nationwide in 2020. However, the unforeseen situation happened when the amount of zakat collection and the number of zakat payers has increased to 90% (Nurhanani Azman, 2021). Referring to the PPZ-MAIWP zakat collection record (AZKA Record: March 2021), shows an increase in collection for Income Zakat (Refer to Figure 1),

while the number of zakat payers also showed an increase in the number of zakat payers by types of zakat (Refer to Figure 2).

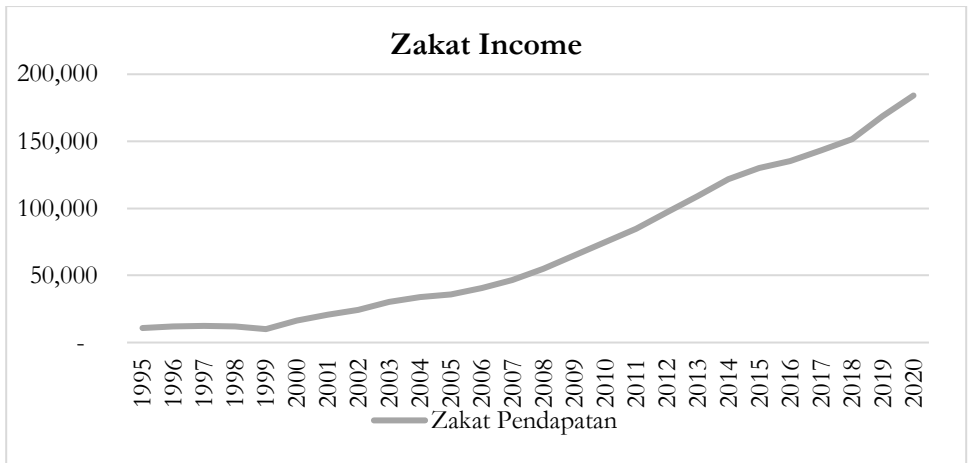


Figure 1: Trend of 15 years of Zakat Income Collection

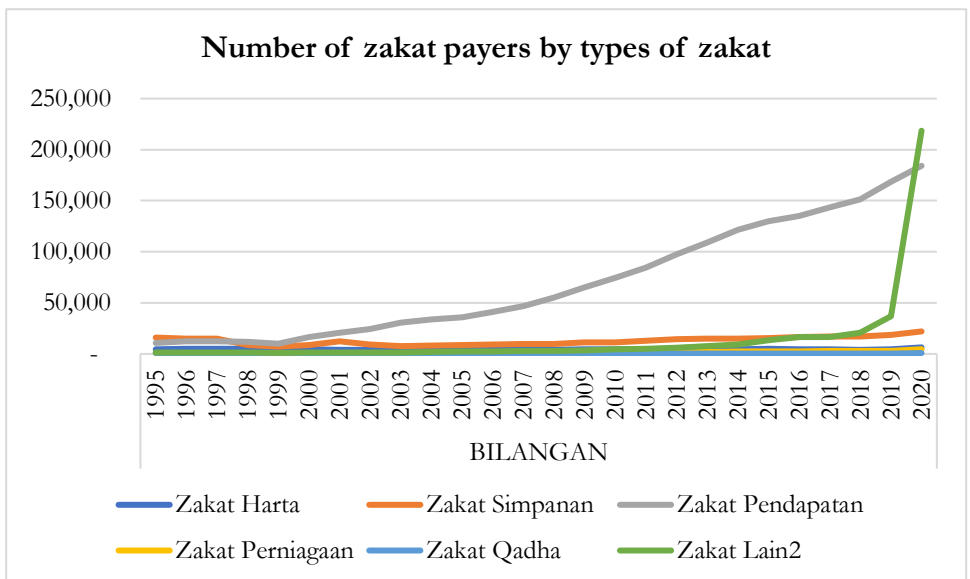


Figure 2: Number of payers by types of Zakat

Therefore, a study is proposed to identify determinant factors contributed to the increase in the number of zakat payers and hence increase in the amount of zakat collection in 2020 during the Covid 19 outbreak and the period of the Movement Control Order (MCO). The number of zakat payers is influenced by the intention of the respondents to pay zakat. This study attempts to achieve the following objectives: (i) to analyze the determinants of the intention to pay zakat and to measure their influential level towards the intention, and hence increasing the number of zakat payers in the Federal Territory, and ii) to analyze the relationship between the intention determinants and the intention to pay zakat, and (iii) to provide suggestions for the betterment of PPZ MAIWP.

LITERATURE REVIEW

This study adopted the Theory of Planned Behavior (Fieshban & Azjen, 1975). Other relevant previous studies are also used as references. Based on the Theory of Planned Behavior, a major factor for a person to perform a particular behavior is his intention to commit the behavior. Intention is considered to attract motivational factors that influence behavior in which it indicates how hard an individual is to try, how much effort is planned to perform the behavior. Referring to the general rule, the stronger the intention to commit the behavior, the more likely it is to take action. However, it should be clear that behavioral intention can find expression in behavior only if the intended behavior is performed voluntarily (Azjen, 1991).

This study analyzed one dependent variable which is intention to pay zakat, and three independent variables which are (i) attitude-Compliance to pay zakat, and (ii) subjective norms - confidence, knowledge of zakat and motivation to pay zakat, and (iii) behavioral control - method of paying zakat , zakat rules and regulation, and zakat management board.

Compliance to pay zakat refers to one of the Islamic obligations required to anyone who meets the necessary conditions to achieve piety and a good soul (Nawi et al., 2011) in self -purification. Kamil (2002) expands the definition of compliance as the act of paying zakat according to *fatwas* and rules gazetted by the zakat authority known as Baitulmal. In a study conducted by Tamimah (2020), concluded that there is a significant religious influence on the compliance of paying zakat maal.

Gul (2014), Asiyah, Hadiwidjojo, & Sudiro (2014) state that confidence has a significant effect on consumer loyalty. Isnaini (2018) states that trust had a significant positive effect on the motivation to pay zakat. Therefore, a person's confidence in the organization greatly influences a person in performing his zakat. That tendency is seen as a desire to trust others. Tendency can affect the amount of confidence a person should have (Laili & Fernaldi (2020). Motivation to pay zakat has been studied by Nurbarizah & Hafiz (2010).

The level of knowledge possessed by a Muslim is one of the factors that can determine the extent to which they can have a positive impact on obedience behavior. Aaron et al., (2015) define knowledge as information or facts acquired through education and experience. Knowledge of zakat and adherence to pay zakat on income is much related (Zainol 2008; Tajuddin et al., 2015). The Zakat Management Center plays an important role in assisting and facilitating Muslim public traders in Malaysia to implement Islamic demands to pay Zakat on time. The Zakat Management Center should provide guidance to the public to make their zakat payments using sms, surfing the internet or otherwise according to the system set by the Zakat Center. Study by Yahya and Khamis (2015), found that most of the small and medium Enterprises (SMEs) in Selangor comply with the payment of business zakat.

The laws or regulations of zakat have been coded in the State Islamic Religious Administration of each state (Yahya and Khamis, 2015). The purpose of the implementation of the zakat enactment is to ensure that the Muslim community fulfills its responsibility to pay zakat. A study by Utari, et.al, (2019) found that perceived behavioral control had a positive effect on the muzakki's intention to pay zakat in the institution. This study implies that the role of scholars, government and zakat institutions is needed to attract muzakki to pay zakat in institutions. One of the trust factors is the management of the Zakat Collection Center. The study done by Mustafa, Mohamad, and Adnan (2013), zakat payers expect board management to demonstrate efficiency, effectiveness, and fairness in their relationships with all stakeholders, including zakat recipients.

Two popular Theories used to measure muzakki compliance in paying zakat are Theory of Plan Behavior (TPB) and Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975). This theory has been

developed with the existence of a reciprocal relationship between belief (belief), attitude (attitude), and intention (intention). Attitude is a behavior that is shown in an individual's interaction with the social environment. While belief (belief) is an acknowledgment of the truth of a thing or in other words feel sure of the thing. Intention (Intention) is the purpose of a person to do something. Thus, an individual's act or action is a reflection of intention and is controlled by behavior as in Figure 3 Theory of Planned Behavior.

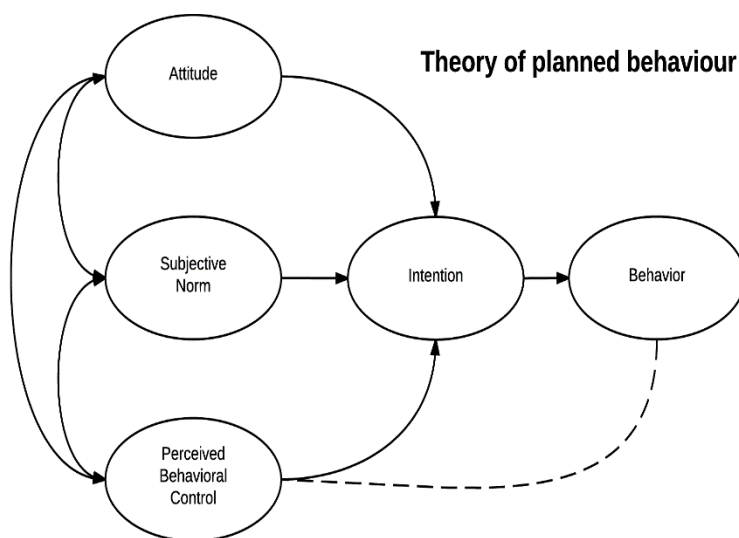


Figure 3: Theory of Planned Behavior

The framework for this study acknowledges that intention determinant factors of muzakki to pay zakat. This framework was developed based on empirical studies and Theory of Planned Behavior and Theory of Reasoned Action (TRA) oleh Fishbein dan Ajzen (1975) as shown in Figure 4.

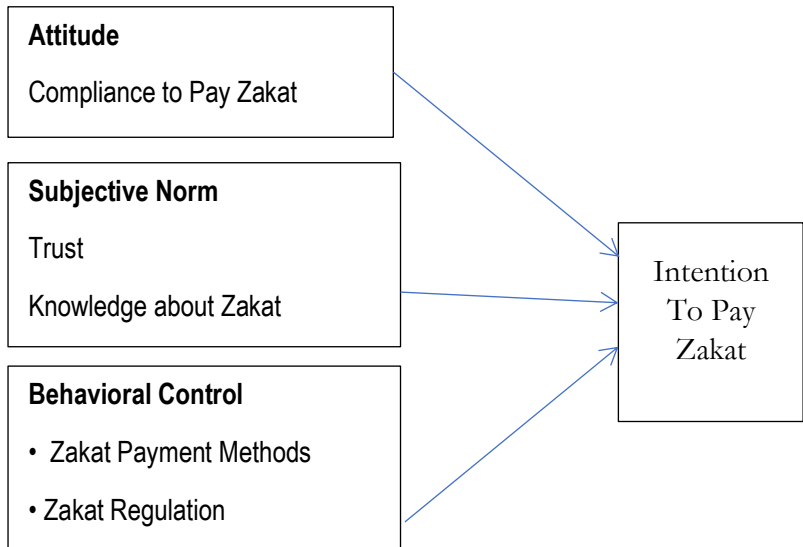


Figure 4: Research Framework

RESEARCH METHODOLOGY

Population and samples

The population of the research is all the PPZ MAIWP zakat payers for the year 2020. The population is categorized under the following four sub-groups: (i) new zakat payers, (ii) zakat payers who pay more in 2020 compared to their zakat payment in 2019, (iii) zakat payers who have not paid zakat for 5 years or more, and pay back their zakat in 2020, (iv) consistent zakat payers over a minimum period of 10 years.

The subjects in this study consisted of 400 zakat payers in Wilayah Persekutuan were selected using stratified random sampling technique. The sample size was determined by using Krejci and Morgan (1970) table. Self-administered questionnaires were used as an instrument for data collection.

Measures

All factor items were identified from research journals and selected based on frequency of use and high reliability (Cronbach's alpha 0.7; Cronbach, 1951). The instrument is modified, refined, rearranged, or certain words added to ensure that the instrument is relevant to this study and can achieve high quality empirical research. Questionnaires that provide alternative options to respondents are using 5 points Likert Scale - i.e. 1 signifies 'Strongly Disagree', 2 'Disagree', 3 'Less Agree', 4 'Agree' and 5 'Strongly Agree'. Respondents were asked to indicate their level of agreement with the statements given based on the scale.

All questionnaires were adapted and modified according to the suitability of this study from relevant previous studies: Intention to Pay Zakat (Knabe, Ann, 2012); Trust (D. Siswatoro and S. Nurhayati); Compliance to Pay Zakat and Zakat Regulation (Nurul Fatimah et. Al., 2016); motivation for paying zakat (Nurbarizah & Hafiz, 2010); Knowledge on Zakat and Zakat Payment Method (Mohd Ghadafi Shari & Wan, 2019); and Board Management (Erlane, Asmah & Sakinah, 2018). The questionnaires were reviewed based on the responses of the pilot test participants.

The results in the pilot test showed that reliability of the instrument was very high ($\alpha = .985$) while the post-test showed the reliability was also very high ($\alpha = .96$). The reliability of the factors in the post-test are as the following : (i) Intention to pay zakat was measured using 5 items and the reliability coefficient (Cronbach alpha) of the scale was .79, (ii) Compliance to pay zakat was measured using 5 items and the reliability coefficient (Cronbach alpha) of the scale was .73, (iii) Trust was measured using 9 items and the reliability coefficient (Cronbach alpha) of the scale was .95, (iv) Knowledge about zakat was measured using 9 items and the reliability coefficient (Cronbach alpha) of the scale was .90 (v) Motivation for paying zakat was measured using 8 items and the reliability coefficient (Cronbach alpha) of the scale was .89. (vi) Zakat payment method was measured using 9 items and the reliability coefficient (Cronbach alpha) of the scale was .85. (vii) Zakat Regulation was measured using 4 items and the reliability coefficient (Cronbach alpha) of the scale was .89, and (viii) Board Management was measured using 5 items and the reliability coefficient (Cronbach alpha) of the scale was .71.

Data Analysis

First, frequency distribution and measures of central tendency were calculated and used to describe the respondent demography, and the factors under studied. Second, confirmatory factor analysis was conducted to check for the adequacy of the measuring scales. Since the factor loading for each of the input variables was more than 0.5, the scales were considered adequate (Bagozzi & Yi, 1988). Third, correlation coefficients were computed to examine the relationships between intention to pay zakat and three independent variables which are (i) attitude- Compliance to pay zakat, and (ii) subjective norms - confidence, knowledge of zakat and motivation to pay zakat, and (iii) behavioural control - method of paying zakat , zakat rules and regulation, and zakat management board.

Intention to pay zakat will influence the behaviour of the respondents to perform their zakat payment positively. The higher the intention level contributes to the higher chances for the respondents to pay the zakat. This will increase the number of zakat payers and hence the amount of zakat collection would also increase. The level of influence will be analysed by looking at the score mean values and standard deviation of the items under studied. The score mean values of each factors of intention determinants will tell us the influential level of each factors has to the intention to pay zakat. The level of influence in this study is classified into five levels based on the score mean values of each item in each factor as shown in the following table.

Table 1: score mean values interpretation

Score mean value	Level
4.50 – 5.00	Very high
3.50 – 4.49	High
2.50 – 3.49	Moderate
1.51 – 2.49	Low
1.00 – 1.50	Very low

This study also takes into account the value of sample standard deviation. The standard deviation is a measure of the amount of variation or dispersion of a set of values. The following table 2 shows relationship between the value of standard deviation and consensus of the respondents.

Table 2: Standard deviation value and consensus of the respondents

Standard Deviation (SD)		Respondent's consensus
0.00 – 0.25	Very low	Highest level of consensus
0.26 – 0.50	Low	
0.51 – 0.75	Moderate	
0.76 – 1.00	High	
>1.01	Very high	Low level of consensus

A low standard deviation indicates that the values tend to be close to the mean (also called the expected value) of the set, while a high standard deviation indicates that the values are spread out over a wider range. In descriptive analysis, it indicates consensus of the respondents.

RESULTS

As shown in Table 1, majority (52.3%) of the respondents are between 41 to 50 years old, 31 to 40 years (26.5%) and 50 years or more (21%). Only one respondent out of a total of 400 people was under or 30 years old. Besides, majority (60.3%) of respondents were male (60.3%) and female respondents were 39.8%.

Table 3: Distribution of Respondents for Age, Gender, Educational Status, Employment and Monthly Income

Demographic	Frequency	Percentage
Age (Years) (N=400)		
≤ 30	1	0.3
31 – 40	106	26.5
41 – 50	209	52.3
≥ 51	84	21.0
Gender (N=400)		
Male	241	60.3
Female	159	39.8

Educational Status (N=394)		
Post-Degree	96	24
Degree	189	47.3
STPM/Diploma	80	20
Cert /SPM	26	6.5
	3	0.75
Employment (N=400)		
Government	106	26.5
Private	218	54.5
Statutory body	47	11.8
Self	15	3.8
Employed/Business	9	2.3
Pension	5	1.5
Others		
Total Income Monthly (N=399)		
≤ 5000	106	26.5
5001 – 10000	192	48.0
10001 – 15000	49	12.3
≥ 15001	52	13.0

Table 3 shows the majority (54.5%) of respondents work in the private sector followed by the government (26.5%) and Statutory Bodies (11.8%). The number of zakat payer respondents from the fixed salary working category is 92.8%. While business resources are only 3.8%. In addition, the academic qualifications of the respondents, it was found that the largest number is a Bachelor's Degree (47.3%) and then followed by Postgraduate (24%) and STPM / Diploma (20%). The results of this analysis show that the majority (91.3%) of PPZ-MAIWP Zakat Payers are educated people who have a fixed income every month and have the potential to continue to be zakat payers in the Federal Territory. While the total income shows that the highest total income is range 5001 to 10000 (48%) and the second highest is less or equivalent to five thousand ringgit (26.5%).

Second analysis, examines the determinant factors influencing the intention to pay zakat. Table 4 has ranked the factors according to the

priority list based on the mean score value of each factor which indicate their level of influence.

Table 4: Intention determinant factors to Pay Zakat (N=400)

Dependent Variables		Mean	SD	Level of Influence
Intention to pay zakat		4.71	0.52	Very high
Determinants		Mean	SD	Level of Influence
1	Knowledge of Zakat	4.73	0.48	Very High
2	Motivation for paying Zakat	4.71	0.53	Very high
3	Compliance to Pay Zakat	4.65	0.58	Very high
4	Zakat payment method	4.36	0.70	High
5	Trust	4.29	0.66	High
6	Board Management	4.20	0.79	High
7	Zakat Regulation	4.18	0.75	High
8	Average mean score	4.48	0.64	High

Table 4 shows that the mean score value for the intention to pay zakat is very high at 4.71. This indicates that the intention to pay zakat will influence the respondent to pay zakat at a very high level. The moderate value of standard deviation at 0.52 reveals that the respondent consensus is also moderate. Table 4 shows that the main factor influencing the respondents' intentions is the knowledge factor with a very high influence, a mean score value of 4.73 with a high level of consensus. Next is a motivation factor of 4.71, and a compliance factor of 4.65 with moderate consensus. These three factors have a very high influence on the intention to pay zakat with a moderate consensus. Besides, factors that have a low influence on the intention to pay zakat compared to other factors are zakat rules (4.14), membership of the management board (4.20), confidence in PPZ-MAIWP (4.29), and zakat payment methods (4.36). The findings indicate that those factors influence the intention to pay zakat at a high level, but it is on the low priority list compared to other factors. Collectively, all factors have a high influence on the intention to pay zakat with a moderate consensus. The higher the intention to pay zakat, the more likely it is that the respondent will pay zakat. As a result,

this will increase the number of zakat payers and hence increase the amount of zakat collection at PPZ MAIWP.

While, the results of Pearson correlation analysis for all respondents (N = 400) as in Table 3, found that compliance to pay zakat has the strongest correlation with intention to pay zakat ($r = .74, p < .01$) followed by motivation to pay zakat ($r = .69, p < .01$) and knowledge of zakat, ($r = .67, p < .01$). While the moderate correlation between zakat payment method ($r = .56, p < .01$), confidence ($r = .54, p < .01$), Management Board Members ($r = .42, p < .01$) and zakat rules ($r = .41, p < .01$) with the intention of paying zakat. A strongest correlation can also be seen between the motivation to pay zakat with knowledge of zakat ($r = .82, p < .01$), compliance with paying zakat ($r = .71, p < .01$) and methods of paying zakat ($r = .71, p < .01$).

Table 5: Correlation of the intention determinant factors to pay zakat

Factors	1	2	3	4	5	6	7	8
1.Intention to Pay Zakat	1	.74	.54	.67	.69	.56	.41	.42
2.Compliance to pay Zakat	.74	1	.56	.67	.71	.57	.46	.46
3.Trust	.54	.56	1	.50	.58	.63	.63	.54
4.Knowledge on Zakat	.67	.67	.50	1	.82	.61	.44	.44
5.Motivation for paying zakat	.69	.71	.58	.82	1	.71	.48	.45
6.Zakat payment method	.56	.57	.63	.61	.71	1	.61	.52
7.Zakat regulations	.41	.46	.63	.44	.48	.61	1	.49
8.Board Management	.42	.46	.54	.44	.45	.52	.49	1

** . Correlation is significant at the 0.01 level (1-tailed).

DISCUSSIONS

This studies shows that there are a lot of opportunities for awareness campaigns on paying zakat among those under the age of 40 and especially those under the age of 30. The results of this study show that

the collection of zakat in the Federal Territory is from the source of fixed salary income of employees.

Based on the findings in this analysis as a whole shows that zakat payers in PPZ-MAIWP still do not have high confidence in PPZ-MAIWP but the factor of responsibility to religion makes them continue to pay zakat with PPZ-MAIWP in addition to motivational factors to pay zakat, knowledge of zakat and methods pay zakat. The finding corresponds to the study by Nurul Fatehah et. al., 2016; Tajuddin et al., 2015 and Saad, 2010, were also found that knowledge on zakat is one of the important factors that influence zakat compliance payment. Therefore, the higher a person's knowledge on zakat contributes to the higher propensity their intention to pay zakat. The Management Board Member factor also plays a moderate role on the intention to pay zakat and last but not least is the zakat rule.

The results of Pearson correlation analysis, it was found that zakat compliance has the strong positive correlation with intention to pay zakat followed by motivation to pay zakat and knowledge of zakat. The results of this study are in line with the study conducted by Tamimah (2020), concluded that there is a significant religious influence on compliance to pay zakat maal with a sig 0.008 <0.10. Simultaneously the variables of religion, literacy, income, and tax payment obligations influence the obedience of the muzakki to pay zakat maal. Further, this finding was consistent with the previous study (Nur Fatehah *et al*, 2016) that found knowledge on zakat showed positive and significant relationship with zakat compliance payment on gold.

While the moderate positive relationship between the method of payment of zakat, confidence, Members of the Board of Management and the rules of zakat with the intention to pay zakat. While in the previous studies (Hasan et.al., 2019) found that the trust of muzakki in zakat collection institutions also has a significant positive influence on their interest in paying zakat. In addition, the study done by Nurul Fatehah *et.al*, 2016 found that 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. A strong positive correlation can also be seen between the motivation to pay zakat with knowledge about zakat, compliance with paying zakat and methods of paying zakat. Therefore, PPZ-MAIWP needs to compile an appropriate program according to the

priority of the factors from the results of this study to increase zakat collection and make improvements to zakat collection methods.

CONCLUSIONS AND RECOMMENDATIONS

Findings of this study showed demographic majority of respondents were aged between 40 to 50 years. In terms of employment, a large number work in the government and private sectors. This means that most of zakat payers are a group with a fixed salary every month and get a salary increase every year. While the results of mean data analysis for each factor showed that the mean score was high.

Since the compliance to pay zakat is strong related to intention to pay zakat, thus PPZ-MAIWP should do strategic plan, short -term and long -term action plans to formulate and implement initiatives to increase awareness of paying zakat among Muslims in the Federal Territory, especially income zakat. The results of the study showed that very few zakat payers among respondents aged less than 30 years and still many potential payers among Muslims aged 30 to 40 years. Although the youths are just starting life with a low income but in order to get the blessings of life and purify the soul, they can pay zakat even a small amount. Further, develop an effective communication plan to attract Muslim entrepreneurs in the Federal Territory to pay zakat with PPZ-MAIWP. The results of the study also show that only a small number of respondents / zakat payers from business zakat sources.

The intention to pay zakat as a whole is very high. This means that it will affect the respondent's action to pay zakat at a very high level. Therefore, the possibility of an increase in the number of zakat payers is large. The three main factors influencing the intention to pay zakat at a very high level are the factors of knowledge (4.73), motivation (4.71), and compliance (0.65). Three factors that have less influence on the intention to pay zakat compared to other factors are zakat rules (4.14), membership of the management board (4.20), confidence in PPZ-MAIWP (4.29), and zakat payment method (4.36). The findings indicate that these factors influence intention at a high level, but it is on the low priority list compared to other factors. The study did analyze by population sub-categories but found no significant difference in the mean score values for each categories.

Thus, PPZ-MAIWP is recommended to increase efforts to improve the aspects of knowledge, motivation and compliance because these factors very highly affect the intention of respondents to pay zakat and thus increase the number of zakat payers and the amount of zakat collection. Further, comprehensive improvements are urgently needed within the PPZ-MAIWP organization itself, including aspects of the membership of the management Board and the criteria and quality of the organization's services. Finally, improvement in terms of zakat rules in Wilayah Persekutuan as well as zakat payment methods should be done by PPZ-MAIWP.

Recommendations for future research

In this study, few recommendations for future research can be suggested in order to strengthen PPZ-MAIWP. First, implement a study on coordination between the collection of zakat and the distribution of zakat so that the community is clearer with the 'output' and 'outcome' for the management of PPZ-MAIWP. Secondly, to conduct an impact study on the coordination of collection and distribution under the management of PPZ-MAIWP as one of the organizational sustainability strategies of PPZ-MAIWP, the effectiveness of management and the effectiveness of zakat distribution in the Federal Territory.

REFERENCES

- Ajzen, I. (1988). *Attitudes, personality, and behavior*. Chicago: Dorsey Press.
- Ajzen, I. (1991). Theory of planned behavior. *Organizational behavior and human decision processes*, 50, 179-211.
- Ajzen, I., & Fishbein, M. (2004). Questions raised by a reasoned action approach: comment on Ogden. *Health Psychology* (23)4, 431-434. DOI: 10.1037/0278-6133.23.4.431.
- Bagozzi, R.P., & Yi, Y. (1988). On the evaluation of structural equation models. *Journal of Academy of Marketing Science*, 18,74-94.
- Hasan, M., Fachrurrozie, Ahmad, N. (2019), Determinant of the intention of Muzzaki to Pay Professional Zakat, *Share Jurnal Ekonomi dan Keuangan Islam*, 8 (1) : 45-67.)
- Knabe, Ann (2012), *Applying Ajzen's Theory of Planned Behavior to a Study of Online Course Adoption in Public Relations Education*. Retrieved from https://epublications.marquette.edu/dissertations_mu/186

- Asminar, (2017). Pengaruh Pemahaman, Transparansi dan Peran Pemerintah Terhadap Motivasi dan Keputusan Membayar Zakat Pada BAZNAS Kota Binjai, *AfTasawuth*: III (3), 260-281.
- Azhan, Muhammad & Azhar (2017), Zakat Collection And The Effects Of The Macroeconomic Factors: Malaysia Evidence. *Conference Paper, AIMC 2017 Asia International Multidisciplinary Conference*.
- Azman et.al. (2012) , Zakat Institution in Malaysia: Problems and Issues, *Global Journal Al-Thaqafah*, 2 (1): 35, ISSN : 2232-0474.
- D. Siswantoro, 2 S. Nurhayati (2012). Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia, *International Journal Managment Business Res.*, 2 (4), 293- 312, Autumn 2012 © IAU
- Erlane K Ghani, Asmah Abdul Aziz & Sakinah Mohamed Tajularifin (2018). Effect of Board Management and Governmental Model on Zakat Payers' Trust on Zakat Institutions, *GJAT, SPECIAL ISSUE | 73 ISSN : 2232-0474 | E-ISSN : 2232-0482 www.gjat.my* This journal is a member of and subscribes to the principles of the Committee on Publication Ethics (COPE).
- Kamil, M. (2002). *Gelagat Kepatuhan Zakat Pendapatan Gaji di Kalangan Kakitangan Awam Persekutuan Negeri Kedah*. Unpublished PhD dissertation. Universiti Utara Malaysia, Malaysia.
- Laili Irawati & Fernaldi Anggadha Ratno (2020). The effect of trust and income on motivation to pay zakat, *Indonesian Journal of Islamic Economics Research*: 2(2), 117-125.
- Mohd Ghadafi bin Shari, Wan Mohd Rushdi b.W.A.Lah (2019). Awareness Business Zakat In Islam Among Small Business In Seberang Perai Tengah, Penang. *Conference: Journal Of Education, Business And Hospitality Management (JEBHM)*. Retrieved from <https://www.researchgate.net/publication/333842573>
- Nur Barizah Abu Bakar & Hafiz Majdi Abdul Rashid (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia, *International Journal of Economics and Finance*: 2(3), 76 ISSN 1916-971X E-ISSN 1916-9728.
- Nurhanani Azman (2021), Number of zakat payers jumps 90% this year, *The Malaysian Reserve*, Friday, January 15th.
- Nurul Fatimah Adilah Muhamad Sukri, Norazlina Abd. Wahab, Abu Bakar Hamed (2016). Compliance To Pay Zakat on Gold: A Study on UUM Staff, *Global Review of Islamic Economics and Business*: 4(2).

- Saad, R. A. (2010). *Gelagat Kepatuhan Zakat Perniagaan Di Negeri Kedah Darul Aman*. Unpublished PhD dissertation, Universiti Utara Malaysia, Malaysia
- Tamimah (2020). Compliance Determinant Of Paying Zakat Maal Tamimah, *Al-Falah: Journal of Islamic Economics Journal* Homepage: <http://www.journal.iaincurup.ac.id/index/alfalah> DOI: 10.29240/alfalah.v5i2.1228.
- Tajuddin, T. S., Azman, A. S. & Shamsuddin, N. (2015). Compliance Behaviour of Zakat on Salary Income among Muslim Youth in Klang Valley. *E-Proceeding of the International Conference on Social Science Research*, ICSSR 2015.