

DETERMINANTS OF ZAKAT COMPLIANCE BEHAVIOR: A CASE OF LEMBAGA ZAKAT SELANGOR

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Abstract: *The main purpose of this research is to study the determinants of zakat compliance behavior among zakat payers at Lembaga Zakat Selangor. Moreover, this study is to examine the relationship between attitude, subjective norms, Islamic knowledge, and zakat compliance behavior. Data was collected through a survey of 384 respondents using the approach of quantitative research methods. Analysis of the quantitative data revealed that attitude, subjective norms, and Islamic knowledge are significantly associated with zakat compliance behavior. Of all the independent variables, subjective norms are the most significantly associated with zakat compliance behavior among zakat payers at Lembaga Zakat Selangor. Zakat institutions need to boost Muslim zakat payments to ensure they will reach those who have needed them. Although this research does not support general conclusions, the significant relationship between attitude, subjective norms, and Islamic knowledge and zakat compliance behavior among zakat payers might be replicated elsewhere.*

Keywords: *zakat compliance behavior, attitude, subjective norms, Islamic knowledge*

Introduction

Zakat is one of the five pillars of Islam. It is an obligation that should be performed by every Muslim. There are several categories of Zakat Harta consisting of zakat on income, zakat on business, zakat on saving, zakat on gold and silver, zakat on Employees' Provident Fund (EPF), zakat on farming and zakat on livestock (Ahmad & Wahid, 2005). Bakar and Rashid (2010) said that the most applicable category of zakat harta for most Malaysians would be the zakat on income. Muslim are obliged to perform their zakat on income when they have been employed for more than a year and received an income that is above the set minimum amount or known as Nisab. This Nisab is equivalent to 85 grams of gold and differs for each state on a periodical basis (Lembaga Zakat Selangor, n.d.). Moreover, the Nisab for Zakat Harta in Selangor for 2020 is between RM16,690 and RM18,510.72 while for 2021 is between RM20,920 and RM19,610, it can be seen here that there is an increment of 15.1% from the year 2020 to 2021. Specifically, Muslims who meet the Nisab's requirements are commanded to contribute about 2.5% of their income as zakat. The income includes all types of wages, remuneration, payments, or profit gained from their jobs such as salaries, bonuses, commissions, royalties, freelance payments, and rental income.

According to Rahman et al. (2012), Muslims in Malaysia are encouraged to perform their zakat payments to the government's zakat collection center. The purpose is to ensure the proper distribution to truly eligible people. There are several methods for Muslims to perform their zakat payments such as paying their zakat online through each state's official zakat board website, internet banking, in-person at an official zakat board branch, over-the-counter at the post office, selected bank counters or ATMs and official agents (Lembaga Zakat Selangor, n.d.). In the zakat system, the payer has zakat relief that allows the payer to make a deduction from the amount they must pay (Hamat, 2009). The deduction includes the expenses for self, wives, children, parents, EPF deduction, and education. The minimum needs for an individual and family are known as 'Had Kifayah' and this amount also varies from each state as it is determined by each State Islamic Religious Council. According to Lembaga Zakat Selangor (n.d.), the 'Had Kifayah' for Selangor is shown in Table 1. They're shown the different rates of 'Had Kifayah' were calculated for paid house rate and free house rate.

Table 1: Had Kifayah Determination of a Household in Selangor

Category of Household	Rate of <i>Had Kifayah</i> for Paid House Rate (RM)	Rate of <i>Had Kifayah</i> for Free House Rate (RM)
Head of Household	1078.00	695.00
Working Adult	404.00	404.00
Unemployed Adult (Above 18 years old)	181.00	181.00
Dependents of IPT Studies	592.00	592.00
The child within the 7-17 age group	334.00	334.00
The child within the 1-6 age group	145.00	145.00
Total	2734.00	2351.00
Additional Had Kifayah (special case)		
Disable	224.00	224.00
Child care	222.00	222.00
Households with chronic disease	290.00	290.00

Source: Lembaga Zakat Selangor (Majlis Agama Islam Selangor)

During the year 2021, Malaysia showed a great performance in the zakat collection when the zakat statistic reported that the total collection increased year by year over the past six years (Husin, 2022). This collection of zakat is not from individuals but mostly comes from Zakat Harta which are income, business, saving, gold and silver, stock and investment, treasure, livestock, plants, and EPF. However, this amount of zakat collection in Malaysia might be more than officially announced because not all zakat payers paid the zakat through the Zakat Collection Centre. This study highlighted the zakat collection by Lembaga Zakat Selangor as the sample is a zakat payer who paid the zakat at Lembaga Zakat Selangor. Generally, the zakat collection in Selangor is expected to be greater as compared to the other states because Selangor is the most developed state in Malaysia. According to Umar and Abubakar (2021), Selangor has had significant developments in terms of zakat collection from only RM11.5 million in 1994 to RM855.1 million in 2019. The significant increase in the collection has led to a tremendous increase in the zakat distribution from only RM14 million in 1994 to RM922.3 million in 2021 (Lembaga Zakat Selangor, n.d.).

Nonetheless, we can see the collection of zakat Selangor in several years was not exactly on par with the distribution. If we reflect, there was a slight gap that needs to be covered in terms of the distribution of the Zakat. The distribution of zakat was given to several categories of Asnaf such as the poor, Fakir, Fisabilillah, Amil, Gharim, Muallaf, Riqab, and Ibnu Sabil (Johari et al., 2014). Other than that, the zakat was distributed to other programs like social development, social education, management, human development, religious institution development, and economic development. Thus, this indicates Lembaga Zakat Selangor were having insufficient funds for some of the years. It is crucial to overcome this problem in which the number of zakat payers should arise. To do that, the factors that were influencing the behavior of zakat compliance need to be identified. Thus, the result of this study is important for Lembaga Zakat Selangor to build a more suitable plan for raising more funds to be able to help more people in need.

Research Problem

Zakat is not a new thing in Malaysia as many of the citizens knew what zakat is and how it worked. The money was distributed fairly to people in need and all the activities regarding the fund giving were posted on the zakat institutions' websites as proof to whom the money went. This is to build trust between the zakat distributors and the zakat payers. Owoyemi (2020) said the zakat institutions need to ensure the payers had every confidence in them because it affects the trust between them two or else, there is a tendency that the payers might churn to other methods in helping the needy. Recently, Lembaga Zakat Selangor has come out with many ways to ease people into paying zakat and it worked when the collection kept increasing year by year. This is proven by Table 2 below which shows the total collected by Lembaga Zakat Selangor from the year 2011 to the year 2021. This research only used the data up to the year 2021 because at the time this research is started, data for 2022 is not yet completed. Hence, this research can be used as a reference for post covid phenomenon.

Table 2: Zakat Collection of Lembaga Zakat Selangor

Year	Collection (RM'mil)	Increment (%)
2011	394.1	
2012	451.3	14.5
2013	517.3	14.6
2014	582.3	12.6
2015	627.2	7.7
2016	673.7	7.4
2017	757.1	12.4
2018	793.7	4.8
2019	855.1	7.7
2020	913.0	6.8
2021	992.9	8.8

Source: Lembaga Zakat Selangor (Majlis Agama Islam Selangor)

Either the number of payers increased, or the amount paid by each payer increased which causes the amount of collection to arise. The thing that matters is how a person can decide to pay zakat to Lembaga Zakat Selangor and what is the intention to pay zakat. This is important to be considered in this research because the tax fund still precedes the zakat collection based on a newspaper article by Alias (2023) where the collection of tax by the Inland Revenue Board of Malaysia (IRB) was more than RM140 billion on the year 2021 which it increased from last year by 17%. From that figure, it shows that there is still a long way to go for zakat institutions to collect as much as that since the total zakat collection in Malaysia from all states in 2021 was about RM5.62 billion based on Table 3. Thus, this research is important to help Lembaga Zakat Selangor in upgrading the Zakat institution with a better fund collection and an improved management system.

Table 3: Zakat Collection in Malaysia for the Year 2021

State	Collection (RM'mil)
Selangor	992.9
Wilayah Persekutuan	821.7
Johor	323.0
Perak	183.5
Kedah	232.8
Kelantan	210.0
Terengganu	205.0
Pahang	186.7
Negeri Sembilan	144.1
Pulau Pinang	147.3
Melaka	1962.0
Sarawak	90.4
Sabah	122.6
Perlis	N/A
Total	5622.0

Source: Majlis Agama Islam Negeri-Negeri

Furthermore, there is another problem that arises when the distribution of zakat is not at par with the expected amount Lembaga Zakat Selangor can collect for that year. The data obtained from Table 4 showed that the collection and distribution amount is growing fast which means the fund collected is insufficient to cover the exact amount that needs to be distributed. There are five years that the distribution amount goes beyond the collected fund; the year 2014, 2015, 2016, 2018, and 2019. Meaning that Lembaga Zakat Selangor had to deal with insufficient funds where the zakat institution did not manage to balance the amount to be distributed and the amount collected accordingly. So, this research is important to investigate the intention to pay zakat as Azman and Bidin (2015) said to recognize the determinants of paying zakat to assist zakat institutions in planning strategies to raise the fund. Therefore, Lembaga Zakat Selangor can benefit from this to build a more suitable plan for raising more funds to be able to help more people in need and lessen their burden in maintaining the standard of living.

Table 4: Performance of Collection and Distribution at Lembaga Zakat Selangor

Year	Collection (RM'mil)	Distribution (RM'mil)	Gap (Collection – Distribution) (RM'mil)	Distribution Exceeds Collection
2011	394.1	373.5	20.6	No
2012	451.3	401.7	49.6	No
2013	517.3	463.5	53.8	No
2014	582.3	595.7	-13.4	Yes
2015	627.2	676	-48.8	Yes
2016	673.7	697.5	-23.8	Yes
2017	757.1	616.5	140.6	No
2018	793.7	829.9	-36.2	Yes
2019	855.1	868.3	-13.2	Yes
2020	913.0	867.2	45.8	No
2021	992.9	922.3	70.6	No

Source: Lembaga Zakat Selangor (Majlis Agama Islam Selangor)

In addition, the risk of having insufficient funds can be avoided or reduced so that the zakat institution does not have to narrow down the list of recipients who can enjoy the zakat. During the pandemic covid-19, the list of recipients might be longer as in May 2020, the number of unemployed persons reached 826,000 which is the worst according to the Department of Statistics Malaysia (2020).

The consequence of this is that asset mobility slowed down. This means that the total asset moves in the same area and remains stationary. In Islam, zakat is created to ensure that less fortunate people can at least have certain basic needs, i.e., food including clean water, shelter, and clothing. Zakat institutions must solve the problem of insufficient funds at the earliest possible moment as sanitation, education, and healthcare are also necessities of life and people cannot survive well if one of those is not met. Thus, resulting in stunted economic growth. Khasandy and Badrudin (2019) said that zakat can be considered an investment. Zakat helps the economy to grow as it may bring down unemployment, poverty, and gap.

In conclusion, Muslims with an adequate amount of knowledge regarding their religion especially on zakat make them aware of paying zakat (Ali et al., 2017) and from past research by Huda and Ghofur (2016), it is said that individual attitude towards zakat is one of the

determinants for Muslim to pay zakat. Last but not least, Haji- Othman et al. (2017) proved that there is a significant relationship between subjective norms and zakat compliance behavior. So, it is useful to identify the level of zakat compliance behavior among zakat payers at Lembaga Zakat Selangor since the inconsistency of zakat collection of the zakat institution is the main problem that must be solved efficiently.

Research Objective

The research objectives can be summarized as follows:

1. To examine the influence between attitude and zakat compliance behavior among zakat payers.
2. To identify the relationship between subjective norms and zakat compliance behavior among zakat payers.
3. To identify the relationship between Islamic knowledge and zakat compliance behavior among zakat payers.

Literature Review

Zakat Compliance Behaviour

Generally, the obligation of zakat payment was acquired in Medinah in the second year of Rasulullah SAW hijrah in Syawal. It occurs after the obligation of Ramadan fasting and the zakat fitrah. In Medinah, the Muslim community began to obligate zakat as their verification of social solidarity, in the sense that the rich people who pay the zakat are eligible to become better Muslims (Sedjati et al., 2018). Rosanti (2020) and Sedjati et al. (2018) elaborated that those who have excess wealth are obligated to help those in need, with the amount depending on what they are willing to pay, naturally, such willingness is subject to the degree of their faith. There are several types of zakat and the two main zakat are business zakat and income zakat. Business owners must pay business zakat if they are eligible to pay zakat after all the requirements for zakat have been fulfilled (Awang & Mokhtar, 2011). Despite the business zakat, the business owners also need to settle the payment of tax to the Inland Revenue Board of Malaysia.

Hamat (2009) explained that there are some techniques involved in measuring the business zakat and Growth Capital Approach and Working Capital Approach is two commonly practiced in Malaysia. The evaluation of zakat and tax is made based on the data collected from the Statement of Financial Position and the Statement of Comprehensive Income respectively. Next, income zakat is obligatory to be paid by the employed person whether the income is earned from the employers or self-employment but only if the income exceeds the minimum amount of wealth that is obligated to perform zakat (Haji- Othman et al., 2019). The zakat must be paid upon receiving the income, it is similar to zakat in agriculture where the zakat is payable right after the harvest. Vitell et al. (2005) reported that there is no relationship between extrinsic religiousness and beliefs that affect people's actions. The statement was supported by Angner and Loewenstein (2007) who stated that there is a logical explanation for the psychological behavior of people toward their circumstances. It is contrary to recent research done by Tajuddin et al. (2017) that zakat compliance behavior is closely related to religious obligation. Indeed, Muslims who are not paying the zakat are considered as people who disobey the Islam obligation supported by Azman and Bidin (2015) as true believers are the people that follow the guidelines as a way of submission to Allah, which includes the obligation of paying zakat. According to Abashah et al. (2018), behavior is defined as the attitude of personnel that can be recognized, deliberated, and imitated and a prerequisite for deliberating behavior is to define the purpose of behavior practically.

Tsalas et al. (2019) stated that the word compliance means submission, where basically, following the provision of Shariah carries out demands based on religious faith. Compliance is also a behavior that is following rules and is disciplined. Therefore, it is concluded that the characteristic of compliance is the obedient behavior of orders that comply with the rules and so does discipline. This is associated with the behavior of paying zakat which is parallel to the above understanding where compliance is submission, obedience, and implementing the provision of zakat worship. Zakat payers' compliance behavior is particularly crucial to charity institutions because many Muslims have a political agenda in settling charitable organizations and such adversely affects their trust in them (Abioyea et al., 2011).

Attitude

People's attitudes can be described by their behavior and it also relates to the intention. There is a possibility that a positive attitude influenced people to act well and have good intentions in doing things right (Saad & Haniffa, 2014). Muhammad and Saad (2016) added that people behaved according to their attitudes and research conducted in Punjab, Pakistan by Hassan et al. (2020) that participated by 384 Punjab citizens who are self-employed showed that individual attitudes influenced their behavior. The result of the study is used by Pakistan's zakat institutions to influence zakat compliance among the self-employed and encourage them in performing zakat to have a higher collection of zakat from this segmentation. So, in the context of the behavior of zakat compliance, how can attitude influence Muslims to pay zakat? Attitude is one of the important determinants in determining why people pay zakat as it is commonly used as an important factor in past research (Azman & Bidin, 2015).

Research from Saad and Haniffa (2014) found that there is a possibility that the act of paying zakat relies on the attitude which is portrayed by behavior as it is proven by Jahn et al. (2019) where the attitude comes from intention and lastly led to how a person behaves or acts. In addition, a survey conducted by Saad et al. (2018) listed attitude as the determinant of zakat compliance behavior. Several businessmen from a state in Malaysia were the respondents for this study to achieve the research objective which is to develop new instruments for the attitude which is attributed to zakat compliance behavior. Muhammad and Saad (2016) convinced that a person with a good attitude tends to spare some money for zakat based on their study on Muslim businessmen in Kano, Nigeria and the result of the study showed a positive significance between attitude and intention in contributing to zakat. In contrast, Huda et al. (2012) explained that attitude should not be included in the main factors that affect people to pay zakat as their research found evidence that attitude is only devoted about 4.62% to zakat compliance behavior. Nonetheless, this determinant of attitude can incorporate the zakat compliance behavior because the zakat institution can forecast from Muslims' attitudes whether they are willing to share the proportion of their assets to asnaf or not (Azman & Bidin, 2015).

Subjective Norms

Ajzen (2002) has defined subjective norms as being recognized as pressure on behavior that was performed. This was related to the viewpoint of opinions from other personnel on whether to execute the behavior. The belief that underlies subjective norms can be referred to as a normative belief. Normative belief is the belief towards an important individual in life such as parents, siblings, peers, spouse, teachers, and any other people who are close to the individual. This means that an individual attempts to implement an action when he or she believes that other people think it is important to take action on that particular act. So, in the context of the behavior of zakat compliance, how can subjective norms influence an individual to have the behavior to pay zakat? Subjective norms are other personnel viewpoints that are relevant to the

personnel's thinking, therefore the behavior should be executed (Huda et al., 2012). In the zakat environment, Haji-Othman et al. (2017) found that subjective norms have positively related to compliance behavior of income zakat among educators. The study reveals that subjective norms have a significant influence on the compliance behavior of income zakat. It indicates that the educators' compliance to pay income zakat is influenced by their intimate group, learning group, and peer group. They would comply with employment income zakat payment when these intimate groups, learned groups and peer groups influence them to do so.

Another study by Mastura and Zainol (2015) also found that subjective norms significantly influence zakat compliance behavior on saving in Kedah state in Malaysia. Their study reveals that zakat compliance behavior on saving can be expected by his or her attitudes, the referent group, religiosity, and perceived corporate credibility. In addition, other studies have found a significant effect of subjective norms on behavioral intention toward zakat compliance. For example, Zainol et al. (2009) found that subjective norms have positively related to the intention to pay zakat on employment income. The study was conducted to identify the determining factors of attitudes and subjective norms toward zakat behavioral intention to comply with zakat on employment income amongst Muslims. They found that a Muslim intention to pay zakat could be predicted from his or her subjective norms and attitudes towards zakat. Similarly, in the tax environment Zainol and Faridahwati (2013), found that subjective norms have a positive relationship with behavioral intention. The studies indicated that subjective norms were found to be the significant factor that influenced the intention to comply with GST among the taxpayers in Kedah and Perlis. In agreement with the study in the tax environment, Zainol et al. (2011) have the same conclusion where the subjective norms relate positively to local sales tax compliance intention. These conclusions were derived from the studies where the variables of attitude and subjective norms were identified to influence the behavioral intent of local sales tax compliance.

Islamic knowledge

Islamic knowledge is the understanding description regarding the religious information which is obligatory upon all Muslims and covers the sciences of philosophy, ethics, law, politics, and the wisdom imparted to the Muslim by the Prophet. Wahid and Ahmad (2008) studied whether factors like age, number of dependents, income, religious knowledge, and knowledge of zakat have any impact on zakat payment in agriculture. The finding reveals that knowledge of zakat positively influences the zakat payment in agriculture. From another perspective of study, Sukri et al. (2016) conclude that the knowledge of zakat gives a significant and positive impact on zakat compliance payment on gold among Muslim employees in Universiti Utara Malaysia, Kedah. Similarly, the previous study by Kamil (2002) found that knowledge about zakat was one of the significant variables influencing zakat payment among public servants in Kedah. Another study by Zainol (2008) concludes that knowledge and another variable such as attitude, religiosity, law enforcement, law services quality, spouse and intimate referent group, corporate credibility, and self-efficacy are positively related to zakat compliance behavioral intention.

In addition, a previous study by Zulkifli and Sanep (2010) proved that knowledge about zakat significantly influenced zakat compliance. From the tax perspective, the study stated that when an individual has understood and has knowledge of tax whether on the function and use of the tax paid, then it influences individual psychology in improving tax compliance. In the environment of compliance behavior tax, Palil (2010) studied the knowledge of individual Malaysian taxpayers and noticed that tax knowledge was a significant factor that influenced tax compliance. Similar findings to the studies by Kamleitner et al. (2012) that showed a lack of

knowledge among small business owners made them more likely not to comply with a tax obligation. It figured that less knowledge was likely to lead to non-compliance of tax behavior among small business owners. This finding was supported by Loo et al. (2012) who studies on compliance behavior of Malaysian taxpayers. The finding of the study indicates that a conscientious Malaysian taxpayer and his tax knowledge were a counter-influence on their compliance behavior. In other words, tax knowledge had a significant impact on tax compliance even though the level of tax knowledge varied significantly among respondents. This finding was reinforced by Palil and Mustapha (2011) who proved that tax knowledge had improved tax compliance in the tax self-assessment system. This was further supported by Saad (2014) who revealed that lack of tax knowledge was a significant factor contributing to the noncompliance behavior of tax,

This study aims to investigate the relationship between attitude, subjective norms, and Islamic knowledge of safety zakat compliance behavior. Based on the above justification, this study proposed the research framework in Figure 1.

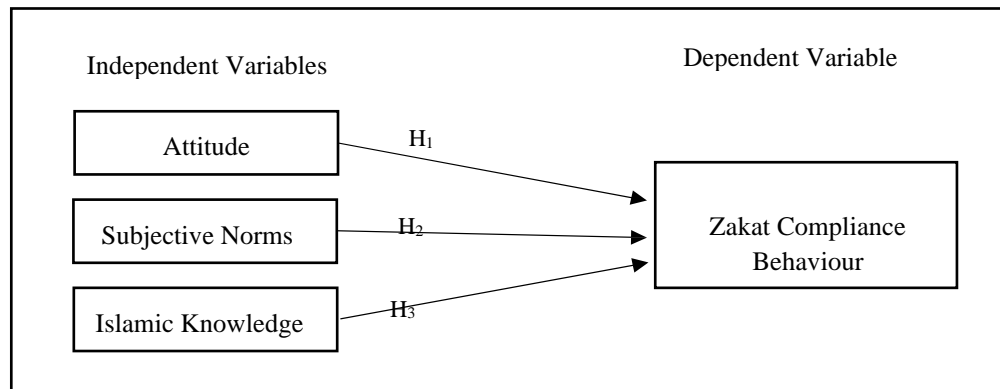


Figure 1: Research Framework

H₁: There is a positive relationship between attitude and zakat compliance behavior among zakat payers.

H₂: There is a positive relationship between subjective norms and zakat compliance behavior among zakat payers.

H₃: There is a positive relationship between Islamic knowledge and zakat compliance behavior among zakat payers.

Methodology

The total population for this study would be 346,000 zakat payers (Yakub, 2021) with a sample size of 384 questionnaires distributed among zakat payers at Lembaga Zakat Selangor. Normally, Krejcie and Morgan (1970) refer to the table to determine sample size which is based on the formula shown below:

$$\begin{aligned}
 s &= \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)} \\
 &= \frac{(3.841)(346000)(0.5)(1-0.5)}{(0.05^2)(346000-1) + (3.841)(0.5)(1-0.5)} \\
 s &= 383.6752 \\
 &\approx 384
 \end{aligned}$$

The respondents to our survey were mostly drawn from individuals who pay zakat at the Lembaga Zakat Selangor, and many of them were government employees, for whom the researchers knew that the zakat payments were deducted directly from the pay slip. To reach government employees, the researchers conducted our poll at various organizations, including the headquarters of the Lembaga Zakat Selangor, SMK Seksyen 27, Universiti Teknologi MARA (UiTM) Shah Alam, and the Royal Malaysian Air Force (RMAF) office at Subang Airbase. Moreover, the survey was also answered by people from the private sector who are self-servants. This study used a 5-point scale to measure the independent variables which are (1) attitude, (2) subjective norms and (3) Islamic knowledge and the dependent variable is zakat compliance behavior. The questionnaire was distributed to respondents through an online platform using Google Forms. Researchers key the data into the SPSS Software (Version 28) to generate the result. Descriptive analysis, Reliability Analysis, and Pearson Correlation was applied in this study.

Findings and Discussion

In this study, the researcher used a sample of 384 respondents in the survey. Table 5 below are the findings that include frequency distribution analysis for the demographic profile of respondents.

Table 5: Demographic Variable (n=384)

No	Item	Category	Frequency	Percentage
1.	Gender	Male	304	79.2
		Female	80	20.8
2.	Age	Less than 21 years old	2	0.5
		21 to 30 years old	107	27.9
		31 to 40 years old	198	51.6
		41 to 50 years old	55	14.3
		51 to 60 years old	19	4.9
		61 years old and above	3	0.8
3.	Marital Status	Single	68	17.7
		Married	309	80.5
		Other	7	1.8
4.	Highest Level of Education	SRP/ PMR/ PT3	1	0.3
		SPM/ SPMV	81	21.1
		STPM	13	3.4
		Diploma	127	33.1
		Bachelor Degree	140	36.5
		Master Degree	20	5.2
		Doctor of Philosophy (Ph.D.)	2	0.5
5.	Job Sector	Public Sector	329	85.7
		Private Sector	35	9.1
		Self-Employed	13	3.4
		Other	7	1.8
6.	Household Income	< RM4,850	192	50.0
		RM4,850 – RM10,959	142	37.0
		> RM10,959	50	13.0

Reliability Analysis

Reliability analysis is being done in research to distinguish which independent variable has the most consistency, reliability, and stability to the dependent variable. Moreover, this was analyzed to see how good the assessment is where Cronbach's Alpha is used to measure the strength of the correlation of each variable. Sekaran and Bougie (2009) stated that reliabilities with less than 0.6 are considered poor while the value in the range of 0.7 ranges are acceptable and the value above 0.8 are deemed good. According to Hair et al (2016), the reliable Cronbach's Alpha for each element of independent and dependent variables is greater than 0.60. Table 6 depicts Cronbach's Alpha value for each variable.

Table 6: Reliability Value (n=384)

Independent Variable			
No.	Variables	Cronbach's Alpha	N of Items
1.	Attitude	0.947	7
2.	Subjective Norms	0.958	8
3.	Islamic Knowledge	0.801	7
Dependent Variable			
1.	Zakat Compliance Behaviour	0.883	7

Table 6 showed the results for the reliability measurements. The alpha value for attitude is 0.947 which is "Excellent". It means that all seven (7) items can be combined to measure the attitude. Where, the alpha value for subjective norms is 0.958, which is the highest, and the value is also "Excellent" and all eight (8) items can also be used to measure the subjective norms. Next, the alpha value for Islamic knowledge is only 0.801, and the value is "Very Good". The alpha value shown is not as high as the other two variables but the value still can be accepted and relied on which means that all seven (7) items can be combined to measure Islamic knowledge.

The alpha value for the dependent variable which is zakat compliance behavior is 0.883. The value is "Very Good" without any item being deleted. As for the whole, the alpha value for both independent variables and dependent variables are good and this can be concluded that the items in the instruments can be combined to be used to measure the factors towards zakat compliance behavior. Therefore, all the reliability alphas for variables are considered good in this study.

Table 7: Summary of Descriptive Analysis

No	Variables	N	Minimum	Maximum	Mean	Standard Deviation
1.	Attitude	384	1.00	5.00	4.0826	.89073
2.	Subjective Norms	384	1.00	5.00	3.6247	1.03095
3.	Islamic Knowledge	384	1.00	5.00	4.2478	.68387
4.	Zakat Compliance Behaviour	384	1.00	5.00	3.7779	.94864
	Valid N (listwise)	384				

Table 7 showed the mean and standard deviation of each variable. The dependent variable which is zakat compliance behavior has a mean and standard deviation of 3.7779 and 0.94864 respectively. Islamic knowledge has the highest mean value which is 4.2478 while subjective norms have the lowest, 3.6247 but it has the highest value of standard deviation which is 1.03095. The lowest standard deviation value among all the variables is 0.68387 which is produced by Islamic knowledge. Based on the mean value of both independent and dependent

variables, it can be seen that almost all of the respondents agree with the statements since the value is close to 4 which is Agree based on the 5 Likert Scale.

Pearson's Correlation Analysis was used to determine the relationship between two variables and which variable is related to each other. Three characteristics can be analyzed; the direction of the relationship, the form of the relationship, and the degree of the relationship (Sekaran & Bougie, 2009). So, this analysis helped the researchers in distinguishing whether attitude, subjective norms, and Islamic knowledge have any relationship towards zakat compliance behavior. Table 8 below showed the results of the correlation analysis.

Table 8: Correlation Analysis (n=384)

Variables	Zakat Compliance Behaviour	Attitude	Subjective Norms	Islamic Knowledge
Zakat Compliance Behaviour	1	.737**	.756**	.555**
Attitude	.737**	1	.739**	.534**
Subjective Norms	.756**	.739**	1	.494**
Islamic Knowledge	.555**	.534**	.494**	1

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

Table 8 indicates that those three independent variables; attitude, subjective norms, and Islamic knowledge were significant to the dependent variable, zakat compliance behavior. The linear relationship between subjective norms and zakat compliance behavior was the strongest as $r=0.756$, $p<0.05$. The second strongest was the relationship between attitude and zakat compliance behavior where $r=0.737$, $p<0.05$. The least strong correlation was found between Islamic knowledge and zakat compliance behavior as $r=0.555$, $p<0.05$. The correlation coefficients explained that all of the relationships were positive and both attitude and subjective norms are said to have a high correlation while Islamic knowledge has a moderate correlation.

Conclusion and Recommendations

The main purpose of this study is to determine the factors that influenced the zakat compliance behavior at Lembaga Zakat Selangor. The empirical result obtained gave strong support to the proposed research framework and hypotheses. It was revealed that subjective norms exhibited a strong influence on zakat compliance behavior and were rated the top determinant in the questionnaire. It seemed that the successfulness of zakat compliance behavior among zakat payers at Lembaga Zakat Selangor mostly depended on subject norms variables. Thus, it would be beneficial for the management of Lembaga Zakat Selangor to build a strategic plan on boosting public awareness of performing zakat. This research has come out with several approaches that could be considered to improve and update the existing management style.

The majority of respondents believe that subjective norms were the most effective way to influence zakat compliance behavior. The Beta result of subjective norms was the largest among all the variables. This is supported by our hypothesis testing result which stated that there was a significant relationship between subjective norms and zakat compliance behavior. It was agreed upon by the respondents that this variable has an impact on their willingness to pay zakat in the second factor, which is attitude. The absence of an attitude prevented people from developing a way of thinking that allowed them to achieve zakat compliance. The third factor is Islamic knowledge as the respondents need to carry out duties as Muslims as outlined in the Islamic pillars. Based on these findings, the researchers have come out with a major

recommendation for Lembaga Zakat Selangor to take into consideration. Last but not least, zakat is an Islamic obligation, and its objective is to benefit society by sharing Allah's inexhaustible blessings and providing a better life for the unfortunate. To ensure that zakat is paid to the most deserving persons, everyone must take responsibility. There are some recommendations for zakat institutions, especially Lembaga Zakat Selangor, to boost Muslim zakat payments, particularly among government servants, by adopting policies that are based on the factors that influence zakat behavior that is explained in this study. Starting with a public awareness campaign, the government might promote public awareness of the significance and benefits that the Islamic charity of Zakat provides to society, as well as the socioeconomic benefits that result from its payment.

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