
A Critical Analysis of the Influence of Perception on Compliance Behavior of Income Zakat

YUSUF HAJI-OTHMAN¹, MOHD SHOLEH SHEH YUSUFF², MOHAMMADTAHIR CHEUMAR³

^{1,2,3}Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah, Malaysia

Email: dryusufhajiothman@unishams.edu.my¹, mohdsholeh@unishams.edu.my², tahir@unishams.edu.my³

Abstract: Kedah issued a religious decree making it compulsory to pay income *zakat* in 1997. However, the collection of income *zakat* amongst Muslims who have fulfilled the conditions to pay income *zakat* in Kedah has remained low. Some public educators in Kedah did not pay income *zakat* to Kedah State Zakat Board because of the perception that they could pay *zakat* at other *zakat* institution. Also, they showed a lack of confidence in the Kedah State Zakat Board's ability to manage and distribute *zakat*. Studies on *zakat* compliance have shown mixed and inconclusive evidence regarding the determinants of income *zakat* compliance. Therefore, this study critically analyses the influence of perception towards equity in *zakat* distribution, perception towards the facility, perception towards law, and perception towards service quality on compliance behavior of income *zakat* in Kedah, Malaysia. This study employs a quantitative approach where primary data is collected using a questionnaire instrument; data is analyzed using PLS-SEM to determine significant determinants of compliance behavior of income *zakat*. This study provides empirical evidence that perception towards facility and service quality has significant relationships with income *zakat*'s compliance behavior. However, perception towards equity in *zakat* distribution and perception towards law are not significant determinants of compliance behavior of income *zakat* in Kedah. This study is hoped to provide evidence that could be used as guidance for suitable policy and measures by Kedah State *Zakat* Board to improve *zakat* collection in the future.

Keywords: Equity, Facility, Law, Service Quality, Compliance Behavior, *Zakat*.

INTRODUCTION

The National Fatwa Council agreed upon a consensus on the 22nd June 1997 that income *zakat* is compulsory for every Muslim individual who has fulfilled the conditions of perfect title, *nisab*, and *hawl* (Abdul Aziz & Abdullah, 2013). However, *zakat* collection in Malaysia is still low, including income *zakat*. While most of the employees paid income tax which is a legal

obligation, they did not comply with *zakat* payment which is a religious obligation (Saad et al. (2010); Bidin et al. (2009); Bidin & Md Idris (2009)).

The issue is the low collection of employment income *zakat* amongst Muslims eligible to pay income *zakat* even though Kedah gazetted the compulsory *zakat* employment income on 19 April 1986 under section 38(2) of the Kedah Islamic Law of Administration 1962 of the Government Bill No. 146 (Tarimin, 1995). Although there has been an increasing trend in the collection of business *zakat*, paddy *zakat*, and income *zakat*, there were still Muslims in Kedah who have not paid *zakat* to Kedah State Zakat Board (KSZB) so much so that the present increase in the collection of *zakat* is still not sufficient for distribution to all recipients because of the increasing number of *zakat* recipients (Sinar Harian, 2014). There is a rising trend in the collection of *zakat*, yet it is still not sufficient to cover all recipients reflects the efficiency (or the lack of it) of the management of *zakat* by the Kedah State Zakat Board.

Yet, Haji-Othman et al. (2019) discovered that only 58 percent of Muslim workers paid income *zakat* in Kedah. Despite a religious decree on the compulsory position of *zakat* on employment income in Malaysia, many Muslims still fail to fulfill their religious obligation to pay. So far, studies on *zakat* compliance have shown mixed and inconclusive evidence regarding the determinants of income *zakat* compliance. Therefore, this study critically analyses the influence of perception towards equity in *zakat* distribution, perception towards the facility, perception towards law, and perception towards service quality on compliance behavior of income *zakat* in Kedah, Malaysia. This study is hoped to provide evidence that could be used as guidance for suitable policy and measures by Kedah State Zakat Board to improve *zakat* collection in the future.

LITERATURE REVIEW

Perception towards Equity in Distribution and Compliance Behavior

In the context of *zakat* compliance behavior, Wahid (2011) observed that in Selangor, Muslim's confidence towards *zakat* institutions depended on the corporate image of *zakat* institutions, collection, and fairness in the distribution of *zakat*. Sanep & Hairunnizam (2005) explored the subject of fairness in *zakat* contribution. The study examined factors influencing the compliance behavior of *zakat* and established that perception towards fairness in *zakat* distribution was one of the significant determinants of compliance behavior of *zakat*. Moreover, Abdul Aziz & Abdullah (2013) found that most of the respondents agreed that the zakat institution in Perak was ineffective in the distribution of zakat, reinforcing this finding. This study showed that the ineffectiveness in the distribution of the *zakat* affected the payment of income *zakat*.

Similarly, Hairunnizam Wahid et al. (2009) examined the factors which contributed to the dissatisfaction of *zakat* payers towards *zakat* institution in Peninsular Malaysia and revealed that more than half of the dissatisfied payers did not pay *zakat*. The result further disclosed that among the reasons for *zakat* payer's dissatisfaction was the perception of ineffective distribution methods. Muhammad (2008), who substantiated that perception towards fairness or equity in *zakat* distribution was positively and significantly affected *zakat* payment to the *zakat* institution,

further supports this evidence. Furthermore, Wahid et al. (2005) reinforced that perception towards fairness in *zakat* distribution was one of the significant determinants of compliance behavior of *zakat*.

Perception towards Facility and Compliance Behavior

Hairunnizam, Sanep, & Mohd Ali (2007) explored factors that motivated the payment of income *zakat* in Malaysia and attested that facilities such as paying *zakat* through salary deduction were significant factors that influenced *zakat* payment compliance. Ram Al Jaffri (2010) supported this finding when it revealed that the *zakat* payment facility had a significant positive relationship with the intention to comply with *zakat* payment. Moreover, Haji-Othman et al. (2019) discovered that perception towards facility provided by Kedah State Zakat Board was a significant factor that influences *zakat* compliance.

Perception towards Law and Compliance Behavior

Numerous studies have examined the influence of perception towards law and law enforcement on compliance behavior with mixed results. Among the studies are Davis et al. (2003), Murphy (2008), Benk, Cakmak, & Budak (2011), Cummings, Martinez-Vazquez, & Michael (2001), Cummings, Martinez-Vazquez, McKee, & Torgler (2009), Carnes & Englebrecht (1995), Mohd Rizal (2010), Niemiowski et al. (2003) and Zainol (2008).

Davis et al. (2003) observed the effect of social norms and law enforcement on the dynamics of taxpayer compliance. This study constructed two models to evaluate the movement between classes of compliant and non-compliant taxpayers. The result revealed that the effect on adherence of changing enforcement levels depended on whether the taxpayers were compliant or non-compliant. Although non-compliant taxpayers responded to enforcement, law-abiding taxpayers were not sensitive to changes in enforcement policies. It meant that law enforcement was significant on tax non-compliant but not a significant influence on tax compliance. Murphy (2008) supported this finding by attesting that the enforcement approach was practical for those who had weaker respect for the law than those with more substantial concern.

On the other hand, Benk, Cakmak, & Budak (2011) verified that penalty magnitude had a significant effect on tax compliance intentions. Similarly, Cummings, Martinez-Vazquez, & Michael (2001) proved that tax compliance (evasion) was a complex decision motivated by various factors such as detection and punishment. Cummings, Martinez-Vazquez, McKee, & Torgler (2009) supported this evidence by revealing that different levels of law enforcement were associated with varying levels of tax compliance. Likewise, Carnes & Englebrecht (1995) supported these findings. Carnes & Englebrecht (1995) demonstrated that compliance taxpayers perceived the risk of being detected by law enforcement as a significant factor influencing tax compliance. Cummings et al. (2001) reinforced this evidence by discovering that enforcement effort increased tax compliance, but this is a less effective mechanism where the respondents perceived the tax regime as unfair.

In the same way, Mohd Rizal (2010) examined factors that interacted in the development of a suitable self-assessment System (SAS). The findings of this study demonstrated that tax penalties influenced tax compliance. Niemirowski et al. (2003) maintained this finding by revealing that the perception of tax law's seriousness was associated with tax-paying compliance.

In the environment of *zakat* compliance, Kamil (1995) verified that *zakat* law and enforcement did not influence *zakat* compliance because *zakat* payers perceived *zakat* law enforcement as nonexistence. Zulkifli & Sanep (2010) supported this finding when they discovered that law did not affect the compliance behavior of *zakat*. Zainol (2008) contradicted this finding when the study finds that law and enforcement were significant factors related to *zakat* compliance behavioral intention. Haji-Othman et al. (2020) further supports Zainol (2008) when they discovered that perception towards law was not a significant factor influencing *zakat* compliance behavior.

Perception towards Service Quality and Compliance Behavior

Perception towards service quality refers to people's perception of service quality offered by institutions to perform a particular behavior. It relates to consumer's expectations of actual service performance (Parasuraman, Zeithaml, & Berry, 1985). In the context of *zakat*, it refers to people's perception of the quality of service offered by *zakat* institutions to facilitate *zakat* payers to pay *zakat*. Perception towards service quality is among the measurements that have been used in many studies on compliance behavior of tax and *zakat*. Among the studies that have examined perception towards service quality on compliance behavior include Kamil (2002), Amin & Isa (2008), Zainol (2008), Ram Al Jaffri (2010), Alm, Jones, Cherry, & Mckee (2011), Alabede, James O. (2011), Alabede, Zaimah, & Kamil (2011) and Alm, Cherry, Jones, & McKee (2010).

Perceived service tax quality significantly influences tax compliance behavior (Alabede et al., 2011). Alabede, James O, (2011) and Alabede et al., (2011) used perceived service tax quality as one of the variables explaining low tax compliance in Nigeria. The studies verified that perceived service tax quality played a significant role in influencing tax compliance behavior. Correspondingly, though in a different environment, Amin & Isa (2008) showed that service quality influenced customers' satisfaction on Islamic banking in Malaysia.

In the *zakat* context, Haji-Othman et al. (2019) found that service quality was among the significant variables influencing *zakat* payment among public servants in Kedah. Zainol (2008) supported this finding when it revealed that service quality was a significant factor in *zakat* compliance behavioral intention. This finding is further reinforced by Al Amran, Haji-Othman, Mohamed Fisol, & Sheh Yusuff (2020) when they discovered that perception towards service quality was a significant determinant in customers' Islamic banking products selection. However, Haji-Othman (2017) contradicted this finding when the study revealed that service quality did not significantly influence the intention to pay income *zakat*.

RESEARCH METHOD

This study uses a quantitative method where it collects primary data using questionnaires. This quantitative method of this study can be classified as causal because this method examines the cause-and-effect relationship between variables in the theoretical framework of the study. This study analyses data using Partial Least Square Structural Equation Modelling (PLS-SEM).

Theoretical Framework of the Study

The theoretical framework is adapted and adopted from Ajzen (1991) and based on deductive reasoning. There are four independent variables: perception towards equity, perception towards the facility, perception towards law, and perception towards service quality, while compliance behavior is the dependent variable.

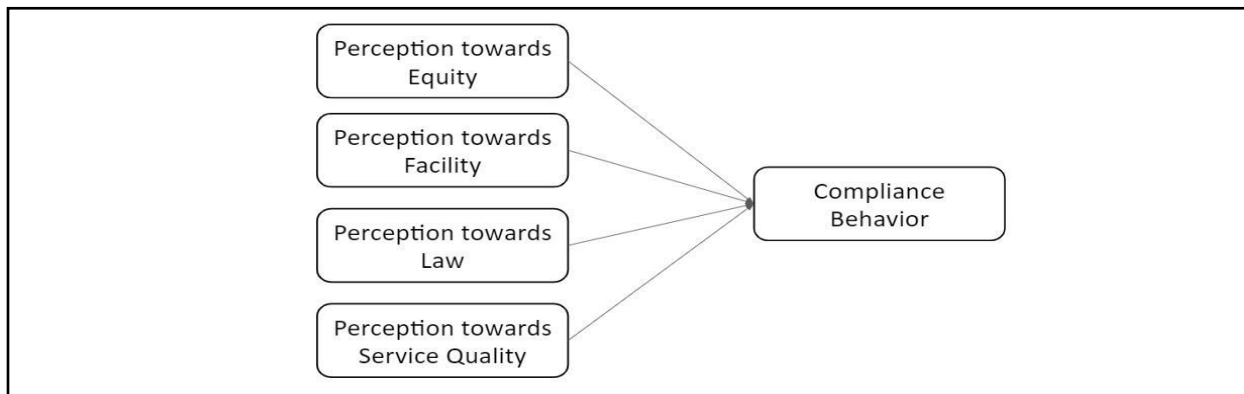


Figure 1. Theoretical Framework of the Study

Data Collection

This study uses a survey method using a questionnaire instrument to collect data. This method is considered suitable because units of analysis (respondents) are scattered around the state of Kedah. This study population consists of public educators who are eligible to pay income *zakat* located in Kedah. This study chooses a sample size of 372 based on Krejcie and Morgan (1970).

Data Analysis

Data analysis of the study involves several stages. The first stage involves the assessment of the measurement model to identify the underlying structure of the variables involved (Hair, Hult, Ringle, & Sarstedt, 2014). In the second stage, the assessment of the structural model is performed; that is, the data is run using the structural equation model (SEM). The measurement model is done using the validity factor analysis to validate the measurement scale (Hair et al., 2014). Variables that pass this analysis test are then applied to structural model analysis to examine the relationships between the endogenous variables and the exogenous variables of the study.

FINDINGS AND DISCUSSIONS

Table 1 reveals the finding of the study based on 372 randomly selected public servants in the state of Kedah using structural equation modeling SMART PLS Version 3.

Table 1. The Effects of Perception towards Equity, Facility, Law, Service Quality on Compliance Behavior of Income *Zakat*

Path Relationship	Coefficient	t- Statistics	P Values
Perception towards Equity -> Compliance Behavior	0.034	0.653	0.514
Perception towards Facility -> Compliance Behavior	0.406	7.264	0.000
Perception towards Law -> Compliance Behavior	0.177	1.238	0.216
Perception towards Service Quality -> Compliance Behavior	0.102	2.007	0.045

This study reveals that perception towards equity or fairness in *zakat* distribution is not a significant determinant of compliance behavior of income *zakat* in Kedah. This finding implies that the public educators do not perceive the fairness in *zakat* distribution as a substantial factor in determining whether they pay *zakat*. This evidence is because there are other important motivations for paying income *zakat*. Moreover, this finding opposes Muhammad (2008), who revealed that perception towards equity in *zakat* distribution positively and significantly affected *zakat* payment.

In addition, perception towards facility has a significant favorable influence on the income *zakat* compliance. This piece of evidence supports Haji-Othman et al. (2019), Zainol (2008), and Ram Al Jaffri (2010). They provided evidence that the facility had a significant relationship with the intention to pay income *zakat*. Kedah State Zakat Board has made a great effort since being corporatized in 2016. Nowadays, *zakat* payers could pay their *zakat* through monthly deduction schemes, ATMs, online payments, apps, and other facilities. The facilities to pay income *zakat* are essential to influence their compliance. However, the issue does not lie with facilities that are perceived as sufficient. Rather, the issues lie more on law enforcement, which is considered weak, which influences the non-compliance of income *zakat* payment.

Additionally, perception towards law is not a significant determinant of income *zakat* compliance. This finding supports Haji-Othman, Sheh Yusuff, & Nayan (2020), who revealed that perception towards law does not influence *zakat* compliance since *zakat* law and enforcement is weak. Further reinforced this finding when they found that perception towards law is not a significant determinant of compliance. However, Mohamed Sareye Farah, Haji-Othman, & Mohamed Omar (2017) contradicted this finding when they discovered that perception towards law influenced *zakat* compliance.

The obligation to pay *zakat* in Kedah is based on the *Qur'an*, the *Sunnah*, fatwa, and circulars. The National Fatwa Council agreed upon a consensus that income *zakat* is compulsory for every Muslim individual who has fulfilled the conditions of perfect title, *nisab*, and *hawl*. Also, Kedah

gazetted the mandatory *zakat* employment income on 19 April 1986 under section 38(2) of the Kedah Islamic Law of Administration 1962 of the Government Bill No. 146. In addition, there is the directive by the Office of the Secretary of the State of Kedah (SUK), which has directed eligible Muslim public servants to pay *zakat* to Kedah State Zakat Board through a monthly salary deduction scheme. However, the perception is that law enforcement is weak because Kedah State Zakat Board has not assigned any income *zakat* numbers to *zakat* payers. Unlike the Inland Revenue Board of Malaysia (LHDNM), which sets income tax numbers to taxpayers. The setting of income *zakat* numbers to *zakat* payers is vital because those who refuse to file and pay *zakat* are punishable under *zakat* law. Without assigning the *zakat* numbers, Kedah State Zakat Board could not trace the *zakat* non-compliant, therefore, could not enforce the *zakat* law accordingly.

In the case of tax, the Inland Revenue Board of Malaysia (LHDNM) has introduced the e-filing system where income earners must file every year, and failing to do so will result in certain punishment. Taxpayers perceive tax law enforcement as strong; therefore, they must oblige to perform the e-filing and pay the tax due accordingly. On the other hand, the perception towards *zakat* law enforcement is weak, which weakens *zakat* compliance.

Furthermore, this study reveals that perception towards service quality influences *zakat* compliance. This finding supports Haji-Othman, Sheh Yusuff, & Badrolhisham (2020), who discovered that service quality is significant in influencing *zakat* compliance.

Ali Amran, Haji-Othman, Mohamed Fisol, & Sheh Yusuff (2020) discovered that service quality influenced Islamic banking compliance and further reinforced this discovery. In the environment of *zakat* in Kedah, service quality has improved, although not at the level of service quality of tax. However, each *zakat* center in every district in Kedah could improve the service quality.

CONCLUSION

Zakat is a significant source of income and could be used as an instrument to finance specific programs to achieve social, political, and economic development among Muslim communities. However, the collection of income *zakat* amongst Muslims who have fulfilled the conditions to pay income *zakat* in Kedah has remained low even though Kedah issued a religious decree making it compulsory to pay income *zakat* in 1997. Some educators in Kedah did not pay income *zakat* to Kedah State Zakat Board because of the perception that they could pay *zakat* at any *zakat* institution. Also, they showed a lack of confidence in the Kedah State Zakat Board's ability to manage and distribute *zakat*. This study critically analyses the influence of perception towards equity in *zakat* distribution, perception towards the facility, perception towards law, and perception towards service quality on compliance behavior of income *zakat* in Kedah, Malaysia. This study reveals that perception towards facility and service quality has significant relationships with income *zakat* compliance behavior. However, the result demonstrates that perception towards equity in *zakat* distribution and perception towards *zakat* law are not significant determinants of compliance behavior of income *zakat* in Kedah. This study recommends that future studies explore other determinants of income *zakat* compliance to shed

more light on this fertile area of research. This study is hoped to provide evidence that could be used as guidance for suitable policy and actions by the Kedah State *Zakat* Board to improve *zakat* collection strategies in the future.

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