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Determinants of Attitude Toward Zakat on Saving

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ABSTRACT

Background: Collection of zakat on saving was reported as the third largest collection in most of the states in Malaysia. Previous empirical research found that there are many factors that influence zakat compliance behavior on saving. However, there is a limited study focusing on determinants of attitude toward zakat compliance behavior. **Objective:** The main objective of this study is to examine the relationship between referent group, perceived corporate credibility, tax rebate and religiosity with attitude toward zakat compliance behavior on saving. **Results:** The findings reveal that referent group, perceived corporate credibility and religiosity were positive and significantly influence attitude toward zakat compliance behavior on saving, while tax rebate insignificantly related. Referent group appeared to be the most important factors and followed by perceived corporate credibility and religiosity. **Conclusion:** In summary, variables of referent group, perceived corporate credibility, tax rebate and religiosity explained 51% of the variance in attitude toward zakat on saving. Some suggestions to the zakat institutions and limitation of the study were also discussed.

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INTRODUCTION

Zakat stands as the third pillars in Islam. Literally, it means growth or increase, while technically is the portion of money or kind taken from certain types of wealth when they fulfilled specific requirement at the specific time that will be given to zakat recipients in specific ways (Zulkifli, 2011). Zakat can be divided into two which are zakat fitrah and zakat on wealth. Zakat fitrah is being paid during the month of Ramadhan while zakat on wealth is paid when the nisab and haul requirement have been fulfilled. Zakat on wealth can be categorized into zakat on employment income, business, saving, gold and silver, bond, crops and agriculture and natural resources.

An individual Muslim cannot deny the obligation of paying zakat because it is clearly stated in Al-Quran. For example, Allah says in Surah Al-Baqarah, verse 110:

"And be steadfast in prayer and given Zakat: and whatever good ye send forth for your souls before you, ye shall find it with Allah; for Allah sees well all that ye do" (Ali, 1994, p.15).

Recently, there are many literatures concerning on zakat compliance behavior (Hairunnizam, Sanep and Mohd Ali, 2007; Huda, Rini, Mardoni and Putra, 2012; Kamil, 2002; Sanep, Nor Ghani and Zulkiffli, 2011; Zainol, Kamil and Faridahwati, 2009). For example, Kamil (2002) and Sanep *et al.* (2011) develop a zakat compliance behavior model based on tax compliance behavior literatures, while Huda *et al.* (2012) and Zainol *et al.*, (2009) investigate the factors that influence zakat compliance behavior by applying theory of planned behavior and theory of reasoned action. All of these studies discussed about the factors that influence zakat compliance behavior. This issue should be resolved in order to maintain the current level of zakat compliance and attract new zakat payers.

In understanding the complexity of zakat compliance behavior, previous studies argued that attitude is among the important determinant that influences zakat compliance behavior (Huda *et al.*, 2012; Kamil, 2002; Ram Al Jafri, Kamil and Zainol, 2009; Zainol *et al.*, 2009). These studies reveal that attitude is positively related with zakat compliance behavior. However, previous studies only suggested attitude as an independent variables without understanding the variables that shape attitude in paying zakat. Besides, there is also limited study had been done in analyzing the determinants of attitude toward zakat compliance behavior. Thus, this study is conducted to investigate the determinants of

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attitude in paying zakat especially in the context of zakat on saving.

Literature Review and Hypotheses:

Referent group and attitude:

Referent group means someone who has a close relationship with the individual like parents, spouse, friends, siblings, and teachers. In the context of this study, the referent group was referred to friends who will influence the person in paying zakat. Referent group will give suggestion, provides support or giving opinions when they asked for. Thus, the role of referent group will enhance positive attitude toward paying zakat. However, there was disagreement in analyzing attitude and subjective norms simultaneously (Fishbein and Ajzen, 1975), but, there are previous studies that still examined the relationship between attitude and subjective norms. For instance, this relationship has been investigated in the organic food buying area among consumers and the result was positively related (Tarkiainen and Sundqvist, 2005). The same result also was confirmed by other studies in the different area (Miniard and Cohen, 1983; Ramayah, Yeap and Ignatius, 2013). Based on these empirical evidenced, this study expected that zakat payer who has an influence from the referent group would develop a positive attitude toward paying zakat on saving.

Perceived corporate credibility and attitude:

Perceived corporate credibility can be defined as the level of perceptions that customer has on the company's expertise and ability in accomplishing its promise and sincerity in showing the truth (Newell and Goldsmith, 2001). The positive perceptions toward the organization will create a positive attitude toward the organization. It is proven when previous study found a direct relationship between perceived corporate credibility and attitude (Lafferty and Goldsmith, 1999). The study compared customer attitude toward the advertisement and brand when they perceived the high and low corporate credibility. The same result was reported by Goldsmith, Lafferty and Newell (2000) when they extended the study. Besides, Newell and Goldsmith (2001) also found that perceived corporate credibility directly influence customer attitude toward the behavior.

However, there are limited studies that investigate the link between perceived corporate credibility and compliance behavior either in the context of taxation or zakat. Thus, this study proposed that positive perceptions toward zakat institutions will enhance the favourable attitude in paying zakat on saving.

Tax rebate and attitude:

Tax rebate is an incentive given by the government to attract an individual in complying with zakat payment. An amount of money will be deducted from their total amount of the taxable income when zakat payer complies in paying zakat. In the context of zakat, previous studies that investigate on the relationship between tax rebate and attitude toward zakat compliance is hardly to be found.

In other area, there is a study had been conducted to investigate the link between tax rebate and attitude toward the current tax system (Hasseldine and Hite, 2003). They found that tax rebate significantly influence taxpayer's attitude. In another study, Nor Aziah (2004) also indicated the same result when analyzing incentives and attitude toward tax compliance. These empirical findings reveal that an individual will execute the desired behavior if they feel that the incentive is valuable for them in performing the behavior. Therefore, this study suggested that tax rebate will create a positive attitude in paying zakat on saving.

Religiosity and attitude:

Religiosity means the guidelines that the person follows in executing their daily activities and their perceptions toward the ends results after completing the obligation of paying zakat(Kamil, Zainol and Ram Al Jaffri, 2012). It influences the person attitude either to perform a good deed or not. If the people feel that it is important to fulfill the command of Allah, it will create a favorable attitude in performing the behavior. For example, Raihana and Pope (2014) discovered that religiosity positive and significantly influence attitude toward tax compliance. In the area of service marketing, previous study also reveals that religiosity positively influence attitude toward brand loyalty (Siala, 2013).

Moreover, based on the review conducted by Rew and Wong (2006) indicated that 36 out of 43 researches show that religiosity or spirituality significantly influence health attitude in adolescent heath area. These empirical evidences obviously show that religiosity had a significant influence on attitude in performing the behavior. Thus, this study proposed that religiosity will develop a positive attitude in paying zakat on saving.

Based on the review of the above literatures, there are limited literatures that considered all the above variables either in the context of tax or zakat compliance areas. This gap provides support to extend previous studies in the context of zakat compliance literatures particularly zakat on saving. Therefore, this study presented the hypotheses below:

H_1: Referent group will positively influence attitude toward zakat compliance behavior on saving.

H_2: Perceived corporate credibility will positively influence attitude toward zakat compliance behavior on saving.

H_3: Tax rebate will positively influence attitude toward zakat compliance behavior on saving.

H_4: Religiosity will positively influence attitude toward zakat compliance behavior on saving.

The proposed research model can be showed as follows:

Research Method:

This study was a cross sectional study that data collected at one point of time. Population of this study is all Muslims employees who are working in the public and private sectors organizations in Kedah. Unit of analysis of this study is individual Muslim employee. The respondent involved was only the person who is legally responsible to pay monthly tax deduction scheme (MTD). Lembaga Hasil Dalam Negeri (2013) stated that an individual is required to pay income tax when the amount reach RM33 000 annually and above. However, the amount of nisab for the person obliged to pay zakat is around RM11 499 in a year (Jabatan Zakat Negeri Kedah, 2014). This clearly indicates that individual who is liable to pay income tax is also responsible to pay zakat. in addition, the employees might set aside some of the amount from the monthly salary received. They are obliged to pay zakat on saving when the total amount fulfilled the condition of haul and nisab. This present study choose Kedah because the calculation of zakat on saving is based on the last amount reported during the year (Jawatankuasa Fatwa Negeri Kedah, 1985). It is difference from other states in Malaysia that based on the lowest amount stated during the year.

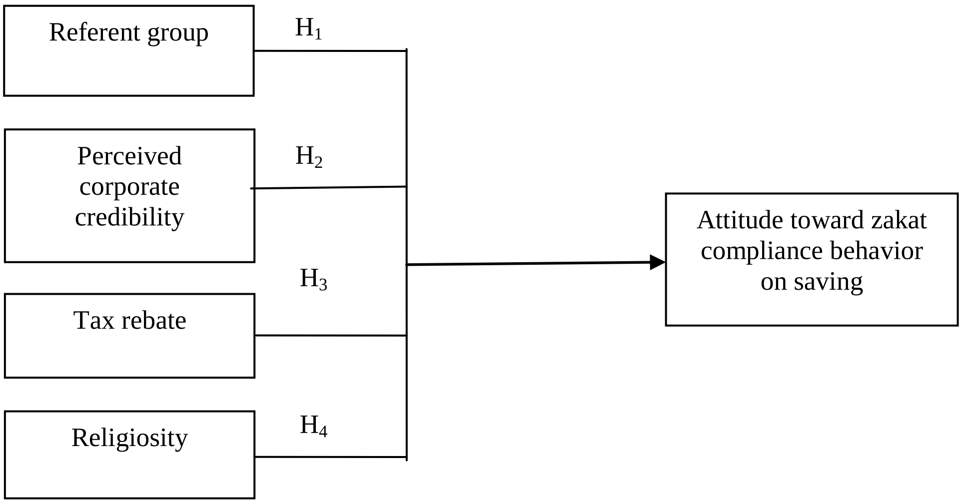

Fig. 1: Proposed research model.

It was not feasible to collect the data from all the respondents. Thus, cluster sampling was chosen. It is suggested to perform cluster sampling when across the groups they share similar characteristics and within the groups they are difference (Sekaran and Bougie, 2012). In this study, the respondents working at the public and private sectors share similar characteristics because they are subject to MTD while the differences across the groups are in terms of the policies and income schemes applied for them. Then, questionnaires were distributed to the respondents randomly at the 30 chosen public and private organizations.

There are two sections in the questionnaires which are the first section contains the demographic information of the respondents while in the second sections contains all the items (variables of referent group, perceived corporate credibility, tax rebate, religiosity and attitude toward zakat compliance behavior). Respondents were asked to state their agreement or disagreement on a 5 points scale, ranging from “1” which means strongly disagree to “5” as a strongly agree. Referent group and perceived corporate credibility were measured by using the items adapted from Zainol (2008). Other variables which are tax rebate, religiosity and attitude toward zakat compliance was adapted from Ram Al Jaffri (2010), Kamil (2002) and Ajzen (2002) correspondingly. There were four items on referent group, eight items on perceived corporate credibility, four items on tax rebate and seven items on attitude.

Data analysis:

This section offers the results of this study. The first part explains about the general information of the respondents and variables. It is followed by the result of reliability and validity analysis. Lastly, the determinants of attitude toward zakat on saving from the viewpoints of referent group, perceived corporate credibility, tax rebate and religiosity were identified.

Descriptive analysis:

A total of 200 questionnaires were distributed, but only 160 respondents returned the completed questionnaires. Out of these, only 152 questionnaires can be used for further analysis. The respondents consist of 54% female and 46% male. Most of the respondents were in the range of 31-40 years old (33%) and 41-50 years old (32%) while the other respondents were in the range of 20-30 years old

(8%) and 51 years old and above (27%). The sample comprise of almost equal respondents from the public and private sectors which were 51% and 49%. Majority of the respondents have an income in the range of RM3000-RM6000 (74%). Other respondents were in the range of RM6001-RM9000 (20%) and RM9001 and above (6%).

The main descriptive analysis was conducted for all the variables to determine the mean and standard deviation as presented in Table 1. The values of mean for all the items were above 3 except for the item '1' and '2' that belong to religiosity variable. Then, the values of standard deviation for all the items were also below 2.

Reliability analysis:

Reliability coefficients for all the constructs were also presented in Table 1 below. The values were determined based on reliability analysis. It was performed to certify the consistency of the items applied in this study. The value for the construct of referent group, perceived corporate credibility, tax rebate, religiosity and attitude toward zakat compliance behavior on saving were 0.94, 0.83, 0.95, 0.86 and 0.91 accordingly. All the values were larger than 0.70, show that these are good (Hair, Black, Babin and Anderson, 2010).

Table 1: Descriptive statistic and reliability coefficient on the variables.

Variable/ constructs	Mean	Standard Deviation
Referent group (α = 0.94)		
1) Agree	4.18	0.880
2) Think	4.16	0.857
3) Encourage	4.15	0.859
4) Advice	3.98	0.938
Religiosity (α = 0.83)		
1) Involvement in Islamic organization	2.26	0.924
2) Committee members	2.24	1.036
3) Fiqh class	3.28	0.924
4) Tauhid class	3.13	0.897
5) Islamic talk	3.71	0.777
6) Mosque activities	3.16	0.801
Perceived corporate credibility (α = 0.95)	4.39	0.719
1) Great amount of experience	4.30	0.796
2) Skilled	4.19	0.820
3) Great expertise	4.11	0.802
4) Does not have much experience	4.26	0.668
5) Trust	4.20	0.728
6) Truthful claims	4.16	0.732
7) Honest	4.17	0.804
8) Do not believe		
Tax rebate (α = 0.86)	3.90	1.244
1) Encourage	4.18	0.964
2) Reduce tax payment	3.70	1.086
3) Increase net income	4.10	0.995
4) Useful		
Attitude toward zakat compliance (α = 0.91)	4.76	0.442
1) Responsibility	4.78	0.414
2) Useful to the Muslim society	4.40	0.693
3) Not my priority	4.57	0.626
4) Feel guilty	4.68	0.507
5) Beneficial action	4.74	0.453
6) Contribution to the Muslim society	4.69	0.518
7) Not important		

Factor Analysis:

The variables of referent group, perceived corporate credibility, tax rebate, religiosity and attitude toward zakat compliance behavior on saving had gone through factor analysis in order to ensure that these variable were a different construct. All of the items used principle component analysis with varimax rotation. Kaiser-Meyer-Olkin (KMO) values presented for referent group, perceived corporate credibility, tax rebate, religiosity and attitude toward zakat compliance behavior on saving were 0.84, 0.77, 0.79, 0.89 and 0.85 accordingly. The findings were larger than the recommended value of 0.70 (Hair, Anderson, Tatham and Black, 1998). Factor analysis also appropriate to be performed when the results of Barlett's Test of Sphericity for all the variables were statistically significant at 0.000 levels. The results indicated that these variables were a distinct construct and unidimensional because the items loaded on the single factor.

Correlation analysis:

In this present study, Pearson correlation was conducted to determine the correlation among the variables and the results were presented below in Table 2. Cohen (1988) indicated that the value can be identified when the value of correlation coefficient were in the range of 0.10 to 0.29 (weak), 0.30 to 0.49 (medium) and 0.50 to 1.00 (strong). The findings show that tax rebate and religiosity have a weak correlation with attitude toward zakat compliance, while perceived corporate credibility has a medium correlation with attitude toward zakat compliance. The last variable which is referent group shows a strong correlation with attitude toward zakat compliance. Multicollinearity problem also can be identified with correlation analysis. In this present study, the results for correlation were below 0.80. These show that there are no crucial multicollinearity problems (Hair *et al*., 1998).

Table 2: Intercorrelation between variables.

	Attitude on zakat compliance	Referent group	Religiosity	Tax rebate	Corporate credibility
Attitude on zakat compliance	-				
Referent group	0.703**	-			
Religiosity	0.246**	0.199*	-		
Tax rebate	0.172**	0.293**	0.066	-	
Corporate credibility	0.353**	0.338**	0.119	0.086	-

**correlation is significant at the 0.01 level (2-tailed)
* correlation is significant at the 0.05 level (2-tailed)

Multiple regression analysis:

Multiple regression analysis was conducted to determine the relationship between each independent variable (referent group, perceived corporate credibility, tax rebate and religiosity) with the dependent variable (attitude toward zakat compliance behaviour on saving). The finding was presented below in Table 3. The R^2 value of the regression model indicates that all the variables predict 51% of the variance in attitude toward zakat on saving. In contrast, the remaining of 41% can be predicted by other variables. With reference to the multiple regression results, reference group ($t = 10.162$, $p < 0.01$), perceived corporate credibility ($t = 2.041$, $p < 0.05$) and religiosity ($t = 1.773$, $p < 0.10$) were found to be positive and significantly influence attitude toward zakat compliance behavior on saving. However, tax rebate was found to be not significantly related with attitude toward zakat on saving. Religiosity was considered because this study is an initial stage of study. Besides, there is limited study has been conducted in investigating the elements of religiosity especially in the context of zakat on saving. Hair *et al*., (2010) also stated that if the study has a small sample size, the significant level ($p < 0.10$) can be considered. Therefore, this present study accepts the former hypothesis of H_1, H_2, and H_4 and rejects H_3.

Table 3: Results of multiple regression analysis.

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
Constant	16.578	1.511		10.971	.000
Referent group	.714	.070	.651	10.162	.000*
Corporate credibility	.069	.034	.124	2.041	.043**
Tax rebate	-.029	.049	-.036	-.596	.552
Religiosity	.077	.043	.104	1.773	.078***

Notes: * p<0.01, **p< 0.05, ***p< 0.10
Adjusted $R^2 = 0.508$, F – statistics = 39.906, Sig at 0.000

Discussion:

One of the challenges that zakat institution faces is to maintain and increase zakat collection every year. High zakat collection received by zakat institutions will assist more asnaf in having a better life and at the same time reduce the gap between the rich and the poor. This study provides evidences about Muslim employee’s attitude toward zakat compliance behavior on saving. Based on the four hypotheses statement suggested, this study found that referent group, perceive corporate credibility and religiosity were positive and significantly related while tax rebate was not significantly related with attitude toward zakat on saving.

The first variable which is referent group positively influence attitude toward zakat compliance behavior on saving. This evidence show that zakat payer asked support and advice from their friends that enhance their attitude towards paying zakat on saving. This finding was also consistent with previous studies conducted by Miniard and Cohen (1983), Ramayah *et al*., (2013) and Tarkiainen and Sundqvist (2005). Even though, previous studies were conducted in other areas but, this study provide support that referent group also play an important role in enhancing zakat payer attitude in paying zakat on saving. It implies that zakat institution should play active role by meeting the employee directly and giving explanation on the important of paying zakat. The employees will convince and share the information with their friends. This situation will create positive attitude toward paying zakat on saving and at the same time attract new zakat payer.

Perceived corporate credibility also has been identified as the main factors that influence attitude toward zakat compliance behavior on saving. An individual that has positive perceptions about the credibility of zakat institution will enhance them in paying zakat on saving. The result was parallel with previous study that also examined the relationship between perceived corporate credibility and customer attitude(Goldsmith *et al*., 2000; Lafferty and Goldsmith, 1999; Newell and Goldsmith, 2001). Thus, zakat institutions should disclose the information on the collection and distribution of zakat funds to the public. Besides, zakat institutions also should alert when zakat payer need any single information or explanation regarding zakat matters. As a result, it will create favorable attitude in complying with the payment of zakat on saving.

In contrast, tax rebate give different expectation when it was insignificantly related. This result can be interpreted that zakat payer does not really care about the incentives given by the government but they fulfill the obligation of paying zakat on saving because of their willingness in doing so.

However, the result of religiosity was aligned with the suggested hypothesis. This study implies that the person who is highly religious will have a favorable attitude in paying zakat on saving compare to the person who is not highly religious. This result was also aligned with previous study that investigate this relationship in the context of tax compliance behavior (Raihana and Pope, 2014) and other studies related with brand loyalty (Siala, 2013) and health (Rew and Wong, 2006). Based on the findings, zakat institutions should attract more zakat payers from the persons who are not highly religious by distributing more pamphlets, organize forum or seminar, and make promotion via media. This strategy will increase the awareness toward the responsibility of paying zakat as well as enhance the favorable attitude in paying zakat on saving.

Some limitations also exist in this study. With regards to the selected sample size, there is still limited scope of participation because this study only consists of employees who are working at the public and private sectors organization in Kedah. Because of this, it is proposed that there is a need for future research to extend the current research by including also employees in other states in Malaysia to generalize for a wider population. Besides, future research also might include other target group of individual who are also paid zakat on saving like self-employed person. Lastly, future research can also examined other remaining unexplained variables.

Conclusion:

The important role of attitude towards zakat compliance behavior cannot be denied anymore. Previously, this variable always been investigated as an independent variable rather than as a dependent variable. This study provides evidences that variables of referent group, perceived corporate credibility and religiosity shape attitude in paying zakat on saving. The results presented also similar with the previous empirical evidences in other areas. Therefore, zakat institutions can retain and attract more zakat payer in paying zakat on saving by making appropriate decisions based on the results and recommendations highlighted in this study.

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