

The Influence of Attitude, Subjective Norms, and Service Quality on Intention to Pay Business *Zakat* Among *Single Business Owners* At *Kuala Ketil, Malaysia*

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Abstract: *Zakat* is a compulsory contribution system in Islam, taken from those who have excesses, and gives to the needy. Its principal objectives are to develop a balanced socio-economic growth and to purify one's soul and wealth so that their wealth is blessed by Allah. It was agreed by all Muslim scholars that businesses are subject to *zakat*. *Zakat* on business is obligatory for companies, as long as Muslims have interests in it. However, this is because *Zakat* institutions in Malaysia are still facing some resistance to raising the collection for *Zakat* on business. Nowadays, the total collection of *Zakat* on business is still at small number compared with a total collection of *Zakat* on income. The study examines the influence of attitude, subjective norms, and service quality on the intention to pay *Zakat* on business among single business owners at Kuala Ketil. By using a quantitative approach, this study distributed sixty (60) sets of questionnaires to the target respondents. The study finds that attitude and subjective norm have a positive and significant influence on intention towards paying *Zakat* on business among single business owners at Kuala Ketil. However, service quality does not any influence on intention towards paying *Zakat* on business.

Keywords: Attitude, Business Owners, Intention, Kuala Ketil, Service Quality, Subjective Norms, *Zakat*.

I. INTRODUCTION

Zakat represents the third pillar of Islam. Literally, it means to purify and to increase, theoretically it means a certain amount of financial/real estate or the kind in possession of predetermined Muslim individuals upon which the lawgiver (*Shariah*) placed a sense of duty especially when it exceeds the minimum quantity of wealth through a completed explicit period of time "One Lunar Year" on the end of that recurring annuity the prescribed portion of that wealth to *Zakat* recipients in specific ways (Zulkifli, 2011). It has been identified as an important source of Islamic finance that is crucial for the initiation of an Islamic economy, community and given a key impact on the development of a national fiscal system (Anita et.al, 2011).

Basically, *Zakat* is divided into two main categories i.e. *Zakat* al-fitrah and *Zakat* on wealth. *Zakat*-fitrah should be paid at the end of *Ramadan* month and it's commonly smaller in quantity than its counterpart *Zakat* on wealth due to its compulsion of a whole family if that family has their daily life expenses in three days time, this *Zakat* is particularly obligated on the Muslim father as He is responsible for the entire family. All Muslims are obliged to pay this, regardless of their age, status or wealth. The amount of *Zakat* payable is roughly 3kg of staple food in the relevant country or an amount of money that is equivalent to the price of the food.

Whereas, *Zakat* of wealth is due when the wealth exceeds the minimum amount that *Zakat* (*Nisab*) is obligated upon, the completion of one full Hijri Year (Haul). *Zakat* on wealth can be categorised into *Zakat* on business, employment income,

saving, gold and silver, bond, crops and agriculture and natural resources and the like. A Muslim individual who is liable to perform this duty can't deny *Zakat* payment because it is clearly stated in Al-Quran and practical Sunnah of the prophet (P.B.U.H). 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).

This is because *Zakat* institutions in Malaysia are still facing some resistance to raising the collection for *Zakat* on business (Halizah et al., 2011). Nowadays, the total collection of *Zakat* on business is still at small number compared with a total collection of *Zakat* on income (Halizah ET, 2011). This situation could not occur because *Zakat* on business payment has a potential as the main contributors into total *Zakat* on business collection in the future (Abd Rahim, 2004). However, it needs a support with the comprehensive effort in order to attract more Muslims to pay *Zakat* on business. The objective of the study is to examine the influence of attitude, subjective norm and service quality on individual intention to pay *Zakat* on business among KUIN single business owners at Kuala Ketil, Kedah.

2. LITERATURE REVIEW

Zakat is derived from an Arabic word meaning "to cleanse" and "to grow" (Mannan, 1986). Individual's behaviour when paying *Zakat* is a part of overt behaviour. The determining factor for this behaviour is the amount of intention of an individual whether or not to exert that particular behaviour (Fishbein&Ajzen, 1975). Ajzen (1988) argues that intention can be used to predict the strength of an individual willingness to perform a behaviour and a number of planned and conducted efforts to perform it. It is discussed in the Reason Action Theory (Fishbein&Ajzen, 1975). The intention originates from two determining factors. The first factor is personal in nature and is reflected in one's attitude. The second factor is service quality which reflects social influence.

Ajzen (1988) explained that in addition to attitude, subjective norm and service quality, there is the third influencing factor called perceived behavioural control that one possesses related to certain behaviours. Therefore, one's intention can be predicted through three main determining factors: attitude towards certain behaviours, impacted subjective norms and possessed service quality. This theory is known as the Theory of Planned Behavior. Therefore, the business owner's intention to pay *Zakat* on business is influenced by his or her attitude towards the attributes inherent in *Zakat* on business paying, the influence of others closest to him, and also by his or her perception towards behavioral control that can both be promoting and hindering factor in paying *Zakat* on business. The problem investigated in this study is Single business owner's paying *Zakat* on business behaviour. In particular, the behaviour under investigation was seen based on the single business owner's intention in paying the *Zakat* on business. To find out the factors determining the behavioural intention, variables with influences on intention were analysed. These variables include attitudes, subjective norms or social influence and perceived behavioural control (Ajzen, 1988). The amount of each variable in an individual is attributed to the exertion of the behaviour.

Attitude:

Attitude is a psychological tendency which is shown in the evaluation on certain entities with some degree of favour or disfavour (Eagly&Chaiken, 1993). This psychological tendency inherently exists in every individual in the form of evaluation covering all types and categories of evaluation, both overt and covert, or in cognitive, affective and cognitive forms. Similar studies are conducted by Shook & Bratianu (2010) state that one forms one's attitude based on one's beliefs in the possible outcomes. The more favourable the possibility is, the stronger the intention to do the behaviour will be, and vice versa: the less favourable the outcome possibility is, the weaker the intention to do the behaviour will be. According to Sapingga et.al. (2011), Bidin et.al. (2009) and Bidin et.al. (2007) who have investigated the relationship between attitude and individual intentions towards contributing *Zakat* on employment income. they were found that attitude is significant motivation towards individual intention while paying *Zakat*.

Subjective Norm:

According to Bidin et al. (2009), the subjective norm is associated with the belief that is conveyed by others, both by individuals and through the response of a group. The subjective norms can be understood as a reaction for someone to do something because of the pressure from others or a belief that becomes important when he does it. In a study conducted by Bidin et al. (2009), it is found that a person's interest to pay the *Zakat* is significantly affected by the subjective norm. Messer et.al (2009) also concluded that subjective norms are related to the perception of others towards the perpetrator if

he did certain acts. Perception, response or the pressure can either be positive or negative. To measure this variable of subjective norms, some question items relating to other people's responses will be important, whether or not someone is doing a particular activity. Parties are meant to be a parent, husband/wife, friend and teacher (Mastura, 2011).

While Messer et.al (2009) had established the family, friends and important people to the list of questions related to subjective norms. Other previous studies conducted by Abduh et.al. (2011), Amin et.al. (2010), Abidin et.al, (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al. (2006), Bock et.al.,(2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985) and Shimp and Kavas (1984) also found that subjective norms have significant influence on an individual's behavioral intentions. Similarly, other previous studies conducted by Sapongi et.al. (2011), Bidin, et.al. (2009), Bidinet, al., (2007) were measured the influence of subjective norm on *Zakat* contribution. All these studies found that subjective norm is a dominant motivation towards one's intention when paying *Zakat*.

Service quality:

Andaleeb (1995) reported that trust moderate the relationship between behavioural intention and dependence. Another essential point is that trust explains fully the relationship between intention to use controls, cooperation and adopt a significant influence stance in a buyer-seller dyad. However, dependence also influenced intention to cooperate and readiness to adopt a strong stance but had no effect on intentions to exert controls (Andaleeb 1995). Anderson and Narus (1990) argued that dependence and trust have a significant positive relationship with cooperation. The above assertion signifies that higher level of trust will diminish the uncertainty, complexity and perceived vulnerability related to firm partner's actions. Again, it is a belief that fewer distributive tactics are used to gain consensus if there is trust between negotiating parties.

Although in the field of *Zakat* on business due to the early stage of *Zakat* on business literature on trust concept, the moderating effect of trust on intention to pay *Zakat* on business has not been tested. Thus, it is expected trust on *Zakat* on business institution will moderate the relationship between *Zakat* on business service quality and intention to pay *Zakat* on business. Hence, the following proposition is developed. Trust on *Zakat* on business institution moderate the relationship between *Zakat* on business service quality and intention to pay *Zakat* on business.

3. RESEARCH METHODOLOGY

Research Design:

This research is quantitative in nature with the research instruments of questionnaire and ordinal scale measurement. This study was designed as a survey field study, a scientific non-experimental study that systemically investigates relationships or correlation between variables and is conducted up-to-date phenomena. The study is conducted among single business owners at Kuala Ketil Compass. By using, quantitative research approach the study arranged sixty (60) sets of questionnaires among the target respondents. Besides, the study collected a numerical primary data from the respondents. In the meantime, an ordinal scale is executed for measuring the collected numerical data.

Population and Sampling:

Sampling technique means taking a representative portion from a particular population but the study could only arrange to find sixty (60) sample single business owners representing the total student population of about five thousand four hundred (5, 400) single business owners who are currently registered at Kuala Ketil. In obtaining the research population, the study managed to find sixty (60) sample respondents to answer the questionnaire, therefore the sample reflects the population. The current study uses Simple Random Sampling as the sampling technique of the study. By employing this sampling method, each single business owner has an equal opportunity to be selected as a respondent.

Data Analysis:

For the data analysis, the present study uses the Statistical Package for Social Sciences (SPSS version.17). Therefore, the study enables to successfully analyze the relevant data such as descriptive statistics, Cronbach's Alpha for testing the reliability and validity of the study, the summary of regression for collinearity diagnostics, coefficient of variation, correlation and level of significance of the research variables and finally the study will answer the research hypothesis, the research questions and therefore the objectives of the study will be achieved.

Theoretical Framework of the Study:

The theoretical framework is the basis on which the whole research project is based. It describes the network of associations among variables that are deemed relevant to the problem situations that have been identified (Caruana, 2002). This study is including independent variables and dependent variables, as well as independent variables to influence dependent variables. Independent variables have three variables such as attitude towards behaviour, subject norms and perceived behaviour control. Therefore, these three variables will determine the compliance behaviour.

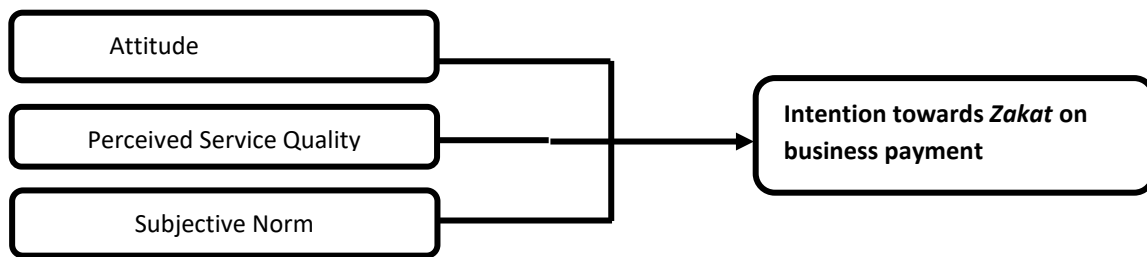


Figure 1: Theoretical Framework of the Study

Source: Adopted from TRA constructed by Ajzen&Fishbieng (1975) and TPB developed by Ajzen I. (1985).

Hypothesis:

A hypothesis is a tentative statement that proposes a possible explanation for some phenomenon or event. A hypothesis is used to predict a relationship between variables, for instance, independent variable and dependent variable. Hence, after the result is found the hypothesis will be tested to prove whether or not there is a significant correlation between the variables studied then the study will execute a decision that accepts or rejects the alternate hypothesis. In the context of *Zakat* on business payment, the relationship between attitudes, perceived service quality, and perceived self-efficacy have been found to positively relate to the intention of *Zakat* on business payment. Thus, the following hypothesis is formulated:

- H₁:** Attitude towards behaviour can influence the intention of Muslim individuals to pay *Zakat* on business.
- H₂:** Perceived service quality can influence the intention of Muslim individuals to pay *Zakat* on business.
- H₃:** Perceived Self-efficacy can influence the intention of Muslim individuals to pay *Zakat* on business.

4. FINDINGS

Multiple regression analysis was used with the three independent determinants to test the model for the intention towards the payment of *Zakat* on business. The following table presents the regression analysis and the coefficient results of the study.

Table 1: Model Summary and Coefficient Results

Variables	Standardised Coefficient Beta	T- Value	P-Value	Decision
Attitude	0.510	3.565	0.001	Accept H ₁
Subjective Norms	0.050	2.822	0.007	Accept H ₂
SERVQUAL	0.409	0.901	0.371	Reject H ₃
R	0.915 ^a			
R square	0.837			
Adjusted	0.828			
Durbin - Watson	2.023			
Significant F	0.000			
Condition Index	28.269			

Table 1 presents the findings of multiple regression and coefficients analysis. Through generating the data entered the Statistical Package for Social Science (SPSS) employed, the study found the data output. Based on the results generated

from the SPSS output the study shows that the two independent variables i.e. Attitude and Subjective Norms are statistically significant with positive standardised Beta values. The other independent determinant, service quality, was not statistically significant.

The findings show that attitude and subjective norms are positively and significantly influence intention towards *Zakat* payment at the level of 0.001 and 0.007 that are smaller than Pearson's acceptable significance level of 0.05 ($0.001 < 0.05$). Hence, the current study accepts the alternate hypotheses of H_1 and H_2 . Meanwhile, perceived service quality is positively and significantly influences intention towards the payment of *Zakat* on business. However, it's not statistically significant at the acceptable significance level of 0.05 ($0.371 > 0.05$). Moreover, the R^2 is eighty-three point seven (83.7%), which means the regression model employed for this study could explain 83.7% variations on intention towards *Zakat* contribution. This demonstrates that there exist other factors that explain the rest 16.3% variations of intention towards paying *Zakat* on business.

In addition, it is confirmed that the F-value is in line with the sufficient and required level of significance after the values equate to 0.01 i.e. ($0.000 < 0.01$). Since the F-value is within the acceptable significant degree that indicates the model was suitable to assess the trending issue of *Zakat* intention under which the present study was undertaken.

The Durbin – Watson value is 2.023 which is confirmatory and falls within the required range of 1.5 – 2.5 i.e. ($1.5 < 2.023 < 2.5$), which means that there is no autocorrelation problem in the data. The VIF, tolerance, and condition index collectively fall within the required range that shows there is Multicollinearity diagnostics in the model. Graphical representations of the data have been also shown on this findings part of the study. Based on the results obtained from the normal Probability Plot (P-P) it is shown that data is linear besides the histogram illustrates that the data is normally distributed. Therefore, the ultimate outcomes attained from the findings of the analysed data suggest that the employed model determinants are significantly and positively explain the intention of Muslim individuals while performing the act of *Zakat* contribution.

5. DISCUSSION

This study is conducted to identify the factors that influence intention towards the payment of *Zakat* on business among single business owners. The study found that attitude and subjective norm have positive and statistically accepted significant influence on intention towards paying *Zakat* on business among single business owners at Kuala Ketil. On the other hand, even though service quality has a positive influence on intention towards paying *Zakat* on business, the study found that it is not statistically significant. Hence, H_3 is not accepted in the present study.

There were factors that previous studies argued to influence intention towards *Zakat* payment such as; attitude, subjective norms and service quality. However, it was hard to find earlier studies that considered this relationship in the context of *zakat* on business. Thus, this study further investigated the important of these relationships in the context of *Zakat* on business. There is also limited literature that investigated the relationship between service quality and intention towards *Zakat* payment. Nevertheless, the study shows that all the employed model variables are positive and significant motivations towards the intention of individual single business owners at Kuala Ketil when disbursing *Zakat* on business. Meanwhile, the study accepted two (2) out of the three (3) controlling hypotheses correspondingly; this evidence shows that H_1 "attitude" and H_2 "subjective norms" have positive and statistically significant influences on single business owner's intention when performing the payment of *Zakat* on business.

According to the findings of this study, the most significant motivation towards individual intention while paying *Zakat* on business is found to be attitude factor (H_1), this determinant is the most significant determinant of intention at the level of 0.001 which is smaller than the significant level of 0.05 ($0.05 > 0.001$). This result is in line with the previous findings on the attitude factor reported by the Sapongi et.al. (2011), Bidin et.al. (2009) and Bidin et.al. (2007) who have investigated the relationship between attitude and individual intentions towards contributing *Zakat* on employment income.

Based on the outcomes generated from the analysis of the present study, the model variable of subjective norm (H_2) is found to be the subsequent significant determinant that leads individual Single business owners at Kuala Ketil to come with the intention to which that employee decides to pay the alms of *Zakat* on business. This outcome is confirmed when

the subjective norm variable demonstrated statistically significant and positive influence on intention towards *Zakat* payment at the significance level of 0.007 which indicates the value is smaller than the significant level of 0.05 ($0.05 > 0.007$). Findings of this study are in line with the previous study conducted by Sapingsi et.al. (2011), Bidin, et.al. (2009), Bidinet, al., (2007) who measure subjective norms with *Zakat* contribution. Other previous studies conducted by Abduh et.al. (2011), Amin et.al. (2010), Abidin et.al, (2009), Bidin and Idris (2007), Omar (2007), Jackson et.al. (2006), Bock et.al.,(2005), Vogt et.al., (2004), Hanno and Violette (1996), Bearden and Oliver (1985) and Shimp and Kavas (1984) also found that subjective norms have significant influence on an individual's behavioral intentions.

Nevertheless, there is a significant and positive correlation between service quality and behavioural intention is shown in the study. According to this study, H_3 was not accepted as a signifying motivation towards the behavioural intention of individual single business owners at Kuala Ketil when paying *Zakat* on businesses. Since the study has shown the P-value of this factor is not in line with the required level of significant " $0.371 > 0.05$ ", that shows based on testified statistical region of acceptance, service quality is not recognised as significant motivation on intention towards performing the disbursement of *Zakat* on business.

6. RECOMMENDATION AND SUGGESTION

The study suggests that zakat operators should be trusted, transparent and comply with *Shari'ah*. For the academicians, one suggestion is for them to do more research related to the intention to pay zakat and general consumer interest. Furthermore, the results of research are presented to the parties concerned, with the zakat management that can be done more effectively and efficiently. This study provides several suggestions for the respective parties who are the stakeholders of *Zakat*. Those stakeholders such as operators (*mail*), managers of zakat institutions need to improve the public intention through uplifting the public awareness and make them understand the benefits of *Zakat* payment. The communal efforts are signifying through the conduct of regular lectures, public discussions, seminars and other banners. Furthermore, it needs to design a zakat fundraising mechanism to be more effective and efficient as well as to ensure that a better distribution process can be done.

Based on the findings of the study, *Zakat* institutions need to understand that an individual's intention to contribute *Zakat* on business is significantly influenced by subjective norms. Based on this result, the study suggests that one's surrounding people such as one's family members, other relatives, friends; colleagues along with the environment that he/she lives could significantly influence intentions towards contributing *Zakat* on business. Therefore, it is proposed for *Zakat* institution to initiate and exert effort in providing awareness programs, promotional activities on the socio-economic benefits reflecting from the *Zakat* contribution that could help *Zakat* players to at least understand the role of *Zakat*.

The study has also come across some limitations; the study was limited to examine a limited number of existing issues admiring to the benefits reflecting from *Zakat* payment; it was not conducted an explicit scope and therefore it could not determine all the *Zakat* dilemmas faced by the *Zakat* institutions. Besides, the study is limited as the unit of analysis used was individual business owners at Kuala Ketil. In addition, the study was also limited because the time dimension of the study was only two Months that was too short for the study to reveal the solution to this issue. Furthermore, there are variables that need to be adopted that could influence individual intentions towards the respective *Zakat* institutions to discuss the person's intention such as the degree of commitment, credibility, and trust towards the corresponding zakat institutions.

Concluding Remarks:

A nowadays, studies on *Zakat* are considered as a trending phenomenon many studies tried to explore further issues specifically when it comes to the *Zakat* institutions. However, the fact is that the overall collection rate of *Zakat* is far apart from one's expectation. Many studies have been conducted in the context of *Zakat* collection rate by the *Zakat* Institutions in Malaysia. The highest contribution of *Zakat* collection in Malaysia is mainly from *Zakat* on employment income. The findings of the study show that attitude (AT) and Subjective norms (SN) significantly influence on intention to comply the payment of *Zakat* on business. Service quality, however, could not predict intention towards the payment of *Zakat* on business among Muslim single business owner's at Kuala Ketil. The findings of the present study can be used for the institution of *Zakat* to initiate educational and promotional programs for Malaysian public as to the significant of *Zakat* particularly *Zakat* on business. There are a lot of academic literature on discussed the context of *Zakat* that could

help exploration of the factors that influence the intention towards, instance studies are those explicitly discussed on *Zakat* on savings, employment incomes and among muslim *Zakat* players and even the general process of *Zakat* collection and distribution across Malaysian states.

7. CONCLUSION

Studies on *Zakat* are considered as trending phenomena many researchers have tried to explore further issues specifically when it comes to the *Zakat* institutions. However, the fact is that the overall collection rate of *Zakat* is far apart from one's expectation. Many studies have been conducted in the context of *Zakat* collection rate by the *Zakat* Institutions in Malaysia. The highest contribution of *Zakat* collection in Malaysia is mainly from *Zakat* on employment income. The findings of the study show that attitude and subjective norms significantly influence intention to comply the payment of *Zakat* on business. Service quality, however, could not predict intention towards the payment of *Zakat* on business among Muslim business owners at Kuala Ketil. The findings of the present study can be used for the institution of *Zakat* to initiate educational and promotional programs for Malaysian public as to the significant of *Zakat* particularly *Zakat* on business. It is hoped that future studies could explore more factors that influence the intention towards paying business *Zakat*.

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