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## Developing a Theoretical Framework for Compliance Behavior of Income *Zakat*

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### Abstract

Despite a religious decree on the compulsory position of zakat on employment income in Malaysia, zakat collection indicates low compliance of income zakat. Studies on zakat compliance have shown mixed and inconclusive evidence regarding the determinants of income zakat compliance. Therefore, this study develops a theoretical framework to examine determinants of compliance behavior of income zakat. This study hopes to provide a comprehensive theoretical framework that could guide future studies on the compliance behavior of income zakat.

**Keywords:** Theoretical Framework, Compliance Behavior, Zakat.

### Introduction

Studies on *zakat* compliance have shown mixed and inconclusive evidence regarding the determinants of income *zakat* compliance. Therefore, this study develops a theoretical framework to investigate determinants of compliance behavior of income *zakat*. This study, a conceptual paper, hopes to provide a comprehensive theoretical framework that could guide future studies on the compliance behavior of income *zakat*.

### Literature Review

#### Attitude and Compliance Behavior of *Zakat*

There is voluminous literature that shows that attitude is a significant variable related to a particular behavior. Starting with Ajzen (1991), the study found some empirical evidence supporting the relationship between attitude towards behavior and intention to perform the behavior.

Sareye and Haji-Othman (2017) revealed 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, Kedah. Also, attitude and perception towards law enforcement significantly influence the intention to comply with zakat on income (Farah et al., 2017). Haji-Othman, Yusuff, et al (2017) revealed that attitude has significant relationships and a positive influence on intention.

Haji-Othman, Alwi, et al (2017) also revealed that attitude significantly affects compliance behavior in pay income zakat among educators. Saad et al (2010) also found that attitude played an essential role in influencing business zakat compliance behavior. Saad et al (2008) found that the attitude and subjective norm played significant roles in influencing business zakat compliance.

### **Subjective Norms and Compliance Behavior**

Ajzen (1991) defines subjective norm as “the perceived social pressure to perform or not to perform the behavior.” The Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) have examined subjective norms as independent and moderating variables. Khaled et al (2014) revealed that subjective norms significantly influenced Yemen’s banking services.

Subjective norm has also been tested in the setting of intention to purchase products and services. Al-Swidi et al (2014) revealed that subjective norms significantly moderated the relationship between attitudes and buying intention and perceived behavior control and purchase intention. Furthermore, subjective norms significantly influenced attitude toward purchase intention. Budiman and Wijaya (2014) backed this finding when the study established a positive relationship between subjective norms and purchase intention.

Moreover, Heuer and Liñán (2013) further supported this finding when the study provided evidence that subjective norms played a significant role in entrepreneurial intention. In a survey on social networking sites (SNS), Choi and Chung (2013) demonstrated that subjective norm and perceived social capital were significant determinants of perceived usefulness and perceived ease of SNS use. On the contrary, Eckhardt (2009) discovered a significant negative correlation between the significant impact of subjective norms on intention to adopt information technology (IT). Renfro, O’Sullivan, & McGee (1988) refuted this finding when the study revealed that subjective norm had a significant positive effect on the behavioral intention of staff nurses to be responsible for documentation which is an integral part of patient care.

Previous studies have received mixed empirical evidence supporting subjective norm as a significant determinant of tax intention to compliance behavior. Among the studies which studied subjective norm as a predictor of tax compliance behavior includes (Hite, 1988; Trivedi, Shehata & Lynn, 2003; Bobek and Hatfield, 2003; Bobek, Roberts & Sweeney, 2007; Davis, Hecht & Perkins, 2003; Faa, 2008; Palil and Mustapha, 2011).

Bobek and Hatfield (2003) discovered that subjective norm was a significant variable influencing tax compliance intention. Bobek et al (2007) examined the influence of social norms on tax compliance intention in Australia, Singapore, and the United States. The study revealed that social norm was a significant determinant of tax compliance intention, supporting this finding. Faa (2008), who observed the determinants of tax compliance behavior using descriptive analysis and multivariate analysis, reinforced this idea. The study verified that peer influence had significant relationships with tax compliance. Palil and Mustapha (2011) further maintained this finding when it revealed that subjective norms influenced tax compliance. Likewise, Natrah (2011) provided additional empirical evidence

indicating that subjective norm was a significant determinant of tax compliance behavior by Malaysian and New Zealand taxpayers.

Chung and Trivedi (2003) revealed that friendly persuasion significantly influenced tax compliance, further reinforcing these findings. In the same way, Zainol and Faridahwati (2013) provided additional supporting empirical evidence when they probed the influence of attitude and subjective norms on the intention of taxpayers to comply with Goods and Service Tax (GST) in Malaysia. The study discovered that subjective norms significantly influenced the taxpayers' intention to comply with GST.

However, Trivedi, Shehata, and Lynn (2003) exposed mixed evidence of peers' significance on tax compliance. They tested the impact of personal and situational factors on taxpayer compliance using an experimental analysis. The study established that the presence of noncompliance peers negatively influenced compliance of tax behavior. However, the presence of compliant peers did not affect the compliance behavior of taxpayers. Trivedi, Shehata, and Lynn (2003) found that compliant peers' presence did not influence taxpayers' compliance behavior. Hite (1988) revealed that peer reporting of tax had no direct influence on tax compliance behavior.

In the environment of *zakat* compliance, Zainol et al (2009) inspected whether subjective norms and attitudes towards *zakat* were directly related to intention to comply with *zakat* on employment income in Malaysia and examined whether attitudes towards *zakat* mediate the relationship between subjective norms and intention. The study exposed that subjective norms and attitudes had a positive and significant influence on behavioral intention. Zulkifli & Sanep (2010) found that subjective norms significantly influenced *zakat* compliance behavior and supported this evidence. Nonetheless, Bidin, Othman and Azman (2013) disputed this finding when they demonstrated that subjective norms had no significant influence on intention to comply with *zakat* on saving.

Zainol (2008) verified that a multidimensional subjective norm consisting of spouse, parents, and *zakat* amil was a significant factor in *zakat* compliance behavioral intention. Saad (2010a), who reinforced the influence of spouse, peers, parents, and *zakat* amil, supported the finding on intention and compliance behavior of income *zakat*. The studies so far have shown mixed results regarding the influence of subjective norms on intention and compliance behavior. Although Ajzen (1991) postulates that subjective norms influence intention to perform a particular behavior, the evidence is still inconclusive, triggering further reexamination.

### **Perceived Behavioral Controls and Compliance Behavior**

Ajzen and Madden (1986) expanded the Theory of Reasoned Action (TRA) by adding perceived behavioral control into the model and verified that perceived behavioral control significantly correlated with intention and compliance behavior. Perceived behavioral control denotes people's perceptions of their ability to perform a particular behavior. Certain beliefs sway it about specific influences that encourage people to achieve a specific behavior or discourage people from committing the behavior (Ajzen, 1991b). Perceived behavioral control is "the extent to which people consider the performance of behavior to be under their voluntary control" (Trafimow, Sheeran, Conner, and Finlay, 2002). Perceived behavioral control

encompasses separable components that reflect beliefs about self-efficacy and controllability (Ajzen, 2002). It consists of two parts: self-efficacy and controllability (Ajzen, 2002).

Perceived behavioral control is an explanatory variable in several theories, such as the Theory of Planned Behavior (TPB). It has been studied in various fields such as career planning, medicine, marketing, tax, and *zakat*. Hsu (2012) revealed that perceived behavioral control positively influenced intention and behavior to plan careers among college students. Similarly, France et al (2013) evidenced that perceived behavioral control had a significant relationship with the intent to donate blood.

A voluminous literature has studied tax and *zakat*'s compliance behavior that has used perceived behavioral control as one of the constructs explaining the intention to perform the behavior. Bidin et al (2013) attested that perceived behavioral control significantly influenced intention to comply with *zakat* on saving.

### **Moral Obligation and Compliance Behavior of Income Zakat**

Braithwaite et al (2006); Torgler (2004); Alm and Torgler (2006); Alm and Torgler (2011) and Halla, 2010) used moral obligation as an independent variable. On the other hand, Bobek and Hatfield (2003) used moral obligation as a moderating variable using TPB as the framework to study tax compliance behavior. The study revealed that when the moral obligation acts as a moderating variable in the Theory of Planned Behavior (TPB), it is a significant moderating variable to tax noncompliance. Haji-Othman (2016) revealed that moral obligation has a significant relationship and positive influences on intention. Haji-Othman et al (2019) also showed that moral obligation is a significant determinant of intent to comply with income *zakat* payment.

### **Religiosity and Compliance Behavior of Zakat**

There have been limited studies that have examined the influence of religiosity on *zakat* compliance. Yusuff, et al (2018) proposed that religiosity, subjective norms, and perceived behavioral control influence compliance behavior.

Idris et al (2012) examined whether the Islamic religiosity measurement plays a significant role in the compliance behavior of *zakat*. The study used questionnaires as instruments with a sample size of 227. The study concluded that the measurement of the component of religiosity has four dimensions. This study found that highly religious business owners are also more likely to comply with *zakat* law and that religiosity plays a significant role in *zakat* compliance behavior.

Yusuff, et al (2017) provided evidence that Islamic religiosity significantly influences compliance behavior to pay employment income *zakat*. Haji-Othman, Alwi, et al (2017) revealed that three variables explain the compliance behavior of income *zakat*: religiosity, subjective norms, and perceived behavioral control.

Islamic religiosity, however, did not show any significant influence on *zakat* compliance (Farah et al., 2017). However, Zainol (2008) found that religiosity was an important factor that relates positively to *zakat* compliance behavioral intention.

### 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: attitude, religiosity, self-efficacy, and moral obligation, while compliance is the dependent variable.

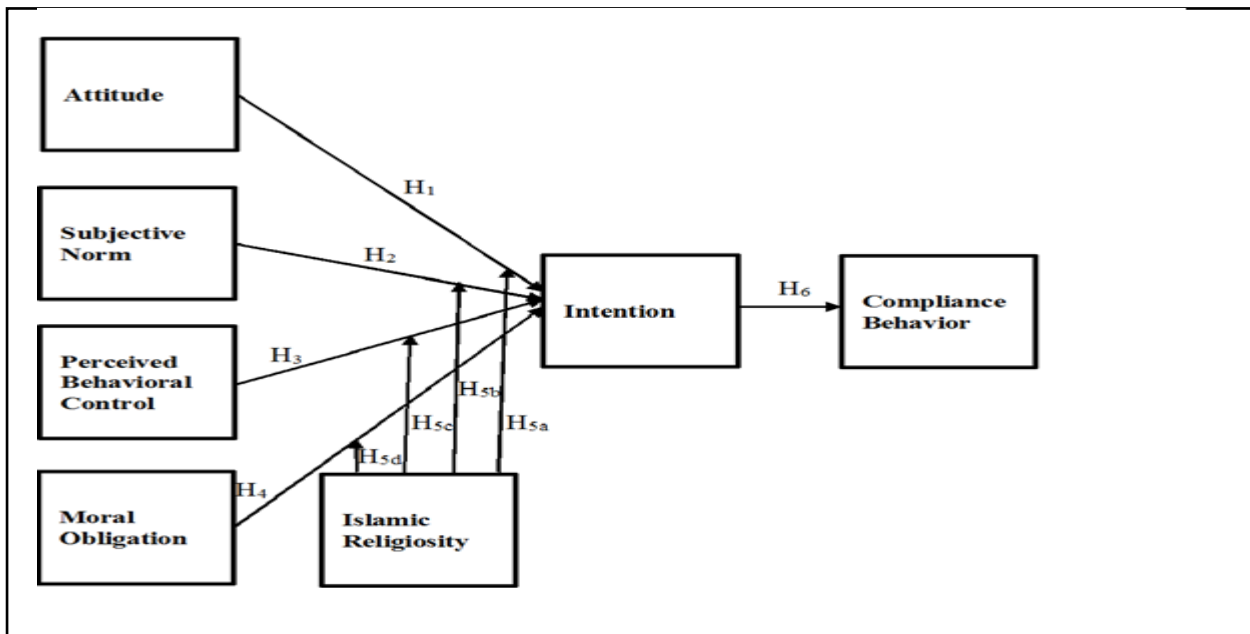


Figure 1. Theoretical Framework of the Study

This study adopts the theoretical framework from Ajzen (1991) and bases on deductive reasoning. This study uses deductive reasoning to expand the theoretical framework and add new variables to the theoretical framework suggested by Karjaluoto, Matilla, & Pentto (2002). In this study, endogenous variables are the intention to pay income *zakat* and the compliance behavior of income *zakat*. According to Ajzen (1991b); Armitage and Conner (2001); Conner and Armitage (1998); Ajzen (2006), intention influences compliance behavior, and intention, on the other hand, is influenced by attitude, subjective norm and perceived behavioral control. For this study, moral obligation is the fourth independent variable. In addition, religiosity is the moderating variable.

Based on the theoretical framework, attitude is the first construct that determines the intention to pay *zakat*. This study selects attitude following (Hite, 1988; Niemirowski et al., 2003; Ghosh and Crain, 1995; Kasipillai and Hijattulah, 2006; Marti, Wanjohi and Magutu, 2010; Bidin et al., 2009; Bidin et al., 2009; Loo, Mckerchar & Hansford, 2010; Randlane, 2012; Trivedi, Shehata & Mestelman, 2005).

The construct of attitude needs to be decomposed into several dimensions to understand the attitude construct. This study constructs five dimensions of attitude: agreeing, supporting, rejecting, conditional and skeptical dimensions following Ram Al Jaffri (2010). This study hypothesizes that attitude towards income *zakat* compliance behavior has a direct positive relationship with intention to pay income *zakat*.

The second construct of TPB is subjective norms. Based on previous studies such as Hite (1988); Trivedi et al (2003); Bobek and Hatfield (2003); Bobek, Roberts and Sweeney (2007); Davis, Hecht, and Perkins (2003); Faa (2008); Rizal (2010), this study hypothesizes that subjective norms have a positive influence on intention. Five referent groups are expected to influence the intention to pay *zakat*: spouses, parents, peers, religious teachers, and *zakat amil*.

The third construct is perceived behavioral control, which consists of two categories: internal and external control. Knowledge and self-efficacy are dimensions of internal perceived behavioral control. At the same time, perception towards promotional exposure, perception towards law and enforcement, perception towards service quality, perception towards the facility, perception towards the fairness of distribution, and tax rebate are dimensions of external perceived behavioral control.

Unlike Ajzen (1991) TPB framework, which consists of the three constructs: attitude, subjective norms, and perceived behavioral control, the theoretical framework of this study consist of five constructs. Besides the three constructs, the framework of this study added fourth and fifth constructs: moral obligation and religiosity.

Moral obligation is incorporated in this study because it reflects intrinsic motivation to perform a particular behavior. Therefore, it is expected to influence the intention to comply with specific behavior. Braithwaite et al (2006); Torgler (2004a); Alm and Torgler (2006); Alm and Torgler (2011); Halla (2012) supported this relationship.

Furthermore, this study chooses Islamic religiosity as a moderating variable in the theoretical framework of the study. This study hypothesizes that Islamic religiosity, which the Muslim Religiosity-Personality Measurement Inventory measures (MRPI), moderates the relationship between attitude, subjective norm, perceived behavioral control and moral obligation, and intention to pay income *zakat*. For the study, MRPI is adopted from (Krauss et al., 2005).

This study considers the inclusion of religiosity because of the role it plays in influencing behavior. So far, voluminous studies have examined the impact of religiosity in many areas, including tax and *zakat* compliance. Such studies include Idris (2002); Torgler (2003); Bidin (2008); Idris, Bidin & Saad (2012b), Abu Bakar and Abdul Rashid (2010); Palil, Rusyidi, and Ahmad (2013); Saad (2010b); Rahim et al (2011); Saad (2010a); Saad et al (2010), Idris et al (2012b); Mohdali and Pope (2014). However, this study differs from the previous studies in that it employs religiosity measurement from an Islamic perspective. The use of Islamic religiosity is important since *zakat* payment is a religious obligation. Religiosity is crucial because it guides Muslims in discharging their duties, including compliance behavior to religious obligations such as *salat*, *zakat*, and *hajj*.

## Conclusion

*Zakat* is an essential Islamic social finance instrument that could finance specific programs to achieve social, political, and economic development among Muslim communities. However, the issue which arises is that *zakat* collection, including income *zakat*, is still low, which hinders the effectiveness of *zakat* in playing a more significant role in the state of Kedah. This study develops a theoretical framework of compliance behavior of income *zakat* that future studies could use. This study recommends that future studies on *zakat* compliance adapt and

adopt this theoretical framework to obtain more in-depth information about determinants of *zakat* compliance. This study suggests that future studies explore the compliance behavior of *zakat* in countries where the governments have not established *zakat* institutions under the law. Nonetheless, this study hopes to guide future studies to conduct further research to extend the boundary of knowledge pertaining to the compliance of income *zakat*.

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