

# The Influence of Knowledge, Islamic Religiosity and Self-Efficacy on the Intention to Pay Income Zakat among Public Educators in Kedah, Malaysia

Yusuf Haji-Othman<sup>1\*</sup>, Mohd Sholeh Sheh Yusuff<sup>2</sup>, Mohd Shahid Azim  
Mohd Saufi<sup>3</sup> and Siti Hafsha<sup>4</sup>

<sup>2</sup> Kulliyah Al-Quran, Kolej Universiti INSANIAH, 09300 Kuala Ketil, Kedah, Malaysia

<sup>1,3,4</sup> Kulliyah Muamalat, Kolej Universiti INSANIAH, 09300 Kuala Ketil, Kedah, Malaysia

DOI: 10.6007/IJARBSS/v7-i11/3550 URL: <http://dx.doi.org/10.6007/IJARBSS/v7-i11/3550>

## Abstract

*Zakat* is not only a religious obligation which must be complied by all eligible Muslims but also plays a very important role in Islamic fiscal system, specifically as a major source of income and could be used as an instrument to finance certain programs in order 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. Therefore, this study examines determinants of compliance behavior of income *zakat* by adding Islamic religiosity and moral obligation to the Theory of Planned Behavior (TPB) in order to gain more understanding of determinants of employment income *zakat*. The sample size used in this study is 372. This study uses PLS-SEM bootstrap and blindfolding technique in order to examine the relationship, effect size and predictive relevance of the variables of the study. This study proves that attitude, self-efficacy, moral obligation and religiosity have significant relationships and positive influence on intention. However, it is revealed there is no significant relationship between subjective norms, knowledge, perception towards promotional exposure, perception towards law, perception towards service quality, and perception towards equity in *zakat* distribution, tax rebate, and intention. Furthermore, the finding of this study demonstrates that Islamic religiosity plays a significant role in moderating the relationships between (i) moral obligation and intention and (ii) promotion and intention. Moreover, this study verifies that intention not only has a significant relationship but also significant and large effect size and large predictive relevance on compliance behavior. The findings of this study have important implications not only for knowledge but also to *zakat* institutions. The empirical evidence has important implications for theory as well as policy. Using a new method, PLS-SEM, this study is able to provide empirical evidence which is in line with findings of previous studies as well as new findings which expand the boundary of knowledge in the area of compliance behavior of *zakat*. The important contribution of this study is that the factors identified as significant determinants of compliance behavior of income *zakat* such as attitude, self-efficacy, moral obligation and Islamic religiosity could be useful as a guide for relevant authorities and policy makers to formulate suitable strategies to increase *zakat* collection in the future.

Keywords: Knowledge, Islamic Religiosity, Self-Efficacy, Intention, *Zakat*

## Introduction

*Zakat* is one of the five pillars of Islam and is a form of *ibadah* that should be performed by every individual Muslim.

Income *zakat* is a religious levy on personal income derived from sources or activities where labors are involved which includes professional fees, labor compensation, salaries, wages, bonuses, grants, gifts, dividend income and the like (Abu Bakar, Ibrahim, & Md Noh, 2014).

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 (Kamil, 2002; Zainol, Kamil, & Faridahwati, 2009). According to Raedah, Noormala, & Marziana (2011), the total collection of *zakat* funds was still far behind as compared to the collection of tax by the Inland Revenue Department.

Notwithstanding the fact that employment income *zakat* contributed the highest percentage in the overall *zakat* collection in Malaysia (Wahid et al. 2006), *zakat* on employment income was still an issue because of low collection amongst Muslims who were eligible to pay income *zakat* even though a religious decree making it compulsory to pay *zakat* on employment income has been long issued (Kamil, 2002).

For instance, Kedah, one of the states in Malaysia, 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). Yet, Kamil (2002) provided evidence that only 35 percent of Muslim public servants paid employment income *zakat* in Kedah.

*Zakat* is a social security system as a result of its role in providing financial support and capital, as well as the fight against usury system, promote employment and economic objectives and social. Social and economic security through *zakat* system has led the country towards economic balance and social justice aspect of spirituality and materialism. To ensure the goals are achieved, various attempts have been made by Muslims since the days of the Prophet Muhammad to further strengthen the management of *zakat*. The issue arises is the collection of *zakat* is still low compared to the number of Muslim who are eligible to pay *zakat* keep increasing from year to year (Kedah State Department of *Zakat* Annual Reports, various years). This happens because of the lack of compliance of *zakat*. Uniformity of law and fatwa on the obligation is not the only determinants of compliance behavior of *zakat*. As a matter of fact, compliance behavior of *zakat* is related to the factors of faith, understanding, and obedience to God's commands (Ahmad and Wahid, 2013). This research is intended to contribute something indirectly for the increment of the collection of *zakat*. By identifying the factors or determinants of paying *zakat* among *zakat* teachers, it might help the institution of *zakat* to make some adjustment in their campaign for the *zakat* awareness. The main objective of this study is to test the selected factors that may affect on *zakat* payers among teachers in District of Kuala

Muda Yan, Kedah towards the compliance behavior of *zakat*. In this study, it examines four interesting factors which are attitude, subjective norm, and Islamic religiosity as the factors that may have encouraged positive effect towards the compliance behavior of *zakat*.

### **Review of Previous Studies**

Knowledge is important in that it could change attitude and perception (Fallan, 1999). There are studies such as Fallan (1999), Kamil (2002), Zainol (2008), Mohd Rizal (2010), Loo et al. (2010), Mc Kerchar (2010) and Kamleitner, Korunka, & Kirchner (2012) which include knowledge as one of the dimensions of perceived behavioral control.

Fallan (1999) revealed that tax knowledge changed students' attitude and perception towards fairness in tax distribution. The study demonstrated that improved knowledge about tax increased students' perception towards fairness in tax distribution which was likely to increase their likelihood of paying tax. Mohd Rizal (2010) observed knowledge of individual Malaysian taxpayers and evidenced that tax knowledge was a significant factor which influenced tax compliance.

A similar finding was found by Kamleitner et al. (2012) who showed that lack of knowledge among small business owners made them more likely not to comply with a tax obligation. It implied that less knowledge was likely to lead to non-compliance of tax behavior among small business owners. This finding was reinforced by Loo et al. (2010) who reviewed previous studies on compliance behavior of Malaysian taxpayers. The study concluded that Malaysian taxpayers had high ethics and that individuals' tax knowledge was a key influence on their compliance behavior.

It is further strengthened by Mohd Rizal (2010) who presented a complete overview of the tax knowledge of individual Malaysian taxpayers. The finding of this study was similar to the finding by Loo, Evans and Mc Kerchar (2010) in that tax knowledge had a significant impact on tax compliance even though the level of tax knowledge varied significantly among respondents. This finding was reinforced by Mohd Rizal (2011) who attested that knowledge about tax improved tax compliance in the tax self-assessment system. This was further supported by Natrah (2014) who revealed that lack of tax knowledge was a significant factor contributing to the noncompliance behavior of tax.

In the environment of compliance behavior of *zakat*, Kamil (2002) revealed that knowledge about *zakat* was one of the significant variables influencing *zakat* payment among public servants in Kedah. Thus, evidence was supported by Zulkifli & Sanep (2010) who attested that knowledge about *zakat* significantly influenced *zakat* compliance. This was reinforced by Zainol (2008) who found that knowledge, together with other variables such as spouse referent group, attitude, intimate referent group, law enforcement, religiosity, law, service quality, corporate credibility and self-efficacy, was a significant factor which related to *zakat* compliance behavioral intention.

### **Self-efficacy**

Self-efficacy can be defined as a person's belief about his/her ability to perform a certain behavior (Bandura, 1994). According to Bandura (1994), a person's self-efficacy can be

developed through mastery experience, vicarious experiences provided by social models, social persuasion and reduce a person's stress reaction. Liu, Doucette, & Farris (2007) attested that self-efficacy represented one of the dimensions of perceived behavioral control in the Theory of Planned Behavior (TPB).

There are numerous studies on self-efficacy such as Bandura (1994), Boyd & Vozikis (1994), Wilson, Kickul, & Marlino (2007), Cherian & Jacob (2013), Ferla, Valcke, & Cai (2009), Davis-Kean et al. (2008), Hayashi (2011), Lane (2004), Broadhead-fearn & White (2006), Zainol (2008) and (Ram Al Jaffri, 2010).

Boyd & Vozikis (1994) showed that self-efficacy influenced the development of entrepreneurial intention and behavior. Similarly, Wilson et al. (2007) evidenced that self-efficacy in MBA students had an impact on their entrepreneurial intentions. This was held by Cherian & Jacob (2013) who reviewed previous studies on self-efficacy and acknowledged that previous studies verified that self-efficacy had an effect on motivation and performance of employees as supported by Bandura (1994). Another empirical support was provided by Cherian & Jacob (2013) who examined the relationship between self-efficacy, employee motivation and work related performance of the employee. The study attested that self-efficacy was positively correlated with work related performance. This was reinforced by Ferla et al. (2009) who studied the relationship between academic self-efficacy and academic achievement and found that academic self-efficacy was a good predictor of academic achievement.

In a study on the relationship between self-efficacy and behavior across human development, Davis-Kean et al. (2008) ascertained that self-efficacy had a stronger influence as human ages. In a different setting, Hayashi (2011) verified that self-efficacy played a significant role in the academic performance of Mexican-American students studying at various community colleges. The study showed that low self-efficacy among the Mexican-American students contributed to their low academic achievements. Likewise, Lane (2004) attested that self-efficacy of Research Method students had an influence on the ability to understand concepts related to Research Method and use research skills.

This is reinforced by Broadhead-fearn & White (2006) who tested Ajzen's Theory of Planned Behavior (TPB), by comparing the constructs of self-efficacy with perceived behavioral control (PBC), in predicting people's rule-following behavior during shelter stays. The study proved that self-efficacy was a strong predictor of intentions and was the only significant predictor of rule-following behavior.

In the context of *zakat* compliance behavior, Zainol (2008) demonstrated that self-efficacy was one of the significant factors which related to *zakat* compliance behavioral intention. This is sustained by Ram Al Jaffri (2010) who substantiated that self-efficacy, together with other variables such as tax rebate, *zakat* payment facility and perception towards *zakat amil* had a significant positive relationship with intention.

There are voluminous studies that have examined the impact of religiosity in many areas including tax compliance. Such studies include Kamil (2002), Mohd Ali, Mohd Nor Hairunnizam & Nor Ghani, (2004), Torgler (2006), Zainol (2008), Hairunnizam (2012), Kamil et al. (2012), Nur Barizah & Hafiz Majdi (2010), Mohd Rizal, Mohd Akir, & Wan Fadillah (2013), Ram Al Jaffri (2010), Mohd Rahim et al. (2011), Kamil et al. (2012), Kamil, Zainol and Ram (2011), Pope &

Mohdali (2010b) and Mohdali & Pope (2014).

Mohd Rahim et al. (2011) proposed a conceptual framework of tax compliance based on economic approach and proposed religiosity to be included in the framework. The empirical studies have shown that the religiosity has an important impact on the lives of the *zakat* payers as well as its recipients (Mohd Ali, Mohd Nor Hairunnizam & Nor Ghani, 2004; Hairunnizam, 2012). Kamil et al. (2012) found that religiosity played a significant role in influencing income *zakat* compliance. This finding was supported by Nur Barizah & Hafiz Majdi (2010) who examined motivations for paying income *zakat* in Malaysia and found that religiosity was a significant factor that motivated *zakat* compliance.

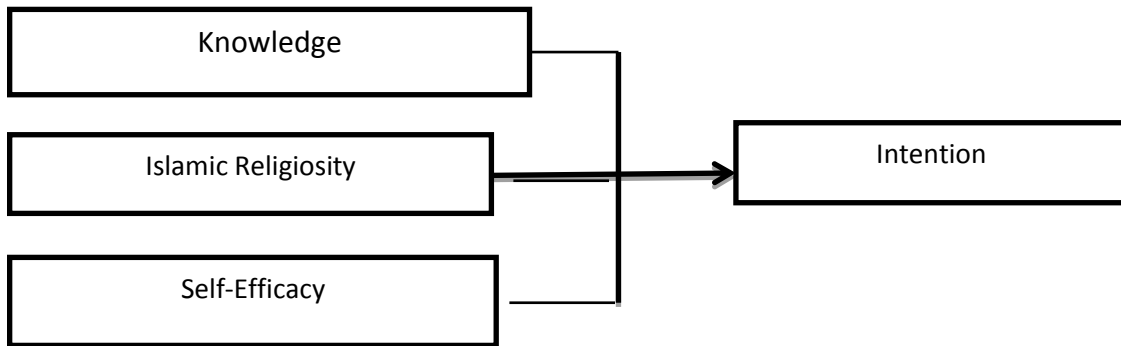
This finding is also supported by Raihana (2012) who examined the influence of religious values and taxpayers' perceptions towards the government on voluntary tax compliance using questionnaire. The study found that religiosity had a positive influence on taxpayers' willingness to comply with tax laws in Malaysia. Similarly, Mohdali & Pope (2014) verified that religiosity had a minimal but statistically significant positive impact on voluntary tax compliance. Likewise, the evidence was reinforced by Torgler (2006) and Pope & Mohdali (2010b) who demonstrated that religiosity improved intrinsic motivation to pay tax as well as tax compliance.

Further support of these findings was provided by Mohd Rizal, Mohd Akir, & Wan Fadillah (2013) who studied whether religiosity played a significant role in the relationship between tax education and tax knowledge towards tax compliance. The study evidenced that religious values played a very important role to make the taxpayers liable for tax compliance. Similarly, Torgler (2003) examined whether religiosity was a significant factor which affected tax morale and discovered that there was a strong correlation between religiosity and tax morale which suggested that religiosity increased intrinsic motivation to pay tax.

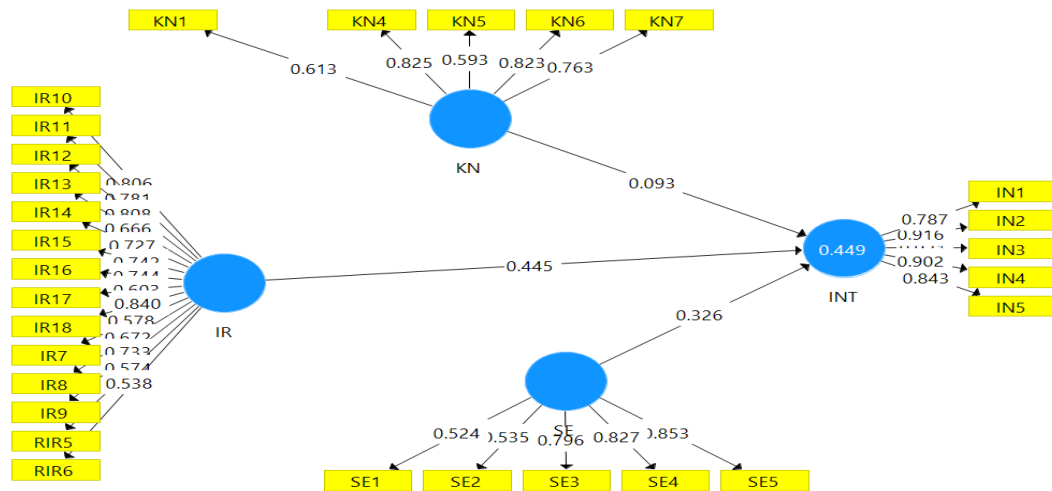
There have been limited studies which have examined the influence of religiosity on *zakat* compliance. Kamil (2002) found that religiosity had a negative influence on *zakat* payment among the public servants in the state of Kedah. This finding was contradicted by Mohd Ali et al. (2004) who revealed that religiosity positively influenced compliance behavior of income *zakat*.

This evidence is reinforced by Zainol (2008) who found that religiosity was one of the significant factors which relate positively to *zakat* compliance behavioral intention. Further support was provided by Kamil et al. (2012) who verified that religiosity played an important role in *zakat* compliance behavior. On the other hand, Ram Al Jaffri (2010) discovered that moderating variable religiosity significantly influenced the relationship between subjective norm and intention.

### Theoretical Framework of the Study



### Findings of the Study



Variables	Average Variance Extracted (AVE)	Composite Reliability
Intention	0.766	0.942
Islamic Religiosity	0.500	0.932
Knowledge	0.534	0.849
Self-Efficacy	0.521	0.839

Path	Coefficient	T Statistics	P Values
Islamic Religiosity -> Intention	0.445	10.442	0.000
Knowledge -> Intention	0.093	2.457	0.007
Self-Efficacy -> Intention	0.326	8.031	0.000

Islamic religiosity is also attested to have a positive and significant relationship with intention because the coefficient, t-statistics and p-value are 0.301, 6.99 and 0.00, respectively.

The knowledge construct is found to comprise five items. Yet, knowledge is not significantly related to the intention to pay employment income *zakat*. This finding is in line with Kamil (2002) who demonstrated that knowledge about *zakat* was one of the significant variables influencing *zakat* payment among public servants in Kedah. This is supported by Zainol (2008) who substantiated that knowledge, together with other variables such as spouse referent group, attitude, intimate referent group, law enforcement, religiosity, law, service quality, corporate credibility and self-efficacy was not a significant factor which related to *zakat* compliance behavioral intention.

However, the finding disputes studies on compliance behavior of tax such as Fallan (1999), Mohd Rizal (2010), Loo, Evans and McKerchar (2010), Kamleitner et al. (2012) and McKerchar (2010) who revealed that tax knowledge was a significant factor which influenced intention and tax compliance.

The assessment of structural model attests that self-efficacy has a significant and positive relationship with intention. Furthermore, it is established that self-efficacy has a significant albeit small effect size and significant predictive relevance.

This finding is consistent with findings of previous studies on self-efficacy such as Bandura (1994), Boyd & Vozikis (1994), Wilson, Kickul, & Marlino (2007), Cherian & Jacob (2013), Ferla, Valcke, & Cai (2009), Davis-Kean et al. (2008), Hayashi (2011), Lane (2004), Broadhead-fearn & White (2006), Zainol (2008) and (Ram Al Jaffri, 2010).

Boyd & Vozikis (1994) attested that self-efficacy influenced the development of entrepreneurial intention and behavior. This evidence was supported by Wilson et al. (2007) who substantiated that self-efficacy had an impact on entrepreneurial intentions. Likewise, Cherian & Jacob (2013) reviewed previous studies and discovered that self-efficacy had an effect on motivation and performance of employees as suggested by Bandura (1994). This is reinforced by Ferla et al.

(2009) who evidenced that academic self-efficacy was a good predictor of academic achievement.

Similarly, self-efficacy was attested to have a stronger influence as human ages (Davis-Kean et al., 2008). This is maintained by Hayashi (2011) who revealed that self-efficacy played a significant role in academic performance. The study verified that low self-efficacy among the Mexican-American students contributed to their low academic achievements. Likewise, Lane (2004) discovered that self-efficacy had an influence on the ability to understand concepts related to research. This is reinforced by Broadhead-fearn & White (2006) who verified that self-efficacy was a strong predictor of intentions and was the only significant predictor of rule-following behavior.

In the environment of *zakat* compliance behavior, Zainol (2008) ascertained that self-efficacy was one of the significant factors which relate to *zakat* compliance behavioral intention. This is maintained by Ram Al Jaffri (2010) who revealed that self-efficacy had a significant positive relationship with intention.

In short, self-efficacy which is defined by Bandura (1994) as a person's belief about his/her ability to perform a certain behavior is verified by this study to have a significant influence on intention even in the setting of employment income *zakat*. It indicates that public school teachers who have high self-efficacy are more likely to have strong intention to comply with employment income *zakat* payment as postulated by hypothesis H<sub>3b</sub> which upholds that self-efficacy has a positive significant influence on the intention to pay income *zakat*.

## **Conclusions**

The objective of this study is to examine the influence of knowledge, Islamic religiosity and self-efficacy on the intention to pay income *zakat* among public educators in Kedah, Malaysia.

This study finds that knowledge, self-efficacy and Islamic religiosity have significant relationships and positive influence on intention. The findings of this study have important implications not only for knowledge but also to *zakat* institutions. The findings of this study have important implications for theory as well as policy. Using a new method, PLS-SEM, this study is able to provide empirical evidence which is in line with findings of previous studies as well as new findings which expand the boundary of knowledge in the area of compliance behavior of *zakat*. The important contribution of this study is that the factors identified as significant determinants of compliance behavior of income *zakat* such as knowledge, self-efficacy and Islamic religiosity could be useful as a guide for relevant authorities and policy makers to formulate suitable strategies to increase *zakat* revenue in the future. The information that this study provides can prove to be a useful tool in planning, strategizing and implementing measures, strategies and policies suitable to be used for the purpose of improving employment income *zakat* collection in the state of Kedah as well as Malaysia at large in the future.



### **Corresponding Author**

Yusuf Haji Othman,  
Kulliyah Muamalat, Kolej Universiti INSANIAH,  
09300 Kuala Ketil, Kedah  
Email: yusufhajiothman@insaniah.edu.my

### **References**

- Abdul Aziz, M. A., & Abdullah, M. H. (2013). The Comparison between Zakat ( Islamic Concept of Taxation ) and Income Tax : Perceptions of Academician in the State of Perak , Malaysia. *International Conference on Business, Economics, and Accounting*, (March), 8.
- Abu Bakar, A. A., Ibrahim, M. A., & Md Noh, S. (2014). *Zakat Management and Taxation*. Kuala Lumpur: IBFIM.
- Bandura, A. (1994). Self-Efficacy. In *Encyclopedia of Human Behavior* (pp. 1–65).
- Boyd, N. G., & Vozikis, G. S. (1994). The Influence of Self-Efficacy on the Development of Entrepreneurial Intentions and Actions E ,.
- Broadhead-fearn, D., & White, K. M. (2006). The Role of Self-Efficacy in Predicting Rule-Following Behaviors in Shelters for Homeless Youth : A Test of the Theory of Planned Behavior. *The Journal of Social Psychology*, 146(3), 307–325.
- Cherian, J., & Jacob, J. (2013). Impact of Self Efficacy on Motivation and Performance of Employees. *International Journal of Business and Management*, 8(14), 80–89.  
<http://doi.org/10.5539/ijbm.v8n14p80>
- Davis-Kean, P. E., Huesmann, L. R., Jager, J., Collins, W. A., Bates, J. E., & Lansford, J. E. (2008). Changes in the Relation of Self-Efficacy Beliefs and Behaviors Across Development. *Child Development*, 79(5), 1257–1269.
- Fallan, L. (1999). Gender , Exposure to Tax Knowledge , and Attitudes Towards Taxation ; An Experimental Approach Lars Fall an. *Journal of Business Ethics*, 18, 173–184.
- Ferla, J., Valcke, M., & Cai, Y. (2009). Academic self-efficacy and academic self-concept: Reconsidering structural relationships. *Learning and Individual Differences*, 19(4), 499–505.  
<http://doi.org/10.1016/j.lindif.2009.05.004>
- Hayashi, C. (2011). *Academic Self-Efficacy in Mexican-American Community College Students*.
- Kamil, M. I. (2002). *Gelagat Kepatuhan Zakat Pendapatan Gaji di Kalangan Kakitangan Awam Persekutuan Negeri Kedah*.
- Kamil, M. I., Zainol, B., & Ram Al-Jaffri, S. (2012). Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior. *Jurnal Pengurusan*, 34, 3–10.
- Kamleitner, B., Korunka, C., & Kirchler, E. (2012). Tax compliance of small business owners: A review. *International Journal of Entrepreneurial Behaviour & Research*, 18(3), 330–351.  
<http://doi.org/10.1108/13552551211227710>
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size For Research Activities. *Educational and Psychological Measurement*, 30, 607–610.
- Lane, A. M. (2004). Self-Efficacy and Research Methods. *The Journal of Hospitality Leisure Sport and Tourism*, 3(2), 25–37. <http://doi.org/10.3794/johlste.32.59>

- Liu, Y., Doucette, W. R., & Farris, K. B. (2007). Perceived difficulty and self-efficacy in the factor structure of perceived behavioral control to seek drug information from physicians and pharmacists. *Research in Social and Administrative Pharmacy*, 3(2), 145–159.  
<http://doi.org/10.1016/j.sapharm.2006.07.002>
- Loo, E. C., Evans, C., & Mckerchar, M. (2010). Challenges in Understanding Compliance Behaviour of Taxpayers in Malaysia. *Asian Journal of Business and Accounting*, 3(2), 145–162.
- Mohd Ali, M. N., Hairunnizam, W., & Nor Ghani, M. N. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Profesional Universiti Kebangsaan Malaysia. *Islamiyyat*, 26(2), 59 – 67.
- Ali, M. Hairunnizam, M. N. W., & Nor Ghani, M. N. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Professional Universiti Kebangsaan Malaysia. *ISLAMIYYAT*, 26(2), 59–67. Retrieved from  
[http://www.fskk.ukm.my/penerbit/jurnal\\_pdf/jis26-04.pdf](http://www.fskk.ukm.my/penerbit/jurnal_pdf/jis26-04.pdf)
- Mohd Rahim, K., Ariffin, M. S. & Abd Samad, N. (2011). Compliance Behavior of Business Zakat Payment in Malaysia : A Theoretical Economic Exposition. In *8th International Conference on Islamic Economics and Finance* (pp. 1–17).
- Mohd Rizal, P. (2010). *Tax Knowledge and Tax Compliance Determinants in Self Assessment System in Malaysia*.
- Mohd Rizal, P., Mohd Akir, M. R., & Wan Fadillah, W. A. (2013). The Perception of Tax Payers on Tax Knowledge and Tax Education with Level of Tax Compliance: A Study the Influences of Religiosity. *ASEAN Journal of Economics, Management and Accounting*, 1(1), 118–129.
- Mohd Rizal, P. (2011). Factors affecting tax compliance behaviour in self assessment system. *African Journal of Business Management*, 5(33), 12864–12872.  
<http://doi.org/10.5897/AJBM11.1742>
- Mohdali, R. & Pope, J. (2014). The Influence of Religiosity on Taxpayers' Compliance Attitudes. *Accounting Research Journal*, 27(1), 71–91. <http://doi.org/10.1108/ARJ-08-2013-0061>
- Natrah, S. (2014). Tax Knowledge, Tax Complexity and Tax Compliance: Taxpayers' View. *Procedia - Social and Behavioral Sciences*, 109(1), 1069–1075.  
<http://doi.org/10.1016/j.sbspro.2013.12.590>
- Nur Barizah, A. B., & Hafiz Majdi, A. R. (2010). Motivations of Paying Zakat on Income : Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84.
- Pope, J., & Mohdali, R. (2010). The role of religiosity in tax morale and tax compliance. *Australian Tax Forum*, 25(January 2011), 565–596.
- Ram Al Jaffri, S. (2010). *Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darul Aman*.
- Sapingi, R., Ahmad, N., & Mohamad, M. (2011). A Study on Zakah of Employment Income: Factors that Influence Academics' Intention to Pay Zakah. In *2nd International Conference on Business and Economic Research (2nd ICBER 2011) Proceeding* (pp. 2492–2507).
- Tarimin, M. (1995). *Zakat Penggajian: Satu Penilaian Terbaru di Malaysia*. Universiti Malaya.
- Torgler, B. (2006). The importance of faith: Tax morale and religiosity. *Journal of Economic Behavior and Organization*, 61(1), 81–109. <http://doi.org/10.1016/j.jebo.2004.10.007>
- Wilson, F., Kickul, J., & Marlino, D. (2007). *Gender, Entrepreneurial Entrepreneurial Career*

*Intentions : Implications for Entrepreneurship Education '.*

Zainol, B. (2008). *Faktor-faktor Penentu Niat Gelagat Kepatuhan Zakat Pendapatan Gaji.*

Zainol, B., Kamil, M. I., & Faridahwati, M. S. (2009). Predicting Compliance Intention on Zakah on Employment Income in Malaysia : An Application of Reasoned Action Theory. *Jurnal Pengurusan*, 28, 85 – 102.

Zulkifli, D., & Sanep, A. (2010). Kesan perundangan zakat ke atas kepatuhan bayaran zakat: Ke arah strategi berkesan program pengurusan kutipan zakat. In *The 4th ISDEV International Islamic Development Management Conference (IDMAC 2010)* (pp. 1–17).