

Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance: Evidence from Public Educators in Kedah

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Abstract

The purpose of this study is to examine the role of Islamic religiosity, attitude and moral obligation on intention to pay income *zakat*. Quantitative method using questionnaire is used in order to determine significant determinants of intention to pay income *zakat*. The theoretical framework is adapted and adopted from Ajzen (1991), Kamil (2002), Zainol (2008) and Ram Al Jaffri (2010) and based on deductive reasoning. This study provides empirical evidence that Islamic religiosity, attitude and moral obligation have significant relationships with intention to pay income *zakat*. This study is hoped to be able to provide conclusive empirical evidence which could be used as guidance for suitable policy and actions by the religious councils in the state of Kedah in order to improve *zakat* collection and management in the future.

Keywords: *Zakat*, Compliance Behavior, *Zakat* Collection, *Zakat* Management

1. 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 labours are involved which includes professional fees, labour compensation, salaries, wages, bonuses, grants, gifts, dividend income and the like (Abu Bakar, 2010). 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*. However, *zakat* collection in Malaysia is still low including income *zakat*. While most of employees pay income tax which is a legal obligation, they do not comply with *zakat* payment which is a religious obligation (Kamil, 2002; Zainol, Kamil, & Faridahwati, 2009). According to Raedah, Noormala, & Marziana (2011), total collection of *zakat* funds are still far behind as compared to collection of tax by the Inland Revenue Department. The highest contribution of *zakat* collection in Malaysia is mainly from *zakat* on employment income. The purpose of this study is to examine the role of attitude towards

compliance, moral obligation and Islamic religiosity which influence the intention which in turn influences the actual compliance behavior.

2. Review of Previous Studies

2.1 Islamic Religiosity

Religiosity plays an important role in influencing people's ethic (Maisarah, Porter, & Woodbine, 2009) and also people's life (Tiliouine, Cummins, & Davern, 2009; Khraim, 2010). Spirituality was found to have a significant positive correlation with satisfaction of life (Anderson & Costello, 2009). This is supported by Tiliouine et al. (2009) who found that religiosity improved people's satisfaction towards life. Religiosity also was found to be able to prevent youth from engaging in at-risk behaviors. This finding was found by Steven Eric Krauss et al. (2005) who tried to construct Muslim Religiosity Personal Index (MRPI) and provided empirical evidence showing that religiosity prevented youth from engaging in at-risk behaviors.

Similarly, Pope & Raihana (2010) examined the role of religiosity. The study concluded that religion played a very important role in people's lives. All religions generally serve the same purpose in promoting good behavior and discouraging bad behavior. Therefore, religiosity in turn influences how people perform certain behavior (Kamil et al., 2012). This finding is contradicted by Kurpis, Beqiri, & Helgeson (2008) who studied the relationships between commitment to moral self-improvement, religiosity, ethical problem recognition, and intention. Although the results of this study indicated that commitment to moral self-improvement is positively related to religiosity, it was found that religiosity was not a good predictor perceived importance of ethics, ethical problem recognition, and ethical behavioral intentions.

There are voluminous studies that have examined the impact of religiosity in many areas including tax compliance. Such studies include Kamil (2002), Torgler (2003), Zainol (2008), Hairunnizam (2012), Kamil et al. (2012), Nur Barizah & Hafiz Majdi (2010), Mohd Rizal, Mohd Rusyidi and Wan Fadillah (2013), Ram Al Jaffri (2010), Mohd Rahim et al. (2011), Kamil, Zainol and Ram (2011), Kamil, Zainol and Ram (2012), Raihana (2012) and Raihana (2013). The empirical studies have shown that religiosity has an important impact on the lives of the *zakat* payers as well as its recipients (Hairunnizam, 2012). Kamil et al. (2012) constructed Islamic religiosity measurement and found that it played a significant role in influencing income *zakat* compliance. This finding is supported by Nur Barizah & Hafiz Majdi (2010) who found that religiosity was a significant factor that motivated *zakat* compliance.

This finding is also supported by Raihana (2012) who found that religiosity had a positive influence on taxpayers' willingness to comply with tax laws in Malaysia. Similarly, Raihana (2013) found that religiosity was a statistically significant independent variable that influenced voluntary tax compliance but not on enforced tax compliance. Further support of these findings is provided by Mohd Rizal, Mohd Rusyidi and Wan Fadillah (2013) who found that religiosity was a significant factor that made the taxpayers liable for tax compliance. Similarly, Torgler (2003) found that there was a strong correlation between religiosity and tax morale which suggested that religiosity raised tax morale.

There have been limited studies which have examined the influence of religiosity on *zakat* compliance. Kamil, Zainol and Ram (2012) concluded that the components measurement of

religiosity has four dimensions. Using regression analysis, this study found that business owners who are highly religious are also more likely to comply with *zakat* law and that religiosity plays an important role in *zakat* compliance behavior. This finding is further supported by Kamil, Zainol and Ram (2011) who showed that religiosity had a positive significant influence on compliance with *zakat* law among business owners. However, this finding is contradicted by Kamil (2002) who found that religiosity had a negative influence on *zakat* payment among the public servants in the state of Kedah. However, Zainol (2008) found that religiosity was one of the significant factors which relate positively to *zakat* compliance behavioral intention. However, Ram Al Jaffri (2010) found moderating variable religiosity significantly influenced relationship between subjective norm and intention.

2.2 Islamic Religiosity

There are voluminous literatures which show evidence that attitude is a significant variable which relates to certain behavior. Starting with Ajzen (1991), the study found that there are some empirical evidence supporting the relationship between attitude towards behavior and intention to perform behavior. Literatures on compliance behavior of tax have provided empirical evidence in support of the influence of attitude towards behavior on intention to perform certain behavior. Research in the area of tax compliance which use attitude towards behavior include Hite (1988), Niemirowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai and Hijattullah (2006), Marti, Wanjohi and Magutu (2010), Loo, MacKerchar and Handsford (2010), Natrah (2011), Randlane (2012), and Trivedi, Shehata and Mestelman, (2005).

Studies by Hite (1988), Niemirowski, Pauline (2003), Ghosh & Crain (1995), Kasipillai and Hijattullah (2006), Marti, Wanjohi and Magutu (2010), Loo, MacKerchar and Handsford (2010), Randlane (2012), and Trivedi, Shehata and Mestelman, (2005) found similar findings that attitude influence compliance. However, they differ in terms of definitions of attitude. Loo, MacKerchar & Handsford (2010) and Randlane (2012) defined attitude as attitude towards government or state while the rest of the studies viewed attitude as attitude towards compliance behavior of paying tax.

In the context of *zakat*, Raedah, Noormala & Marziana (2011) shows that attitude is not only significant in influencing compliance behavior of tax but also compliance behavior of *zakat*. Kamil (2002) found that *zakat* laws, service quality, attitude, promotional exposure, knowledge, service quality and religiosity were significant variables influencing *zakat* payment among public servants in Kedah. This finding is supported by Zainol (2008) who found that attitude, among other variables such as intimate referent group, spouse referent group, law enforcement, religiosity, law, service quality, corporate credibility, self-efficacy and knowledge were significant factors which relate to *zakat* compliance behavioral intention. Zainol et al. (2009) provided additional empirical evidence showing that attitude and subjective norms have direct influence on employment income *zakat* compliance behavior.

2.3 Moral Obligation

There are voluminous studies which investigate the role of moral obligation in the context of TPB framework with mixed evidence. Braithwaite, Reinhart, & Smart (2006) used moral obligation as an independent variable to explain tax noncompliance among people aged thirty or less. The study found that low moral obligation played a role which influenced high level

of tax evasion among people aged thirty or less. These findings contradicted Torgler (2004) who found that moral suasion did not have a significant effect on taxpayers' compliance behavior.

In a study on tax morale across countries, Alm & Torgler (2006) found that individuals in the United States had the highest tax morale across all countries, followed by Austria and Switzerland. Another study by Alm & Torgler (2011) found that ethics which incorporates social norms, moral sentiments and tax equity was significant in influencing people to evade tax. This finding is supported by Halla (2010) who provided empirical evidence to show that tax morale can be used to alter tax evasion. This finding showed that policy makers could, in principal alter tax evasion by manipulating tax morale. While Braithwaite et al. (2006), Torgler (2004), Alm & Torgler (2006), Alm & Torgler (2011) and Halla (2010) used moral obligation as an independent variable, on the other hand, Bobek & Hatfield (2003) used moral obligation as a moderating variable using TPB as the framework to study tax compliance behavior. The study found that when moral obligation was included as moderating variable in the TPB model, it is a significant moderating variable to tax noncompliance.

3 Method

3.1 Theoretical Framework of the Study

The theoretical framework is adapted and adopted from Ajzen (1991), Kamil (2002), Zainol (2008) and Ram Al Jaffri (2010) and based on deductive reasoning. There are three independent variables: religiosity, attitude and moral obligation while intention is used as dependent variable.

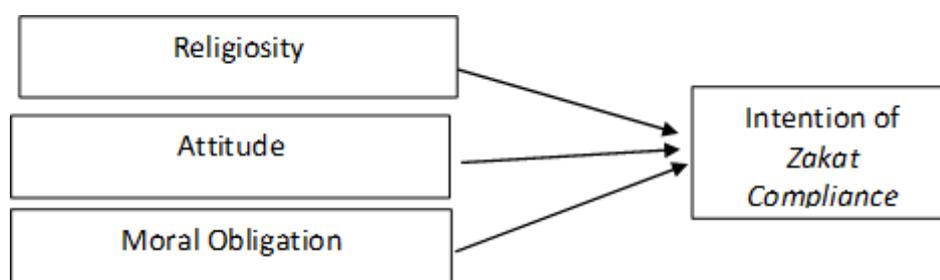


Figure 1: Theoretical Framework of the Study

3.2 Data Collection

This study uses survey method using questionnaires in order to collect data. This method is considered suitable because units of analysis (respondents) are scattered around the state of Kedah. The advantage of the survey method using questionnaires is the information can be obtained effectively, concisely and fast (Zickmund, 2003).

3.3 Population and Sampling

The population of this study is all Muslims public secondary school teachers who are eligible to pay income *zakat* located in the state of Kedah. Sampling frame of this study consists of 13,089 Muslim secondary school teachers who work under federal government located in the state of Kedah. Based on the Table of Krejcie & Morgan (1970), if the size of population (N) is 13,089 which lies between 10,000 and 15000, then the sample size (n) of between 370 and 375 is considered enough. Therefore, the sample size used in this study is 372.

3.4 Data Analysis

Data analysis of the study involves several stages. The first stage involves assessment of measurement model to identify the underlying structure of the variables involved (Hair et al., (2006). In the second stage, assessment of structural model is performed, that is the data is run using structural equation model (SEM). The measurement model is done using validity factor analysis in order to validate measurement scale of a construct (Hair et al., (2006). Variables that pass this analysis test is then applied to structural model analysis in order to examine the relationships between the endogenous variables and the exogenous variables of the study.

4 Findings and Discussion

Before running structural equation modelling using PLS, this study performs assessment of measurement model. Assessment of measurement model includes composite reliability and average variance extracted (AVE). The purpose of assessing composite reliability is to examine internal consistency and reliability of a construct. On the other hand, the purpose of assessing average variance extracted is to evaluate convergent validity (Hair, et al. 2014). The purpose of performing measurement model is to identify the items to be included in each construct. In order to obtain measurement model, this study measures outer loading for each item in the construct in order to obtain high outer loading so that minimum level of composite reliability and average variance extracted (AVE) is sufficient based on Hair et al. (2014). If the outer loading of an item is low, then the item is deleted until minimum level of average variance extracted (AVE) and composite reliability is achieved. According to Hair et al (2014), acceptable level for AVE and composite reliability are 0.5 and 0.7, respectively.

Table 1: Reliability and Validity Tests

Construct	AVE	Composite Reliability
Attitude	0.575	0.952
Religiosity	0.500	0.932
Moral Obligation	0.663	0.939
Intention	0.766	0.942

Table 1 shows that average variance extracted (AVE) and composite reliability for all construct pass the reliability and validity tests since according to Hair et al (2014), acceptable level for AVE and composite reliability are 0.5 and 0.7, respectively.

After passing the tests of reliability and validity, this study performs PLS-SEM algorithm to obtain the structural model relationships which indicates hypothesized relationships among constructs in the theoretical framework of the study. The result of PLS-SEM algorithm gives path coefficients as shown in Table 2.

Table 2: Path Coefficients

Path	Coefficient	t Statistics	P Values	Conclusion
Attitude -> Intention	0.315	6.376	0.000	Significant
Islamic Religiosity -> Intention	0.375	8.723	0.000	Significant
Moral Obligation -> Intention	0.257	5.171	0.000	Significant

Source: Author's Computation

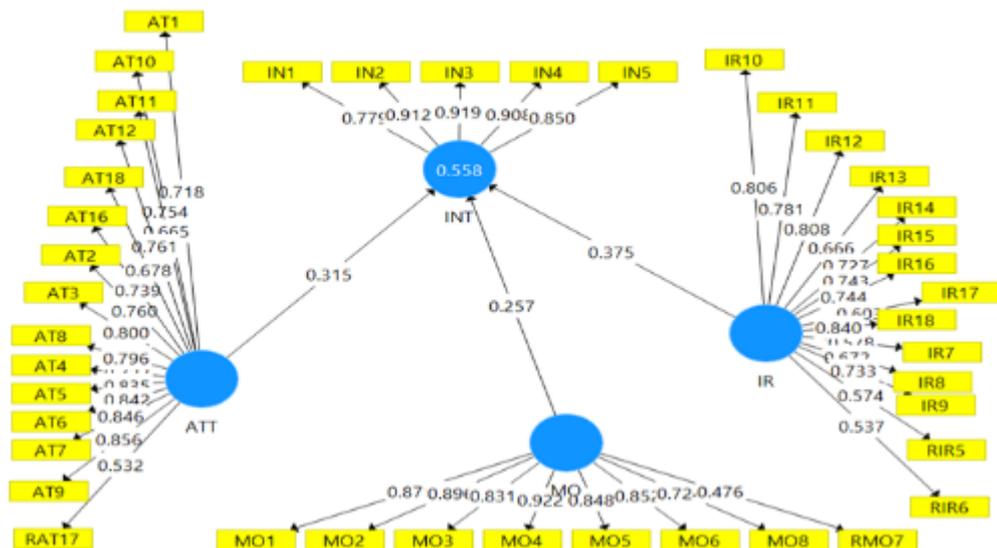


Figure 2: Path Coefficients

Attitude is found to have a significant relationship with intention. This finding is in conformity with previous studies on compliance behavior in the environments of tax such as Hite (1988), Niemiowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai and Hijattullah (2006), Marti, Wanjohi and Magutu (2010), Loo, MacKerchar and Handsford (2010), Natrah (2011), Randlane (2012), and Trivedi, Shehata and Mestelman, (2005) as well as *zakat* such as Raedah, Noormala & Marziana (2011), Kamil (2002), Zainol (2008) and Zainol et al. (2009). This finding is important because despite weak law enforcement on *zakat* compliance (Ram Al Jaffri, 2010), attitude still plays significant role in influencing intention to pay *zakat* contrary to finding by Ram Al Jaffri (2010) who found that attitude did not have any significant effect on intention to pay business *zakat*. This situation indicates that there is a difference between attitude of Muslim businessmen and Muslim teachers regarding attitude to pay *zakat*.

This finding also contradicts Kamil (2002) who found that attitude directly influences compliance behavior of income *zakat* by Muslim public servants without intention as mediator. However, this finding supports Zainol (2008) and (Zainol et al., 2009) who found that attitude had a positive influence on intention to pay income *zakat*. This finding conforms to The Theory of Planned Behavior's expectation that attitude plays a significant influence on intention to perform certain behavior, which reaffirms the significance of TPB in predicting compliance behavior.

Besides that, this study model provides empirical evidence that moral obligation is significantly related to intention to pay employment income *zakat*. This finding means that moral obligation has significant influence on intention to pay employment income *zakat* among public school teachers in the state of Kedah. Furthermore, this study provides empirical evidence that Islamic religiosity has a significant structural relationship with intention to pay employment income *zakat*. This proves that Islamic religiosity has a significant and large role in influencing the intention to pay employment income *zakat*. Not only that, this finding also indicates that Islamic religiosity can predict the intention, in other

words, if a person is highly religious, it could be predicted that he/she would have a strong intention to pay employment income *zakat*.

5. Implications of the Study

The findings of this research indicate that attitude, moral obligation and Islamic religiosity are significant determinants which influence intention to pay employment income *zakat*. Moreover, this study uses items and dimensions of Islamic religiosity which are adapted and adopted from Steven Eric Krauss et al. (2005) which examines religiosity from Islamic perspective and comprises three dimensions of Islamic religiosity: *aqidah*, *ibadah* and *akhlaq Islamiyyah*. The use of Islamic religiosity dimensions and items from Steven Eric Krauss et al. (2005) is considered important in expanding the boundary of knowledge because religiosity measures which had been used by previous studies had been adopted from Christianity-Judaism perspective (Ram Al Jaffri, 2010). Using Krauss's Muslim Religiosity-Personality Measurement Inventory (MRPI), all three dimensions of Islamic religiosity: *aqidah*, *ibadah* and *akhlaq Islamiyyah* are found to have significant relationship and large and significant influence on intention, which in turn has significant relationship and large and significant influence on compliance behavior of employment income *zakat*. This proves that Islamic religiosity is a very significant determinant in the adapted Theory of Planned Behavior (TPB) in the context of *zakat*.

In addition, this finding further expands the TPB in the context of employment income *zakat* as previously examined by Zainol (2008) who used intention to comply with employment income *zakat* as dependent variable. This study further explores the unit of analysis used by previous studies on employment income *zakat* such as Kamil (2002), Zainol (2008) and Ram Al Jaffri (2010) which focused on public servants. However, this study investigates public high school teachers in the state of Kedah which is a specific section of public servant in the state of Kedah. The use of public high school teachers is hoped to be able to be used the role model for public servants in general and also to expand the boundary of knowledge regarding compliance behavior of employment income *zakat*.

6. Conclusion

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. The purpose of this study is to examine the role of Islamic religiosity, attitude and moral obligation on intention to pay income *zakat*. Quantitative method using questionnaire is used in order to determine significant determinants of income *zakat* compliance behavior. This study provides empirical evidence that Islamic religiosity, attitude and moral obligation have significant relationships with intention to pay income *zakat*. This study is hoped to be able to provide conclusive empirical evidence which could be used as guidance for suitable policy and actions by the religious councils in the state of Kedah in order to improve *zakat* collection and management in the future.

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