

Determinant Factors of Zakat Compliance Behavior of Muzakki: Evidence from Malaysia

Lince Bulutoding, Ambo Asse, Rahmawati Muin, Nur Rahmah Sari



Abstract: This study is to examine the variables and determining factors of zakat compliance behavior of muzakki in Malaysia. This study explores 24 determining variables of zakat compliance behavior based on Islamic concept and also previous studies. 285 muzakki were being respondents at 14 states in Malaysia. Data was analyzed by factor analysis with varimax rotation using SPSS 20. The results showed there are 20 variables and 5 groups of factors that form zakat compliance behavior of muzakki in Malaysia. The implication of study will be a reference for the next studies by taking the proven indicators in this study which are related to zakat compliance behavior of muzakki. For methodology implication, this study can be a reference for exploration study to find the indicators of each variable. For policy implication, this study can provide thoughts for governments and General Authority of Zakat to synergize each other in encouraging factors that could lead to Muzakki niyyah (intention) and behavior to pay their zakat obligation voluntary.

Keywords: Niyyah, Muzakki, Zakat Behavior, Zakat Compliance

I. INTRODUCTION

Zakat is the one pillar of five pillars in Islam [3]. Zakat means to cleanse the soul [23] and wealth [1] from muzakki [12] & [7]. Besides as worship, zakat also means a concern for others [12]. The definition of zakat according to sharia is taking a certain wealth, based on a certain procedure, and given to certain people. Zakat is a proof that Islam prioritizes the economy problem, especially overcoming poverty. The Islamic states enact zakat as one of an income to support the economy [17]. If zakat is managed properly, it will have an impact on growth and equality of economy [13]. Zakat is a manifestation of two characteristics namely altruism and egoism that being a performance (measure of success), as well as a spiritual measure (ethics) [23]. In addition, zakat is a form of submission and compliance from Muzakki to their God Submission and compliance in the Islamic concepts are

found in Qur'an (QS. 4:59), which obligate mankind to obey the God, the messenger and *ulil amri* (the government) in its respective scope [5]. Compliance applied by paying zakat in accordance with fatwa and regulation confirmed by the General Authority of Zakat [14]. Etymologically, zakat means developing, improving, and blessing. Zakat also means to cleanse, because zakat cleans the soul and the wealth of the person who performed it [18]. Zakat according to sharia is taking a certain wealth, based on certain procedures, and given to certain people. Zakat is a mandatory worship that is always mentioned in Qur'an. Zakat is the command of Allah as stated in QS (9:103) which means "Take zakat from their wealth to cleanse and purify them..." This means that zakat involves spiritual values in a Muslim, cleansing and purifying the Muzakki's soul [24] of greed for wealth Furthermore, zakat is allocated to eight *Asnaf* mentioned in QS (9:60) which means "Zakat is only for those who are poor, needy, *amil zakat*, *Muallaf*, *al-Gharim*, *Ibnu Sabil*, *Fi-Sabilillah* and *Iqab*". It can be explained that the eight recipients of zakat mentioned in Qur'an are (1) People who do not have an income on a regular basis to fulfill less than half of the basic needs of their dependents. (2) The poor, those who have only a little income or wealth that can only fulfill half or more but not all of their dependents and basic needs. (3) People given the mandate to collect and distribute zakat. (4) An individual who convert in Islam. (5) People burdened with debts and suffer wealth losses. (6) Individual who travels to a destination that does not contradict with sharia and require assistance because of their very limited provision (7) Warriors who fought for the sake of Allah SWT. This category includes those who go for study. (8) The newly released slave. The explanation indicates that the state should not release its responsibilities to the community included one of those eight conditions. The government must synergize with General Authority of Zakat such as MUI in Indonesia, Zakat Management Agency and Muzakki to provide assistance. The significance of zakat for Muzakki will form a behavior of paying Zakat. In carrying out their obligation of zakat, Muzakki should behave in accordance with Islamic concepts [9]. As well as hadith of Prophet Muhammad SAW, "*Innamal A'malu Binniyyat*" means practice was determined by the *niyyah* (intention) [18]; [17]; [7]. *Niyyah* (intention) is a purpose that will be realized in sincerity because of Allah and in accordance with Sharia. Behavioral *niyyah* (intention) has two conditions; (1) sincere *niyyah* (intention) because of Allah and true. (2) According to Sunnah of Prophet Muhammad SAW (Sharia rules) [18]; [17]; [6]; [7].

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If the concept of *niyyah* (intention) is generally adapted to zakat behavior, then (1) sincere *niyyah* because of Allah can be described as *niyyah* to calculate zakat honestly, the *niyyah* to report Zakat honestly and the *niyyah* of paying zakat on time, as well as describing the correct process [7]. Sincere *niyyah* will be achieved if it going through an honesty, without procrastinating time in the payment of zakat and through a process without manipulation. (2) The *niyyah* of zakat must be qualified in sharia or applicable law provisions [5];[6]; [8]. All of it must be the *niyyah* and purpose to be achieved in conducting zakat behavior so it can be connected to zakat compliance behavior which are calculating zakat according to the rules of zakat, reporting zakat annually and pay it on time [7]. If through a right process, then *Akhlaq* of zakat behavior will be visible in every zakat behavior. *Akhlaq* of zakat behavior can be adapted from previous study [6] & [8] which explains about *Akhlaq* of tax behavior. *Akhlaq* of tax behavior can be adapted into *Akhlaq* of zakat behavior. *Akhlaq* is a gift from God because of the faith in him, because it refers to high consciousness, divine consciousness, and spiritual so that it is able to commit virtue [16] and can actualize the perfection that has been given by God.

Akhlaq of zakat behavior can be established as a statement of some truths about zakat built from the motivation of *aqidah*, *sharia* and *Ihsan*. Alghazali explains *Akhlaq* was a condition of the soul that was constructed of four interconnected factors. Furthermore, Alghazali explained that the component contained in *Akhlaq* are (1) The strength of science and knowledge (2) control strength when the soul experiences a dilemma to behavior (3) immediately educate the soul with faith in Islam namely *aqidah*, *sharia* and *Ihsan*. (4) The balance of the three elements above so that the soul is formed as *Berakhlakhul kharimah* [8]. The faith or beliefs about zakat can be adapted from previous study [6] and [8] interpreted as a belief of some truth about zakat based on reason, revelation and *Fitrah*. *Muzakki's* belief in encouraging zakat compliance behavior can be seen in response to the logical belief indicators that zakat can cleanse the soul of greed for wealth, belief that zakat is a command of Allah and zakat is a form of human empathy towards each other [7]. As describe in the study of [12] that (1) the *Muzakki* believes that zakat can help fellow Muslims who is in need (2) The *Muzakki* believes that zakat can cleanse the wealth (3) *Muzakki* believes that zakat is a command of Allah. This attitude of zakat is a faith owned by the *Muzakki*. This indicates that the religious factors can form *Muzakki's* behavior in paying Zakat [9].

Previous study [22], [15] proved that belief in Islam affects the intention of using products that are compliant with sharia rules. This suggests that *sharia* understanding and belief can motivate consumers to use a product. The study of [20] proved the spiritual motivation that measured by *akidah*, *sharia* and *muamalah* can influence the intention of internet banking users in sharia banks . It proves that Muslim will act in accordance with the values of Islam that they believe.

Behavior is all spiritual and temporal deeds or acts that can bring benefits both to himself, and to the environment [5]; [6]; & [8]. Zakat compliance behavior can be influenced by the *niyyah* of zakat behavior. *niyyah* to pay zakat can be determined from the influence of people around *muzakki*, for example parents, partners, brothers, friends [7], colleagues

and so on. Previous study [2] discussing the factors of zakat behavior controls that affects the intention. It was corporate credibility that measured by transparency of zakat management in the collection and distribution of zakat funds. Transparency was seen from the annual report of the Zakat Collection Agency. It proves that the *niyyah* of zakat compliance must be influenced by the accountability of The Centre of Zakat Collection (PPZ). The previous study [4] showed that the religion believed by the clients of sharia financing will affect their intention of choosing *Sharia* financing. This means that the faith is being practiced in *sharia* financing life that will affect the customer's intentions. Environmental components affecting *Muzakki* in paying zakat are parents (father or mother) and the perception of partners [2]. Zakat significantly enhances the welfare of the households [25]; [11]. Report that zakat disbursement among the poor, needy, destitute, orphan, and widows has played a significant role in wealth alleviation. The results show that there are inverse relationship between wealth and zakat disbursement, both in the short and long run [11].

This study is motivated by previous studies [5] that explore and identify variables that form tax compliance behaviors. The study also an exploratory study to assess the variables that form zakat compliance behavior based on the Islamic concepts. Most of the zakat behavior studies were still using variables based on the Western theory concept without put into *Akhlaq* of zakat behavior variable as a characteristic of behavior in Islam. Based on the explanation, this study wanted to examine the variables that form zakat compliance, as believed in Islamic concepts. The research questions are (1) How many variables that can describe the zakat compliance behavior? (2) Are the variables submitted in this study forming every factor according to the group? (3) How many factors formed in the varimax rotation?

II. RESEARCH METHODOLOGY

This study is an exploratory study, using Snowball sampling. This study examined 24 variables to know how many variables are able to be responded by *Muzakki* in Malaysia, as well as the group of factors formed in zakat compliance behavior of *Muzakki* in Malaysia. The study samples are *Muzakki* in Malaysia as much as 285 respondents using a scale of 1-7 points. The variables analyzed in this study were targeted at Islamic values in accordance with previous study and the concept of zakat. The analysis used in this study is the factors analysis with *varimax* rotation. Before examining the *varimax* rotation, the value of the test data must meet the Kaiser Meyer Olkin (KMO Barlett's test > 0.50 with a significant level should be 0.05. The limit of loading value factors for each variable should be > 0.50 [10].



Table – I: List of Zakat Behavior Variables

Variable	Source
Calculating zakat according to the rules	(Bulutoding et al., 2019)
Reporting zakat on time	(Bulutoding et al., 2019)
Paying zakat on time	(Bulutoding et al., 2019)
<i>Niyyah</i> to calculate zakat correctly	(Bulutoding et al., 2019) and adaptation (Bulutoding et al., 2020)
<i>Niyyah</i> to report zakat honestly	(Bulutoding et al., 2019) and adaptation (Bulutoding et al., 2020)
<i>Niyyah</i> to pay zakat honestly.	(Bulutoding et al., 2019) and adaptation (Bulutoding et al., 2020)
<i>Niyyah</i> to pay zakat on time	(Bulutoding et al., 2019) and adaptation (Bulutoding et al., 2020)
<i>Niyyah</i> to calculate zakat according to the rules	(Bulutoding et al., 2019) and adaptation (Bulutoding et al., 2020)
The logical belief that zakat can cleanse the soul of the greed for wealth	Synthesized from (Triyuwono, 2011); (Huda et al., 2012) and (Bulutoding et al., 2019)
The belief that zakat compliance is a command of Allah	Synthesized from (Huda et al., 2012) and (Bulutoding et al., 2019)
The belief that zakat is an empathy for human beings	Synthesized from (Huda et al., 2012) and (Bulutoding et al., 2019)
Understanding the provisions of zakat that must be paid	Synthesized from (A. A. Rahman et al., 2012); (A. bin A. Rahman et al., 2013); and adapted from (Bulutoding, 2017); (Bulutoding et al., 2020)
Follow the norms of paying zakat	Synthesized from (A. bin A. Rahman et al., 2012) (A. bin A. Rahman et al., 2013) and adapted from (Bulutoding et al., 2020).
Obedient in paying zakat	Synthesized from (A. bin A. Rahman et al., 2012); (A. bin A. Rahman et al., 2013) and adapted from (Bulutoding et al., 2020).
Believe that Allah knows the motivation of zakat	Adapted from (Bulutoding et al., 2018) and (Bulutoding et al., 2020)
Believe that Allah knows all the zakat behavior	Adapted from research (Bulutoding et al., 2018) and (Bulutoding et al., 2020).
Parent's advice is very beneficial to fulfill my zakat obligations	(Bulutoding et al., 2019)
Partner's advice made me aware of zakat obligation	(Bulutoding et al., 2019)
Friend's advice made me aware of zakat obligation	(Bulutoding et al., 2019)
Availability of <i>Amil</i> makes me easier to pay zakat	(Bulutoding et al., 2019)
<i>Amil</i> 's accountability encouraged me to pay zakat	(Saad, Aziz, & Sawandi, 2014) and (Bulutoding et al., 2019)
The online zakat system facilitated me to pay zakat	Synthesized from (Yaacob et al., 2013).
The transparency of zakat management encouraged me to report zakat	Synthesized from (A. A. Rahman et al., 2012)
The claim of zakat payments as tax deduction encourage me to pay Zakat	Developed by researchers

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III. RESULT AND DISCUSSION

A. Result

The distribution of respondents in this study is showed in following table:

Table – II: Percentage of Respondent’s Distribution by State Territory

State territory	Amount (People)	Percentage (%)
Johor	18	6.3
Kedah	39	13.7
Kelantan	4	1.4
Kuala Lumpur	41	14.4
Labuan	46	16.1
Malaka	23	8.1
Negeri Sembilan	28	13.3
Pahang	2	0.7
Penang	3	1.1
Perak	2	0.7
Perlis	5	1.8
Putra Jaya	28	9.8

Sabah	23	8.1
Selangor	7	2.5
Trengganu	6	2.1
Total	285	100

The data test was conducted with factor analysis using SPSS 20. The result showed the KMO score and Barlett’s test are as follow:

Table – III: KMO Barlett’s Test

Kaiser Meyer Olkin of Sampling Adequasy.		0.756
Barlett’s Test of Sphericity	Approx. Chi-Square	1289.37
	Df	210
	Sig	0

Based on the table, KMO Measure of Sampling Adequacy score is 0.756 with a significant level of 0.000. This score indicates that the factor analysis can be continued due to its KMO score > 0.50 with a significant level of 0.000 [10]. The next test was *varimax* rotation and the score is as seen in Table IV:

Table – IV: Varimax Rotation Results

Rotated Component Matrix ^a						
		Component				
		1	2	3	4	5
1	The logical belief that zakat can cleanse the soul of the greed for wealth			0,802		
2	The belief that zakat compliance is a command of Allah			0,664		
3	The belief that zakat is an empathy for human beings			0,796		
4	Understanding the provisions of zakat that must be paid			0,722		
5	Follow the norms of paying zakat			0,702		
6	Believe that Allah knows the motivation of zakat			0,700		
7	Believe that Allah knows all the zakat behavior			0,510		
8	Availability of Amil makes me easier to pay zakat				0,712	
9	Amil's accountability encouraged me to pay zakat				0,641	
10	The online zakat system facilitated me to pay zakat				0,848	
11	The transparency of zakat management encouraged me to report zakat				0,716	
12	The claim of zakat payments as tax deduction encourage me to pay Zakat				0,514	
13	Calculating zakat according to the rules	0,750				
14	Reporting zakat on time	0,783				
15	Paying zakat on time	0,785				
16	Niyyah to calculate zakat correctly		0,693			
17	Niyyah to report zakat honestly		0,736			
18	Niyyah to pay zakat honestly.		0,678			
19	Partner’s advice made me aware of zakat obligation					0,816
20	Friend’s advice made me aware of zakat obligation					0,579



B. Discussion

From 24 variables that had been tested with *varimax* rotation in this study, there are 20 variables that can be the determinant factors of zakat compliance behavior as seen in table IV. Four variables were eliminated based on the data analysis. The 20 variables form five groups of factors in determining the zakat compliance behavior. The five groups of factors formed are:

1. The faith group consisting of the motivation of *Sharia* and *Ihsan*. This group of factors is called *Akhlaq* of Zakat Behavior Group and is in the 3rd factor. The variables are:
 - a. The logical belief that zakat can cleanse the soul of the greed for wealth.
 - b. The belief that zakat compliance is a command of Allah.
 - c. The belief that zakat is an empathy for human beings.
 - d. Understanding the provisions of zakat that must be paid.
 - e. Follow the norms of paying zakat.
 - f. Believe that Allah knows the motivation of zakat.
 - g. Believe that Allah knows all the zakat behavior.

Based on the results of this study, it proved that a religious factors or belief in Islam are able to motivate the *Muzakki* in Malaysia to realize zakat compliance behavior. The knowledge about zakat of *Muzakki* in Malaysia can be a basis. Even if there is a dilemma for *Muzakki* in reporting zakat, but they still have belief in Islam. The belief exist in the soul of *Muzakki* will form the motivation of *Aqidah*, *sharia* and *Ihsan* that will encourage them to realize zakat behavior.

2. Zakat Behavior Control Group which is able to form the zakat compliance behavior of *Muzakki* in Malaysia is in the 4th factor. The variables are:
 - a. Availability of *Amil* makes me easier to pay zakat
 - b. *Amil*'s accountability encouraged me to pay zakat
 - c. The online zakat system facilitated me to pay zakat
 - d. The transparency of zakat management encouraged me to report zakat
 - e. The claim of zakat payments as tax deduction encourage me as payer Zakat

Based on the results of study, it proved *Muzakki* in Malaysia is encouraged to do zakat compliance due to the availability of *amil*, accountability of *Amil*, online zakat system, transparency of zakat management and supporting regulation. It provides evidence that to create the management of zakat that leads to Good Corporate Governance and create the zakat compliance behavior of *Muzakki*, there must be synergy between *Amil* Zakat, Zakat Governance and policy makers both from local government and from the authorities.

3. The Zakat Compliance Behavior Group provides an overview of zakat compliance behavior of *Muzakki* in Malaysia. The zakat compliance group is in a first factor. The variables are as follows:
 - a. Calculating zakat according to the rules
 - b. Reporting zakat at its due date
 - c. Paying zakat at its due date

Based on the results of study, it proved that the *Muzakki* are doing their zakat compliance by calculating zakat according to the rules, reporting and paying zakat on time.

4. Zakat Compliance *niyyah* Group is in the second factor.

The variables in the group are as follows:

- a. *Niyyah* to calculate zakat correctly
- b. *Niyyah* to report zakat honestly
- c. *Niyyah* to pay zakat honestly.

The results of study showed the formed zakat compliance in Malaysia can be seen by the *niyyah* of calculating the zakat correctly, reporting the zakat honestly, so that it can pay the zakat honestly.

5. The Social Factors Group is in the 5th factor in the table above. The variables are:

- a. Partner's advice made me aware of zakat obligation
- b. Friend's advice made me aware of zakat obligation

The results of study showed *Muzakki* in Malaysia is always influenced by their friends and partners, for example a husband or wife.

IV. CONCLUSION

This study is an exploratory study. The sample is 285 *Muzakki* in Malaysia. Based on the analysis, it shows the Zakat compliance behavior is built from five factors. Out of 24 variables proposed in this study, there were only 20 variables able to be well responded by *Muzakki* in Malaysia. There are five factors that formed: *Akhlaq* of zakat behavior, social norms or subjective norms, zakat behavior control, zakat behavior *niyyah*, and zakat compliance behavior. This study conducted in Malaysia. To be more able to describe the behavior of zakat compliance, it is necessary to multiply the study variables by including the support of the General Authority of Zakat, for example in Indonesia, the *Majelis Ulama Indonesia* (MUI).

MUI should examine more fatwa which can be used as a control factor of zakat behavior, so that the concern of zakat from *Muzakki* can be aligned with tax. We recommend that future study includes the Fatwa MUI variable to the study. We recommend that MUI determine the magnitude of the taxable income so that it can be used as zakat behavior control. MUI and the government must synergize in making regulations so that it can be a control factor for *Muzakki* in conducting zakat compliance. Implications for future study in the field of methodology is being a reference of factor analysis study which examining a variable into an indicator. The study also contributes as a reference of the indicators of each variable to form the zakat compliance behavior. The other implication is to provide thoughts to General Authority of Zakat such as MUI and government in establishing the fatwa and the rules of zakat.

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