

**PERSPECTIVE OF COVID-19: THE DETERMINANTS OF ZAKAT COMPLIANCE BEHAVIOUR**

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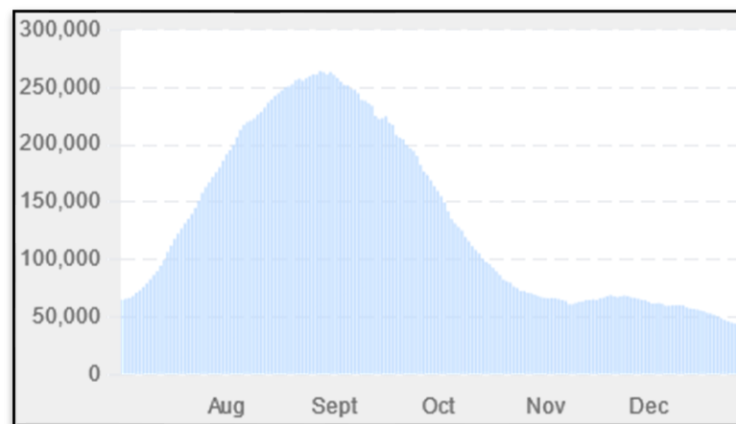
<b>Abstract</b>	<p><i>Malaysia has becoming one of the best top five countries dealing with Covid 19. Malaysia's government always takes part in updating the daily cases. Thus, with the updated news, public was aware on the virus and was reminded to take some precautions. On the other hand, zakat organizations in Malaysia have assisted the government to cope with Covid-19 economic issue by giving cash and foods, hospital equipment and providing homeless centre to those needed and affected by Covid 19. Zakat functions as reducing the gap between rich and poor, alleviate poverty, and contribute to the national economy. Furthermore, the technology application during Covid-19 has assisted society in paying zakat through online platform. This affects the attitude of zakat payers and influences their family and friends to use the easy way to pay zakat. Hence, this study is to investigate attitude, reference group and technology on zakat compliance behaviour on employment income. The data collection involved 307 respondents from northern Malaysia. Quantitative method was employed in this study. The findings of this study showed the significant relationship between those independent variables with zakat compliance behaviour on employment income. Limitation and future study recommendation were discussed at the end of this research.</i></p> <p>Keywords: <i>Zakat, Compliance, Behaviour, Covid-19, Technology.</i></p>
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**INTRODUCTION**

**Role of Zakat during Covid 19 in Malaysia**

The coronavirus disease 2019 or known as Covid 19 which has spread over the globe including Malaysia. The spread of Covid 19 has caused disasters to the countries and societies. The graph showed the data on Covid 19 cases for the past six months which conclude the total cases of 2,746,833 cases in Malaysia (CovidNow, 2021).

Figure 1. Cases of Covid 19 from August till December 2021



As a response to the pandemic Covid 19, the Malaysian government had imposed the obligatory Movement Control Order (MCO) several times starting on 18 March 2020 to break the spread of Covid 19 disease (Masruki et al., 2021; N. S. M. Noor et al., 2020). The MCO was divided into three phases which were preventive, conditional and recovery. However, the decision of MCO gave negative impacts on numerous socio-economics and sectors (Masruki et al., 2021) which resulted declining in profit for companies, factories, shops and others (N. S. M. Noor et al., 2020).

Regarding to the MCO matters, internet played a role to assist in continuing daily activities. Data supported by Department of Statistic Malaysia (2021) stated that 91.7% internet was access to ICT services and technology. Meanwhile, there are five popular activities of internet use. The highest percentage was 98.0% which participating in social networks, followed by 87.9% which downloading image, videos and so on, 85.4 % which finding information about good and services, 81.2% which telephoning over the Internet/VoIP and 78.4% which downloading software and application. The closest activities that applied technology and internet on zakat either a zakat provider or a zakat receiver was finding information about good and services.

Therefore, zakat institutions play an important role in domestic and global socio-economic development and zakat must be properly managed so that property distribution is effective and can target Mustahik especially during Covid 19 pandemic (Wahyu & Anwar, 2020). In assisting those affected by the MCO, the zakat institutions take action by distributing zakat funds beyond the existing eligible recipients and the government also take part by allocating special grant to all zakat institutions. Besides, previous study also stated that zakat collection is important to reduce the gap between rich and poor, alleviate poverty, and contribute to the national economy (Ninglasari & Muhammad, 2021). Thus, it is important to increase the level of zakat compliance and at the same time will increase the level of zakat collection.

### Zakat Compliance Behaviour

One of the five fundamentals of Islam is Zakat. It is a duty of all Muslims to be able to cleanse the souls with zakat fitr and cleanse the property with zakat on wealth (Wahyu and Anwar, 2020). Zakat can be categorized into two types which are zakat al-fitr (self) and zakat on wealth. Zakat al-fitr (self) is the special obligatory zakat on every Muslims from the beginning of Ramadan till the Eid al-Fitr prayer (a prayer prior to the festival of breaking fast) and required to pay specified amount of zakat. While, zakat on wealth is required on Muslims with excess wealth of the minimum threshold and has different criteria according on the sort of wealth (Masruki et al., 2021) to attain of socio-economic justice (Wahab and Rahman, 2013). Malaysia has an independent Zakat institution for every states. These institutions collect and distribute zakat to the eligible beneficiaries (Masruki et al., 2021).

Example of wealth zakat were business zakat, paddy zakat and income zakat (Haji-Othman et al., 2021).

Ajzen explored on the Theory Planned Behaviour (TPB) which include factors of attitude, subjective norms, perceived behavioural control, intention and behaviour during the earliest research in 1991. This theory led most of the research on zakat compliance behaviour because it predicts behaviour that will be formed. For example, study by Noor Azman and Bidin (2015) supported the relationship between attitude and zakat compliance behaviour. Besides, Khalil et al. (2020) investigated between subjective norms and different reference groups which influence the intention of zakat payers. However, the impact of Covid 19 had transformed the culture of paying zakat through online platform. Thus, many of the current research adding technology as one of the zakat compliance behaviour's factors like Nor, Abdul-Majid and Esrati (2021); Salleh and Chowdhury (2020) and Yahaya and Ahmad, 2018.

### **PROBLEM STATEMENT**

According to Islam, the obligation to pay zakat upon individual Muslim to fulfil the requirement is mandatory. It is also different between tax and zakat compliance. Zakat assists in society's development especially the group who is poor and needy. Moreover, parallel to the situation of Covid 19, zakat payers were aware to pay zakat. Besides, the technology application had encouraged Muslims individually to pay zakat for their profession or income. It is because the use of internet was approaching 100% based on statistic provided by Department of Statistic Malaysia (2021). Recent research by Hakimi et al. (2021) explored zakat compliance behaviour during Covid 19. This research also stated that zakat had become an initiative as social fund to cope with declining of country economics. There are also other current researches that supported on zakat compliance behaviour such as Hasan et al., (2020); Haji-Othman et al. (2017) which they had used attitude as factor, as well as Sulaeman, (2021); Nor et al. (2021). Hence, this study aimed to examine the relationship between determinants of zakat compliance behaviour which involved attitude, reference group and technology towards zakat compliance behaviour on employment income.

### **DETERMINANTS OF ZAKAT COMPLIANCE BEHAVIOUR**

#### **Attitude**

Attitude is a significant factor of decision making which referred as a degree of an individual to has perception either positive or negative to perform a behaviour (Ajzen, 1991). Additionally, according to Noor Azman and Bidin (2015), attitude is not a behaviour, but attitude is the individual's perception that leads to the behaviour. In example, individuals with positive attitude will likely to perform the desired behaviour (Noor Azman & Bidin, 2015).

Consequently, attitude is important factors for investigating compliance of zakat behaviour. This is because understanding attitude of an individual will help zakat institutions to increase the zakat collection in the future and predict the compliance behaviours of Muslim (Noor Azman & Bidin, 2015). The study conducted by Noor Azman and Bidin (2015) found that attitude is significantly has influence zakat saving compliance behaviour. It means that the employees who pay zakat on saving have the positive perceptions will have the responsibility to fulfil their obligation as Muslims (Noor Azman & Bidin, 2015). Muslim has high tendency in paying zakat because of zakat is seen as an ibadah rather than a burden (Wahid et al., 2007).

However, political differences are the reason some Muslims refuse to pay zakat. This is due to the attitude and behaviour influence from the principal norms' belief of a local community and their level of knowledge regarding zakat obligations. Most Muslims pay zakat because of obligatory.

In addition, when zakat payers believe that the zakat fund is administered properly, they would be more likely to fulfil their obligations towards the zakat institution (A. M. Noor

& Saad, 2016). Therefore, zakat institution has to play an important role to improve an individual's attitude on zakat payment by providing awareness that zakat is an obligation for Muslims (Khalil et al., 2020). Zakat payers can help to improve the life of zakat beneficiaries and instil the habit of giving a helping hand to others in order to establish a compassionate and tolerant society in addition to fulfilling their obligation (A. M. Noor & Saad, 2016).

### **Reference Group**

Reference group theory introduced by Cartwright and Zander (1968) is a sociology theory relates to compliance behaviour. It claims that an individual's environment might have an influence on their compliance behaviour. According to the theory, a member who is in a group will attempt to keep their membership by imitating the conduct of the other members. In a few years, (Spicer & Lustedt, 1976) extended the concept of environment that relationship with the community extends to other individuals such as family member, friends and colleagues (Ahmad et al., 2011). In addition, Azman and Bidin (2015) defined reference group as individuals who has a close relationship such as parents, siblings, spouse, friends and teachers. In line with the study, reference group is referred to friends that will influence by giving suggestion, provides support and giving opinion to the individuals in relation to zakat payment (Azman & Bidin, 2015).

In the context of zakat environment, the effect of reference group has a positive relationship with zakat compliance. The perception of reference group regarding zakat payments had influenced an individual's zakat compliance behaviour. If the reference group has positive perception on zakat, the individual is more likely to pay zakat. Conversely, if the reference group has negative perception on zakat payment, the individual is less likely to pay zakat (Ahmad et al., 2011). Therefore, reference group perceptions are important in influencing an individual's behaviour. This is also supported by Khalil et al. (2020) that the concept of subjective norms from different reference groups may influence the intention of zakat payers in performing an obligation.

### **Technology**

Technology-based financial services, commonly referred to as "fintech," which is derives from a combination of two complementary disciplines which are financial services and solutions based on advanced technology. However, there is no consensus on FinTech's single definition because of the general diversity of business (Nicoletti, 2017). Fintech provides enhancement in the effectiveness and efficiency of financial services and impact of technological innovation that leads to the evolvement of financial industry (Yahaya & Ahmad, 2019). Formerly, people used letters, old phones, payphones, or face-to-face meetings to communicate with each other. This development also applies to the financial industry in terms of how consumers make financial transactions in their daily lives. Financial institutions have developed services ranging from desk counters to web-based, internet and digital methods (Yahaya & Ahmad, 2018).

Besides, the influence of fintech has also changed the socio-financial sector, such as the Zakat institution. Traditionally, Muslims have to physically attend the counter to pay or collect zakat. Hence, with the technology-based financial services, such as e-payment, mobile banking and online banking, the collection of zakat has been empowered and technological improved (Yahaya & Ahmad, 2019). Malaysia is ranked 37th on the world's Internet user list, with 40.25% of the total population penetrating the Internet. This indicates that Malaysia is likely to respond positively to the Zakat institution's initiative to introduce online Zakat (e-zakat) to the community (Roni & Tarmidi, 2015). However, the previous studied in the state of Selangor done by (Yahaya & Ahmad, 2019) found that the factors that influence asnaf acceptance in the adoption of mobile banking for zakat distribution using Unified Theory of Acceptance and Usage of Technology (UTAUT) model to be insignificant. The study also suggested for zakat to discuss with financial institutions the development of easy-to-use systems or apps on asnaf mobile to improve the efficiency

of zakat distribution (Yahaya & Ahmad, 2019). Today, the greater usage of digital devices and financial technology and innovation has improved zakat collections (Yahaya & Ahmad, 2018). For example, the zakat institutions, Lembaga Zakat Negeri Kedah, provides a calculator on its website to assist zakat payers to calculate the total amount of zakat payable according to the type of zakat (Salleh & Chowdhury, 2020; Yahaya & Ahmad, 2018).

Meanwhile, Salleh and Chowdhury (2020) observed technology adoption among zakat institutions in Malaysia. The study showed that zakat institution is implementing technology to the operations.

Based on the literature review highlighted before, this study proposes three hypothesis which are:

*H1. Attitude will positively influence zakat compliance behaviour on employment income.*

*H2. Reference group will positively influence zakat compliance behaviour on employment income.*

*H3. Technology will positively influence zakat compliance behaviour on employment income.*

## **METHODOLOGY**

In this study, the quantitative method was applied. The population is Muslim employees who are working at public and private sectors in Perlis, Kedah and Pulau Pinang. Unit of analysis is individual Muslim employee. According to Roscoe, the appropriate sample size by following the rule of thumb is larger than 30 and less than 500 (Sekaran & Bougie, 2012). Coakes et al. (2010) also recommended that the minimum sample size to perform factor analysis and regression is five times the independent variables. Thus, 350 questionnaires were distributed to the employees. The data was analysed by using Statistical Package for the Social Sciences (SPSS) software. A few analyses were conducted to support this study such as descriptive analysis, reliability analysis, factor analysis and multiple regression analysis.

## **FINDING**

In this study, the respondents consist of 76% female and 24% male. The age of the respondents were less than 20 years old (11%), 20-29 years old (20%), 30-39 years old (44%), 40-49 years old (24%) and 50-59 years old (1%). Most of the respondents have a bachelor degree (72%) while 28% have other qualifications. 83% of the respondents were from public sectors while another 17% of the respondents are from private sectors.

Reliability analysis was conducted for all variables. It is determined based on the value of Cronbach's Alpha (Churchill, 1979). The value can be described as a correlation coefficient that ranges between 0 to 1. The result is better if the value of the coefficient is closer to 1. The value is good. Hair, Black, Babin, Anderson & Tatham (2006) stated that the values of larger than 0.70 was good and a value of 0.6 was acceptable for an exploratory study. In this present study, Cronbach's Alpha Value of 0.926, 0.974, 0.928 and 0.836 for the variables attitude, reference group, technology and zakat compliance behaviour respectively were found. Hence, the result in this study is good.

Then, validity test was also performed. The measurement applied in this analysis was Kaiser-Mayer-Olkin (KMO) and Bartlett Test of Sphericity. KMO measures the adequacy of sample and Bartlett Test of Sphericity that determine whether the correlation matrix was an identity matrix or not. KMO's value will describe the usage fitness of the exploratory factor analysis is at the level of 0.70 and above and should reject if the value is below than 0.5 (Hair et al., 2006). Therefore, factor analysis is appropriate to be performed. Besides, the value of BTOS should be at  $p < 0.05$  to test the correlation matrix. In this study, the result is significant at 0.000 for all variables. Principle component analysis (PCA) with varimax rotation were applied for all the items in performing factor analysis. KMO for all variables were ranged between 0.796 and 0.870 as presented in Table 1.

Table 1: Results of Factor Analysis

Construct	Number of items	Number of factors	KMO
Attitude	5	1	0.838
Reference Group	4	1	0.870
Technology	6	1	0.853
Zakat Compliance Behaviour	5	1	0.796

Multiple regressions analysis was performed to examine the significant relationship between the independent variables and dependent variables. The results shows that 51% of the variance in zakat compliance behaviour can be explained by the variables of attitude, reference group and technology while the unexplained variables are 49%. Besides, the results show that there is a positive and significant relationship between attitude, reference group, technology, and zakat compliance behaviour (refer Table 2). Therefore, H1, H2 and H3 are supported in the study. The most important factor that influence zakat compliance behaviour on employment income is reference group by obtaining the highest beta value (0.379).

Table 2: Results of multiple regression analysis for zakat compliance behaviour

Construct	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	t	B	t	
Constant	.321	.207		1.553	.122
Attitude	.199	.054	.200	3.664	.000*
Reference Group	.345	.049	.379	6.971	.000*
Technology	.304	.040	.324	7.522	.000*

Notes: \*  $p < 0.01$  (significant)

Adjusted  $R^2 = 0.511$ , F - statistics = 107.755, Sig at 0.000

## DISCUSSION AND CONCLUSION

This study offers an insight about the determinants of zakat compliance behaviour on employment income during the pandemic of Covid-19. There are three suggested independent variables which are attitude, reference group, and technology in order to have a better understanding on the concept of zakat compliance behaviour on employment income. The individual behaviour has changed due to the new norms. Many public and private organizations offer services by using systems or technology to reduce the spreading of covid-19 virus (Pandey & Pal, 2020; Vargo et al., 2021). Besides, it is also supported by previous study that the application of system or technology has increased the collections of zakat (Yahaya & Ahmad, 2018). Thus, this study contributes into the zakat literatures by investigating the factors that influences zakat compliance behaviour on employment income.

The result shows that the independent variables namely attitude, reference group, and technology can explain 51% of zakat compliance behaviour on employment income. The three proposed variables are also found to have a positive and significant influences on zakat compliance behaviour on employment income. The result indicates that Muslims will comply in paying zakat, but the zakat institutions also should know how to play their role in finding appropriate ways to attract zakat payer in fulfilling their obligations especially during the pandemic of covid-19.

The first proposed variable in this study is attitude. The positive and significant influence of attitude implies that the positive perceptions among the employees influence the behaviour in paying zakat on employment income. This result was aligned with previous study which examined this relationship in understanding zakat payers' behaviour (Aidanazima et al., 2018; Haji-Othman et al. 2017; Farah & Zainol, 2019). This result show that zakat institutions should play an active role to spread more information related to zakat

such as providing a zakat payment reminder to the zakat payers via message or advertisement, present the information on the zakat collection and distribution on the website or annual report. The information given by zakat institutions will increase a positive attitude on the compliance of paying zakat.

The second variable is reference group. The finding for this relationship also shows a positive and significant influence on zakat compliance behaviour on employment income. The results implies that employees will ask for opinion, suggestion, or encouragement from the reference group in paying zakat. It is parallel with previous study on zakat that also investigate on this relationship (Farah Mastura & Zainol, 2019; Zainol et al., 2009). The results show that zakat institutions should be alert of the feedback given by zakat payers related to zakat issues. This is because zakat payers will seek advice or opinion from their reference group in complying with the payment of zakat.

The last variable in this study is technology. The result of this study shows that there is a positive and significant influence on the relationship between technology and zakat compliance behaviour on employment income. It has become one of the important tools in adapting to the new norms. Previous studies also found the significant influence on this relationship (Haji-Othman et al., 2021; Ram Al Jaffri, 2010). Therefore, zakat institutions should be alert with the current development of technology since it will enhance zakat payers in paying zakat in the future.

The results of this study provide valuable insights to zakat institutions because they can develop strategic plan that can suit to the needs of zakat payer as well as the Muslims society. It will enhance the level of compliance in paying zakat that consequently increase the collection of zakat on employment income in the future. Besides, this study is still having its limitation since the proposed variables only explained 51% of the zakat compliance behaviour on employment income. Thus, it is proposed that future research should be done to investigate the remaining unexplained variables.

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