

FACTORS CONTRIBUTING TO COMPLIANCE IN PAYING ZAKAT ON SALARY

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Kata kunci: Zakat income, compliance actions, zakat payers, salary

Abstract. Zakat income is also one of the obligations that has to be fulfilled and should not be neglected by those who deserve to pay. This study is to examine “The Compliance Actions Of Zakat Payers On Salary. This research is using by 3 types of variables to examine the study. Why I some staff or employers did not fulfil the obligations of paying zakat even though they have been working. By using SPSS as the way of test , questionnaires and various of test has been run in order to measure each factor that are related. Descriptive analysis, correlation and regression is one of the way and conclusion and recommendation has been made to the research and also for the future researchers. Zakat income is definitely is one of the obligation that is compulsory to be fulfil by each one of muslim that is deserve and they should not obey the obligation and they must always gain knowledge about Shariah Compliance to increase the positive compliance action in themselves.

INTRODUCTION

Background of Study. The obligation to pay zakat is obviously clarified in the al-quran and sunnah. Thus, still muslims do not take care and refuse to pay zakat on the income they earned, (Ab Rahman, Mohd Sobali & Syed Omar, 2012) . Various parties should be aware with zakat and take full attention to take proactive measures in addressing the issues relating zakat. Therefore, compliance of giving zakat is needed to be applied at the early age of every Muslim. Every Muslim individual need to learn appropriate knowledge of zakat to allow them to understand and to further implement the obligatory of giving zakat. (Jaffar, Affif, Amri & Sahezan ,2011) explicated that age is a demographic factor that influences the awareness of giving zakat and ultimately gives a positive impact on the compliance behavior of giving zakat. The increase of age in line with income raised the awareness to pay zakat. Many Muslim individuals tend to pay zakat only when their age and income increase. There are many Muslims who only paid income tax but did not pay zakat on income even though they met the obligation of giving zakat (Muda, Marzuki & Shaharuddin, 2006). They give more priority to pay tax than the zakat because they feel the law enforcement and tax compliance are very clear and often publicized to the general public. Moreover, according to (Muda, Marzuki & Shaharuddin ,2006), this situation is caused by lack of motivation towards paying zakat. Meanwhile, (Md Idris ,2002) in his study stated that employees who are subject to scheduler tax are E-Proceeding of the International Conference on Social Science Research, ICSSR 2015 automatically eligible to pay zakat on income. This is because their salary income is among those who have income that exceeds nisab, which is about RM3, 000. There are many previous studies regarding the factors influencing zakat compliance on earnings or salary income among Muslims in Malaysia (Md Idris, 2002; Muda, Marzuki & Shaharuddin, 2006; & Wahid, Ahmad & Mohd Nor, 2007). However, no specific study that targets youth as the subject in the study, particularly on the compliance of zakat on salary income. By considering several previous studies that emphasized the potential of youth and the importance of age factor in the compliance of zakat (Wahid, Mohd Nor, and Ahmad, 2005; Wahid, Ahmad & Mohd Nor, 2007; and Jaffar, Affif, Amri & Sahezan 2011), thus, this study was conducted to identify factors influencing zakat compliance actions on salary income among staffs in UiTM Kelantan.

The process of zakat income is based on the collection for a year and will deduct 2.5% from their available salaries. And for those who deserved to pay zakat it is an obligation to pay zakat on income.

Problem Statement. Zakat is one of the important aspects in Islamic and economic system. For economic system, it may effect to the increases of money supply which consequent increases the demand for goods and services. However there are still issues that reported the negative perception towards zakat. Well, the objective of zakat is to assist and rehabilitate the poor and needy (shirazi, 1996). In line with basic principles of zakat, the zakat institution should be established first within Muslim society in a well-organized way (Shawal, 2009; p1). The zakat establishment should be under the responsibility of the Muslim Government or it also can be under the special Muslim supervisory body that has been designated by that Government. Zakat management in Malaysia is under the authority of local government. The functions of zakat institution are not only to accumulate the zakat dues but also to distribute the zakat funds to the zakat recipients, so called asnaf. Zakat is being collected from variety of sources such as individuals as well as corporate and business, while later on are distributed to the eight groups of receivers (asnaf) like what has been mentioned by Allah in his Holy Quran.

As the reasecher can see at the scope of study, this research is talking about the problem of why certain employers did not or doubt to pay zakat income. Many ways in encouraging muslims to pay zakat but from the previous study, it indicate there is only 35% out of 353 respondent has paid zakat income (kamil,2002).

The obligation to pay zakat is obviously clarified in the al-quran and sunnah. Thus, still muslims do not take care and refuse to pay zakat on the income they earned. Compliance action of zakat on salary is depends on certain factor that can lead them into the particular action. There are many initiatives that have been done but there are still issues that reported the negative perception towards zakat. And some of them would not pay zakat income or doubt to pay when thinks about their low salary.

Research Objectives. The research study should have objective because it is essential in guiding the researcher to achieve the purpose of doing the research. The objective should be specific, measurable and realistic. There are several objectives that have been pointed out in examining the compliance action of zakat on salary:

1. To identify the relationship zakat and understanding about zakat on salary income
2. To examine the compliance actions of zakat payers on salary income among staffs at UiTM Kelantan.
3. To investigate the influence of zakat distribution from salary income towards who needs.
4. To investigate the convenient of zakat facilities in Kelantan.

Research Questions

- i. What is the advantage of zakat distribution on salary income towards the receiver?
- ii. How to measure the values to be contributing based on their income?
- iii. How zakat can influence the daily life of asnaf to have brighter future?

The Scope of Study. The research of the paper is to study on how zakat on salary income was practiced among muslim in. It is to make sure that they are understood about the essential of zakat to lose the burden of the receiver. The study is to focus the actions or behavior of staffs in UiTM Kelantan on how they pay their zakat and did they pay the zakat on salary. Based on their level income, zakat on salary usually is taken by using the percent that need to be deducting from their salary.

Muslims staffs need to have full understanding about zakat and why they need to pay zakat for distribution to asnafs in need. Zakat on income is an Islamic levy on personal income derived from sources or activities where employers are involved. It is included, salaries, labor compensation, bonuses, professional fees, gifts, grants dividend income and the like (Nur Bazariah, 2008a). It is one of the emerging issues in zakat. Various opinions are provided by jurists worldwide not only with regards to its zakat ability, but also other areas related to it including its assessment, rate as well as deduction allowable, among others (Nur Bazariah & Abdul Rahim,2007b). Since of what we have known, labors or employer have their own factor to pay zakat on their income. They need to have deep understanding about zakat and make sure the zakat convenience is very convenient for them to make any service there. Their level of income sometimes could be one of the factors. The evidence that earned income is zakat able are available on various sources of regulations, including al-quran,As-sunnah and qiyas. There are many quranic verses which mentioned about the zakat ability of income directly. For example, “O ye who believe! Give of the good things which you have honorably earned and out of that which we bring forth for you from the earth of the fruits of the earth which we have produced for you”. This text is general and it inclusive of many types of wealth but it can be equal with income. We may conclude that Allah mentions that is obligatory upon every muslim to spend (pay Zakat) on everything which he earned. And therefore in this context those who earn income are subjected to zakat (Nur Bazariah Abu Bakar, 2010).

Questionnaires is the type of method that have been used in this study and employers in UiTM Kelantan which is been taken as the respondents. 150 of questionnaires have been distributed and all questionnaires are acceptable. SPSS is a sources that have been used to run each data from the questionnaires and descriptive, scale, correlation and regression is been tested to examine whether each of them is significant or not.

LITERATURE REVIEW

Zakat which is purifying and cleansing from filth and dirt, it also means of transfer property to specific person with specific condition and at specific time. Zakat Selangor basically will distribute to 8 types of asnaf and each asnaf have different value of distribution depends on their condition. According to Fuadah Johari, the word zakat means growth, cleanness and purity in Arabic (Wan Mohd and Mahadi Mohammad, 2013). The Qur'an mentions the word zakat 30 times and at three places it appears as being commanded by God (Allah s.w.t). The importance of zakat as an obligation on Muslims is also emphasized in many sayings of the Prophet Muhammad (pbuh). The importance of the institution may be established from a saying of the Prophet (pbuh) in which he (pbuh) indicates that refusing to pay it represents a rebellion against the Islamic State (Yusuf Qaradhawi, 2006). Hence, zakat can be considered as an essential form of worship and spiritual purification. Zakat is not type of sustain and this distribution is temporary and other else must be on their efforts and not just to depends on the help of Zakat Centre.

MAIK is one of zakat Centre that succeed to pool many of contribution that reached almost a million to help those who in need. Besides, zakat is one of the ways to fight poverty. Well, there is one hadith that said about zakat and the poor, on the authority of Imam Musa ibn Jafar al-Kadhimi (peace be upon him): "Zakat has only been enforced to ensure the sustenance of the poor and to secure the availability of their wealth." (Al-Kafi, Volume 3, Page 498, and Bihar al-Anwar, Volume 93, Page 18). Zakat reduce burden of the poorer in term of their necessary needs. The method that I would like to use is the research in the Zakat Centre and also website to measure the way of contribution of zakat towards poorer in order to reduce and eradicate poverty in Malaysia especially in Selangor.

Zakat income as called as zakat on salary is zakat that will be deduct from the collection by years for every employer who already deserve to pay zakat. They only need to pay 2.5% based on their collection of income. Compliance action of zakat on salary is been something that can be question by what is the factor who encourage them to pay and those who not. Some of them in doubt whether to pay or not and some of them will not pay because lack of understanding in zakat field. And another is not comfortable with the facilities provided by Zakat Centre. By distributing 2500 questionnaires to the individual muslims in every state in Malaysia, using random sampling method and applying logistic regression analysis, they found that five factors significantly influence the payment of zakat on income in a positive direction and these factors is include age,marital status,education,income level and payment through salary deduction mechanism (Hairunnizam,2005)

RESEARCH METHODOLOGY

This chapter discusses the research design, sampling and data collection method techniques for analyzing the data measurement. This study requires the researcher to perform an analysis on questionnaires and using about 150 respondents that includes muslim individual in UiTM Kelantan that contribute zakat income.

The data collected for the dependent variable was to estimate the probability of a relationship between the level of compliance of giving zakat as a latent variable and observation variable was measured by the independent variables which is based in their understanding about zakat, convenience of the facilities provided by zakat institutions, and also the level of income for each of the employer in UiTM Kelantan.

Research Design. There are three type research design, exploratory research, descriptive research and causal research (McDaniel and Gates, 2010). This research is also used to develop a better understanding on a problem and an opportunity. Descriptive research explains more on some situation by providing a measure of the event and activity and it is accomplished by using descriptive statistic. Meanwhile, causal research is most complex compare to the other two. In this research paper, exploratory research is used for there are some unclear research questions.

Data Collection Method. For this research, the researchers use a primary data which derived from various sources including journals, articles, reports and websites.

Muslim with salary income earned in the government sector is the unit of analysis in this study. 150 questionnaires were distributed. The respondent that has been chosen is also from various ages and various marital statuses with different position.

Variable and Measurement. The variable used in this study can categorized into two main types, which are dependent and independent variables.

1. **Dependent Variable**
For this study, dependent variable is the compliance actions of zakat on salary among UiTM staff. That can be measured by distributing the questionnaire to all areas that receiving zakat.

2. **Independent Variables**
Independent variables use for these studies are the understanding level about zakat, the level of income and the convenient of facilities. It is been used to be make as the factors of the compliance action for the zakat payment based on salary.

FINDING AND DATA ANALYSIS

It begins with the exploration of exploring the Pearson Correlation. This is followed by the test result on t-test, F-test, Multi collinearity, Autocorrelation and Multiple Regression Model. All those tests are to examine the compliance action of zakat payers on salary among UiTM Kelantan. This is done by analyzing the regression output from SPSS.

Demographic Section. The data obtained from the demographic of respondents are gender, age, status, religion, occupation, contribution each month, and education level.

In terms of gender, it can be conclude that most of the respondent is male which indicate about 88% percent of them and the rest is female which indicate 62% from the total respondents and in terms of age, most of the respondent is consisted of youth staff which is below 25 years old and indicate about 39%. And the others is age between 25-34 years old for 18% same with age between 35-44 years old. The others is between 45-55 years old that gives about 15% of it and the least age of respondent is for above 55 years old that only 5 of them and indicate about 3% only.

From the aspect of working experience, most of the respondent has experience below 3 years. It is 80 persons of them and gives 53.33% of all. Its shows that many of them are loved to change their job to demand high income that also can encourage them to pay zakat income. For the least working experience is for 7 to 8 years. The percent is only 4%. And 82% of them are permanent and the other 18% is just temporary. In the aspect of marital status, most of them is married, least are divorced and others are single that gives percentage of 52%,42% and 6%. And their highest educations are most from degree and above that contribute about 42%. It is meaning that the staffs are knowledgeable enough. 87% lives in Selangor and certain in the other area but work at Klang Valley area. Their estimated monthly household income is 75% for under RM3000. And the least is RM9000 and above. And last but not least is that they are BRIM recipient, income taxpayer and zakat payer. And most of them are yes that gives total 74.67%, 74.67%, 65.33%. And others are not.

Analysis on the Results. Based on the whole finding and data analysis, we can see every each of the data is successfully run and the cronbach alpha didn't turn out so well but it can be change while looking at the descriptive to be normal again from the mean part. And when it comes to the correlations, all of the result and all the relationship between dependent variables with the independent variables gives the strong positive correlation between them and it is means that the dependent variables is true to really have relationship with the independent variables. And the independent variables is have total affections towards the dependent variables which means, the understanding level towards zakat, level of income and the convenient of facilities is 3 important aspect towards the compliance actions of zakat payers on salary to pay zakat income. And for more prove we can see from the t-sign which is all of the variables give positive significant towards the dependent variables. And there are no literature reviews that deny the statement of the research.

We can see there is positive correlation there is a very strong positive relationship between the dependent variables of the compliance actions of zakat payers on salary toward the understanding level of zakat $r=0.960, n=150, p<.0005$. Next is the relationship of dependent variables with the level of income and also have strong positive correlation between them which is $r=0.981, n=150$ and $p<.0005$ and lastly is the convenient of facilities which Next is to correlate between independent variables with independent variables. First is to see the relationship of understanding level with the level of income. Based on the correlation analysis we can see that there is a very strong positive correlation between them which gives about $r=0.878, n=150$ and $p<.0005$ and the understanding level with the convenient of facilities is $r=0.912, n=150$ and $p<.0005$. For the convenient of facilities with the understanding level which gives $r=0.912, n=150$ and $p<.0005$ have a strong positive correlation while convenient with the level of income is $r=0.889, n=150$ and $p<.0005$ also gives strong positive correlation.

Furthermore, is for the relationship between level of income with the understanding level and the convenient of facilities. Between level of income with the understanding level have shown a very strong positive correlation which is $r=0.878, n=150$ and $p<.0005$ and with the convenient of facilities also give strong positive correlation which gives $r=0.889, n=150$ and $p<.0005$. Based on the correlation, overall gives the best result and each other have positive correlation towards the research objectives. Also gives a very strong positive correlation towards the dependent variables.

And lastly for the hypothesis testing, from the table above, the result shows the relationship of independent and dependent variables. The value of t-critical for variable education is 1.960 while the t-value is 15.394 it means $15.394 > 1.960$ so that are significant results. Therefore, there is a significant relationship between understanding level and the compliance actions of zakat payers on salary among case study at UiTM Kelantan. Thus, we should accept alternate hypothesis.

Next, for level of income the value of t-critical is 1.960. T-value is 24.153 whereby $24.153 > 1.960$ means there are significant results. Hence, there is significant relationship between level of income and the compliance actions of zakat payers on salary. Thus, we should accept alternate hypothesis. Lastly, the value of t-critical for advancement of technology is 1.960 while t-value is 3.851 as the result, $3.851 < 1.960$ means there is significant relationship between the convenient of facilities and the compliance actions of zakat payers on salary. Thus, we should accept alternate hypothesis.

CONCLUSION AND RECOMMENDATION

Based on the study, we discover about the study to identify the compliance actions of zakat payers on salary among case study at UiTM Kelantan. Payment of zakat on income is one of the obligations for muslims. Questionnaires have been distributed and the result has been taken by using SPSS to test the reliability, descriptive correlation and also to regress the data. Based on the result those have been made. There are 3 variables provided to be test which is the understanding level of zakat, the level of income and the convenient of facilities. There are 150 of the respondent to answer the questionnaire and all questionnaires are acceptable.

Discussion on Finding

- Understanding Level about Zakat towards the compliance actions of zakat payers on salary among case study at UiTM Kelantan.
Based on the result, it shows the significant relationship between the compliance actions with understanding level. It was a high, positive correlation between the two variables, $r = 0.960$, $n = 150$, $p < .0005$, with high levels compliance action with their understanding level. Therefore, hypothesis 1 is accepted.
- Level of incomes towards the compliance actions of zakat payers on salary among case study at proton parts centre sdn bhd
Based on the result, it shows the significant relationship the compliance action with level of income. It was a high, positive correlation between the two variables, $r = 0.981$, $n = 150$ and $p < .0005$ with high levels compliance action and high level of income. Therefore, hypothesis 1 is accepted.
- Convenience to Facilities towards the compliance actions of zakat payers on salary among case study at UiTM Kelantan.
Based on the result, it shows the significant relationship between the compliance actions with the convenient of facilities. It was a high, positive correlation between the two variables, $r = 0.878$, $n = 150$ and $p < .0005$ with high levels of compliance action and high level of convenience of facilities. Therefore, hypothesis 1 is accepted.

Future Researcher. For the future research, we can see that there is not strong enough reason and relationship that we can achieve based on this research. So for the future research maybe we can improve the total of respondent from 150 to 200 respondents to have strong answer for each objective. Next we also can expand the area of the research to know big scope of zakat from different other areas as well.

Researchers also can upgrade the way or method on doing this research by getting data not only based on questionnaire but researchers can also tried on secondary data by getting the data from e-views and zakat Centre itself. Maybe to have more relevant data that has been collected for particular years instead of asking opinion by employers or outsiders.

For the scope of study towards the researchers, the way of the question that being asked in the questionnaires should be more simple and solid. And make everyone which is each of the respondents to be easy to understand the question that are asked.

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