

## e-Proceedings

2024  
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**INTERNATIONAL  
CONFERENCE  
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& BUSINESS**

**Ethics and Integrity in Accounting and Business: Building Trust in an Intricate World**

**ORGANISED BY:**

**FACULTY OF ACCOUNTANCY, UiTM PERAK BRANCH  
TAPAH CAMPUS**

**In Collaboration With**

PROCEEDINGS OF THE 2ND INTERNATIONAL  
CONFERENCE ON ACCOUNTING AND BUSINESS

(ICAB2024)

Ethics and Integrity in Accounting and Business: Building Trust in an Intricate World

e ISBN 978-967-2776-35-2

FACULTY OF ACCOUNTANCY  
UNIVERSITI TEKNOLOGI MARA, PERAK BRANCH, TAPAH CAMPUS, MALAYSIA

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Perpustakaan Negara Malaysia

Cataloguing in Publication Data

No e-ISBN: 978-967-2776-35-2

Cover Design: Graphic Design and Web Page Team  
Typesetting : ICAB 2024 Proceeding Team

## **Understanding Business Zakat Compliance: Insights from SME Owners in Selangor**

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### **Abstract**

This paper aims to determine factors affecting on business zakat compliance behaviour among SMEs owner in Selangor. In addition, this study also analyses these factors based on components of the Theory Planned and Behavior, which consists of self-efficacy, peer influence, incentives and level of knowledge that represent as independent variables; meanwhile, compliance on zakat business behaviour is taken as dependent variable. This study is quantitative research by distributing questionnaires to Malay businesses registered from Malaysian Selangor Malay Chamber of Commerce (DPMMNS). Empirical findings from the analyses conducted by using SPSS indicate that self-efficacy, incentives and level of knowledge positively influence zakat business compliance behavior among SMEs. Meanwhile, peer influence indicates negative influence on zakat business compliance behavior among SMEs. Although business zakat is not a new knowledge for every Muslim needs to study, the collection of business zakat is still low compared to zakat on income based on a report published by Lembaga Zakat Selangor in 2022. The policymakers, zakat institutions need to take this matter seriously by paying more attention to these factors which become a reference in future to educate and develop new strategies to make SMEs pay business zakat, hence, increasing business zakat collections which can help other Muslims in need.

### **Keywords**

Business zakat, self-efficacy, peer influence, incentives, level of knowledge

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### **1.0 Introduction**

Zakat, a key pillar of Islam, serves as obligatory almsgiving to purify wealth and support the less fortunate, playing a vital role in Islamic economic and social justice (Anisa & Mukhsin, 2023). It includes specific criteria, such as qualifying assets and a 2.5% rate, guiding its implementation in Islamic jurisprudence. Zakat's significance extends beyond individual charity, as it supports communal welfare and wealth distribution as envisioned by Prophet Muhammad (Pbuh). The global fight against poverty is emphasized by the United Nations' Sustainable Development Goals (SDGs), with poverty eradication being a primary focus. Zakat contributes to this effort by aiding governments in supporting the needy, as seen in Malaysia,

where zakat collection has consistently increased. Malaysia's success in zakat collection, particularly in Selangor, highlights the effectiveness of zakat in addressing poverty and promoting social development.

In Malaysia, zakat collections, managed by institutions, are distributed to various eligible recipients and social programs, including education and economic development. The efficient administration of zakat has the potential to transform the lives of the poor, contributing significantly to poverty eradication and fostering a more equitable society (Aziz et al., 2020). However, the problem of low zakat awareness and participation, particularly in business zakat, persists despite its importance being widely promoted. The discrepancy between the number of businesses in Malaysia and the low collection of business zakat is concerning (Mahmood et al., 2021). While income zakat collections have steadily increased, business zakat collections have not kept pace, reflecting a lack of awareness or commitment among businesses. This trend is evident in Selangor and Kedah, where business zakat collections are far below potential, despite the growth in the number of businesses.

The preference for tax payments over zakat among Muslim entrepreneurs, particularly in Selangor, reflects a complex issue rooted in strict tax legislation and the absence of penalties for failing to pay zakat (Ibrahim, 2017; Wahid & Kader, 2010). This discrepancy underscores the necessity for enhanced enforcement and targeted education about the significance of business zakat as a religious obligation under Shariah law. Without adequate penalties and robust educational efforts, many business owners may prioritize tax payments over zakat, inadvertently neglecting their religious duties. Furthermore, there is a pressing need for more comprehensive research into the role of business zakat in contemporary public finance and social welfare within Islamic nations. Understanding how zakat can be better integrated into the financial system and social support structures could provide valuable insights. Such research could ultimately help to align zakat practices with modern financial and social needs, enhancing its effectiveness and compliance. Hence, this study is aimed to scrutinise the factors for business zakat compliance among small medium enterprises (SMEs) in Selangor.

## **2.0 Literature Review and Hypothesis Development**

### **2.1 Zakat Compliance Behavior**

Zakat compliance behavior involves Muslims fulfilling their religious obligation to pay zakat, which is mandated by Shariah law. This behavior is seen as a form of obedience and submission to religious rules. Studies by various scholars, including Suhaila et al. (2015) and Aziz (2015), have shown that religious behavior is closely linked to zakat compliance. Compliance, in this context, reflects Muslims' commitment to fulfilling their obligations towards Allah and adhering to the regulations set by zakat institutions. The importance of this behavior is underscored by its role in maintaining the integrity and effectiveness of zakat institutions, which are essential for the proper distribution of charitable resources within the Muslim community.

### **2.2 Self-Efficacy**

Self-efficacy refers to an individual's belief in their ability to execute actions necessary to achieve specific outcomes (Rahman et al., 2019). In the context of zakat compliance, self-efficacy is critical as it influences an individual's confidence in fulfilling their zakat obligations. Research has demonstrated that individuals with high self-efficacy are more likely to comply with zakat requirements, as they feel more capable and assured in their ability to perform the necessary tasks. This concept is supported by Bandura's theory of

self-efficacy, which highlights the role of mastery experiences, social modeling, and reduced stress in enhancing an individual's confidence. Studies, such as those by Saad et al. (2020), have shown that high self-efficacy leads to higher compliance with zakat, particularly among entrepreneurs.

H1: Self-efficacy positively influences zakat business compliance behavior among SMEs owners in Selangor.

### **2.3 Peer Influence**

Peer influence plays a significant role in shaping an individual's decision-making, including their compliance with zakat obligations (Bin-Nashwan, Abdul Jabbar & Aziz, 2021). According to social influence theory, individuals are affected by the behaviors and attitudes of those around them, such as friends, family, and business partners. Studies have shown that when business owners observe their peers complying with zakat, they are more likely to follow suit. However, there are conflicting findings in the literature, with some studies indicating a negative relationship between peer influence and zakat compliance, particularly in contexts where peers are not compliant. Despite these contradictions, the overall impact of peer influence on zakat compliance is significant, as it can either encourage or discourage individuals from fulfilling their obligations.

H2: Peer influence negatively influences zakat business compliance behavior among SMEs owners in Selangor.

### **2.4 Incentives**

Incentives, such as tax rebates and zakat reductions, are provided by governments to encourage zakat compliance among Muslims (Abdul-Jabbar & Bin-Nashwan, 2022). These incentives are particularly effective in motivating Muslim businesses and individuals to pay zakat, as they reduce the financial burden associated with tax obligations. Research has shown that incentives positively influence zakat compliance behavior, as they make it more economically favorable for individuals and businesses to fulfill their zakat obligations. However, the relationship between incentives and compliance behavior can vary depending on the context, as the treatment of incentives for businesses may differ from that for individuals. Overall, incentives are a crucial factor in promoting zakat compliance, as they provide tangible benefits that encourage adherence to zakat regulations.

H3: Incentives positively influence zakat business compliance among SMEs owners in Selangor.

### **2.5 Level of Knowledge**

The level of knowledge about zakat, including its rules, calculations, and benefits, significantly influences compliance behavior (Saad, Farouk & Abdul Kadir, 2020). Islam places a high value on knowledge, and those who are well-informed about zakat are more likely to fulfill their obligations. Studies have demonstrated that individuals with a higher level of knowledge about zakat are more compliant, as they understand the importance of zakat and how to properly calculate and pay it. Conversely, a lack of knowledge can lead to confusion and non-compliance, particularly among business owners who may be unaware of the different types of zakat they are required to pay. Increasing knowledge about zakat through education and awareness campaigns is essential for improving compliance rates among Muslims.

H4: Level of knowledge positively influences zakat business compliance among SMEs owners in Selangor.

## 2.6 Underpinning Theory

This study's hypotheses are developed based on the Theory of Planned Behavior (TPB), which suggests that behavior is influenced by attitude, subjective norms, and perceived behavioral control. TPB serves as the theoretical framework, where self-efficacy represents attitude, peer influence represents subjective norms, and incentives and knowledge represent perceived behavioral control. This framework allows for a comprehensive analysis of the factors that influence zakat compliance behavior among business owners, providing insights into how attitudes, social norms, and perceived control shape their decision-making processes.

Ajzen's Theory of Planned Behavior (TPB) posits that individual behavior is shaped by three key components: behavioral beliefs, normative beliefs, and control beliefs. Behavioral beliefs relate to the expected outcomes of an action, while normative beliefs are influenced by societal or peer expectations, and control beliefs reflect an individual's confidence in controlling factors that influence behavior. This theory highlights how these beliefs contribute to shaping attitudes, subjective norms, and perceived behavioral control, which together predict an individual's behavior. Suci et al. (2013) further emphasize the role of perceived control in enhancing an individual's likelihood to act, aligning with the TPB's assertion that a sense of empowerment is crucial for translating intentions into actions.

The TPB has been widely applied across various domains, including tax compliance and zakat payment behavior, demonstrating its versatility and effectiveness as a predictive model. In the context of zakat compliance, the TPB's components—attitude, subjective norm, and perceived behavioral control—are particularly relevant. Attitude is linked to self-efficacy, reflecting a business owner's confidence in fulfilling zakat obligations. Subjective norms, influenced by peer pressure, shape perceptions of societal expectations regarding zakat payments. Finally, perceived behavioral control encompasses factors such as incentives and the level of knowledge about zakat, both of which significantly impact compliance behavior. By examining these components, this study seeks to understand the factors that influence zakat payment decisions among business owners. Below is the conceptual framework of the study as shown in Figure 1.

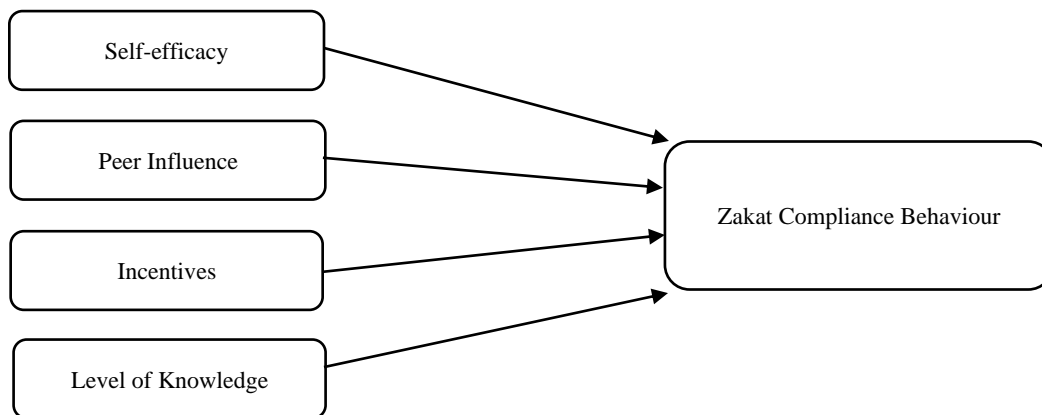


Figure 1: Conceptual Framework

### 3.0 Methods

#### 3.1 Sample

The research targets Malay businesses registered with the Selangor Malay Chamber of Commerce (DPMMNS) across nine districts in Selangor, as per Saad et al. (2022). A combination of stratified and simple random sampling techniques was employed to ensure a representative sample. The population was first divided into nine groups based on the geographical distribution of districts, and then simple random sampling was applied within each district. This approach utilized SPSS version 29 to select the sample size for each district, ensuring a robust and unbiased selection of respondents.

Data for the study was collected through primary means by distributing questionnaires to the selected respondents. These questionnaires were created using Google Forms and distributed via messaging apps like WhatsApp and Telegram. This study managed to get 432 respondents for further analysis. Below is a table summarizing the measurement of variables used in the study:

**Table 1: Measurement of Variables**

Variables	Acronym	Operational Definition	Measurement	Reference
Peer Influence	PI	SMEs owners' behavior based on social references.	SMEs shirking zakat obligations.	Nashwan et al. (2019)
Self-efficacy	SE	Business owners' confidence in knowing and performing zakat obligations.	Frequency of zakat payment by SMEs.	Saad et al. (2019)
Incentives	I	Rebates and deductions motivating zakat payments without burdening SMEs.	Zakat rebate from zakat payments.	Mohd Rahim et al. (2016)
Level of Knowledge	LK	Understanding of zakat obligations by SMEs.	Knowledge of zakat business.	Sadallah & Abdul-Jabbar (2022)
Compliance Behavior	CB	Rational decision-making by business owners considering life satisfaction dimensions.	SMEs' history of paying business zakat.	Zulkifli & Sanep (2010)

### 4.0 Results and Discussion

#### 4.1 Descriptive analysis

Out of 432 respondents, 45.1% (195 respondents) operated businesses in Kuala Selangor, making it the district with the highest business representation. The lowest was Sabak Bernam, with just 0.7% (3 respondents). Most respondents (32.6%) had been in business for over 10 years. The businesses were categorized into six sectors: service and utility (42.36%), retailing and wholesaling (26.39%), manufacturing (17.36%), technology (5.56%), agriculture (4.86%), and property and building (3.47%). Regarding business structure, 41.67% were enterprises, followed by sole proprietorships (30.56%), companies (24.31%), and partnerships (15%).

**Table 2: Descriptive Analysis for Operated Business**

District	Percentage	Number of Respondents
Kuala Selangor	45.1%	195
Sabak Bernam	0.7%	3
Others	44.2%	234

**Table 3: Descriptive Analysis for Operated Business**

<b>Business Structure</b>	<b>Percentage</b>
Enterprise	41.67%
Sole Proprietorship	30.56%
Company	24.31%
Partnership	15%

The descriptive statistics for self-efficacy, peer influence, incentives, and level of knowledge reveal that respondents generally agree with these factors' positive impact on zakat compliance. Self-efficacy and incentives both have mean scores of 4.13, indicating that respondents find these aspects important for zakat payment. The level of knowledge has the highest mean score of 4.16, suggesting strong agreement on its significance. All variables show a slight negative skew, with skewness values ranging from -0.47 to -0.95, indicating that the distributions are slightly skewed towards higher values. The kurtosis values for self-efficacy, peer influence, and incentives are negative, indicating flatter distributions, while those for level of knowledge and business zakat compliance behavior are positive, showing slightly peaked distributions.

For business zakat compliance behavior, the mean score of 3.80 reflects a neutral to positive view on how zakat impacts business practices. The median for all variables is consistently 4.00, showing that most responses fall within the "agree" range. The mode of 5.00 for each variable indicates strong agreement from some respondents. The skewness and kurtosis analyses confirm that the distributions are generally close to normal, with skewness values showing slight negative skew and kurtosis values indicating near-normal distributions. Overall, these statistics highlight that respondents view self-efficacy, incentives, and knowledge as key factors influencing zakat compliance, with varying degrees of agreement across the measures.

**Table 4: Descriptive Analysis for Variables**

<b>Variables</b>	<b>Mean</b>	<b>Median</b>	<b>Mode</b>	<b>Skewness</b>	<b>Kurtosis</b>
Self-efficacy	4.13	4.00	5.00	-0.47	-0.75
Peer Influence	3.75	4.00	5.00	-0.72	-0.16
Incentives	4.13	4.00	5.00	-0.67	0.09
Level of Knowledge	4.16	4.00	5.00	-0.95	0.76
Business Zakat Compliance Behavior	3.80	4.00	5.00	-0.71	0.05

## 4.2 Multiple Regression Analysis

The study revealed that the independent variables—self-efficacy, peer influence, incentives, and level of knowledge—account for 61.6% of the variance in business zakat compliance behavior among SME owners in Selangor, with the remaining 38.4% attributed to other unmeasured factors. The model's R-square value of 0.616 and statistically significant p-values for all variables support the robustness of the findings.

**Table 5: Multiple Regression Analysis**

<b>Variables</b>	<b>Business Zakat Compliance Behaviour</b>
(Constant)	-6.193***
Self-efficacy	5.988***
Peer Influence	2.457**

Incentives	5.933***
Level of Knowledge	9.641***
R Square	0.616
Adjusted R Square	0.612

Note: \*\*\* Significant at 1%; \*\* Significant at 5%.

The analysis of the data reveals that self-efficacy significantly influences business zakat compliance behavior, supporting Hypothesis 1. As self-efficacy increases, so does the likelihood of business owners paying zakat, highlighting the importance of confidence in fulfilling zakat obligations. This finding aligns with previous studies, such as those by Gielnik et al. (2020) and Srimulyani & Hermanto (2021), which also found a positive impact of self-efficacy on entrepreneurial success and compliance. Additionally, Ajzen (1991) and Bidin (2008) support the notion that confidence significantly affects zakat compliance behavior, emphasizing that self-efficacy plays a crucial role in adherence to Islamic principles.

In contrast, the study found that peer influence does not significantly impact business zakat compliance behavior, contrary to Hypothesis 2. Although there is a moderate positive influence, it is not substantial enough to support the hypothesis, aligning with previous research that suggests limited impact from peers on zakat payments. Studies by Hakim et al. (2021) and Bin-Nashwan et al. (2019) also found that peer influence may not significantly affect zakat compliance, often due to lack of awareness or negative perceptions of zakat institutions. However, Afandi et al. (2022) highlighted some positive aspects of peer influence, though this study's findings suggest a minimal overall effect.

The analysis also confirms that incentives, such as zakat rebates and tax deductions, positively impact zakat compliance behavior, supporting Hypothesis 3. Government incentives encourage SMEs to comply with zakat obligations by providing financial benefits, as noted in studies by Khamis & Kamarudin (2022). The introduction of these incentives helps alleviate the tax burden and motivates SMEs to fulfill their zakat duties. While some business owners prefer to distribute zakat directly without going through institutions, overall, incentives are effective in promoting zakat compliance.

Lastly, the study supports Hypothesis 4 by demonstrating that a higher level of zakat knowledge positively influences business zakat compliance behavior. Business owners with better knowledge of zakat are more likely to comply with zakat obligations, consistent with findings from Saad et al. (2019) and Khamis & Kamarudin (2022). Understanding zakat principles and requirements enhances compliance and adherence to Islamic laws. This insight underscores the importance of educating business owners about zakat to improve their compliance behavior.

## **5.0 Conclusion**

The study's findings enhance the Theory of Planned Behavior (TPB) by demonstrating that self-efficacy, peer influence, incentives, and knowledge all directly impact business zakat compliance among SMEs. The analysis confirms that these variables effectively influence zakat compliance behavior, supporting the use of the TPB framework in this context. Each of the hypotheses derived from this theoretical model is empirically supported, showcasing the relevance of self-efficacy and other factors in driving zakat

adherence. This contribution provides valuable insights into how these behavioral models can be applied to understanding zakat compliance.

Practically, the study highlights the importance of factors such as self-efficacy, knowledge, and government incentives in encouraging SMEs to fulfill their zakat obligations. Business owners who are confident, well-informed, and receive incentives are more likely to comply with zakat payments. Zakat institutions like Lembaga Zakat Selangor (LZS) should use these insights to enhance their marketing strategies and improve transparency, addressing SMEs' concerns and demonstrating the impact of zakat to build trust and encourage compliance. Furthermore, the role of government incentives is crucial; increased awareness and higher zakat rebates can motivate individuals and businesses to pay zakat, potentially reducing their tax burden. The government should consider adjusting rebate limits to make zakat a more attractive option compared to taxes. This strategy could boost zakat collections and enable more extensive support programs for the needy.

For future research, exploring external factors like the quality of zakat institutions and utilizing qualitative methods could provide deeper insights. Investigating larger business entities, such as public companies, could offer comparative data on zakat compliance behavior. Expanding research in these areas would enhance understanding and help refine strategies to improve zakat adherence among diverse business groups.

### **Acknowledgement**

This research was conducted under the Faculty of Accountancy, Universiti Teknologi MARA, Perak Branch, Tapah Campus, Perak, Malaysia. We extend our heartfelt appreciation to the anonymous reviewer of the 2<sup>nd</sup> International Conference on Accounting and Business (ICAB2024) for their valuable comments and suggestions.

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Surat kami : 700-KPK (PRP.UP.1/20/1)  
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