



**FACTORS INFLUENCING COMPLIANCE OF ZAKAT
ON SAVING AMONG UiTM CAWANGAN JOHOR
STAFF**

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ABSTRACT

Zakat is the *ibadah* of what a believer release partly from his or her wealth to the neediest of Muslims for the sake of the Almighty Allah. It is known as zakat because it came from its root word 'zaka' which means, to increase, purify and grew. Zakat payment is compulsory to every qualified Muslim, when it fulfills certain conditions such as; completeness of ownership on property, one's zakatable wealth rises to a minimum threshold (*nisab*) and possesses the *nisab* for a period of full hijri year (*haul*). In reality, Muslims only concerns on fulfilling the obligation of *zakat fitr* but not aware on the obligation of other types of zakat such as zakat on saving. Ignorance to discharge this duty denies the right of the rightful recipient of zakat. Thus, this study attempts to analyze the factors that influence UiTM Johor's staff to fulfill their obligation of zakat on saving. Data collection will be conducted primarily through distribution of questionnaire and will be statistically analyze using SPSS 2.0 as well as secondary sources such as books, journals and conference proceedings.

Keywords: Zakat, saving, income, belief, payment

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter discusses the overview of zakat obligation in general and particularly zakat on saving. It is followed by background of study, problem statement, research objectives, research questions, significance of study, scope of research, limitation of study, and summary of chapter 1. This study focuses on factors influencing compliance of zakat on saving among UiTM Cawangan Johor staff.

1.2 OVERVIEW OF ZAKAT

1.2.1 Its obligation

Zakat is an obligatory act ordained by Allah S.W.T. to be performed by qualified Muslim. It is an important pillar among the five pillars of Islam. Zakat is a part of the wealth and property that Muslim must pay annually, to help the poor of their community (al-Qaradhawi, 2000). One of the main purposes of zakat is to keep those who are wealthy clean, monetarily, from sin. It is a form of *sadaqah* (zakat) which is obligatory on Muslim. Obligation of zakat is derived from al-Quran, Sunnah and Ijma'. Allah S.W.T. says in Holy Quran: