

## THE INFLUENCE OF PERCEPTION TOWARDS PROMOTION AND SELF-EFFICACY ON INTENTION AND COMPLIANCE BEHAVIOR OF INCOME ZAKAT IN KEDAH, MALAYSIA

Yusuf Haji-Othman<sup>1\*</sup>  
Masri Asrul Nayan<sup>2</sup>

<sup>1,2</sup>Center for Islamic Finance Education and Research, Sultan Abdul Halim Mu'adzam Shah International Islamic University, Kedah, Malaysia.

\*Corresponding author (Email: dryusufhajiiothman@unishams.edu.my)

Received: 6 Februari 2019, Revised: 15 Februari 2019, Published: 3 Mac 2019.

---

**Abstract:** Zakat is not only a religious obligation which must be complied by all eligible Muslims but also plays a very important role in Islamic fiscal system, specifically as a major source of income and could be used as an instrument to finance certain programs in order to achieve social, political and economic development among Muslim communities. However, the issue which arises is that *zakat* collection including income *zakat* is still low which hinders the effectiveness of *zakat* in playing a more significant role in the state of Kedah. Therefore, this study attempts to examine the influence of perceptions towards promotional exposure and self-efficacy on the intention and compliance behavior of income *zakat*. The sample size used in this study is 372 based on Krejcie & Morgan (1970). This study uses PLS-SEM bootstrap and blindfolding technique in order to examine the relationship of the variables of the study. This study reveals that perception towards promotional exposure and self-efficacy have significant relationships and positive influence on intention. Moreover, this study provides evidence that intention has a significant relationship on compliance behavior. The findings of this study have important implications not only for knowledge but also to *zakat* institutions. The important contribution of this study is that the factors identified as significant determinants of compliance behavior of income *zakat* such as perception towards promotional exposure and self-efficacy could be useful as a guide for relevant authorities and policy makers to formulate suitable strategies to increase *zakat* collection in the future.

**Keywords:** *zakat*, perception towards promotion, self-efficacy, compliance behavior.

---

### INTRODUCTION

The National Fatwa Council agreed upon a consensus on the 22nd June 1997 that income *zakat* is compulsory for every Muslim individual who has fulfilled the conditions of perfect title, *nisab* and *hawl* (Abdul Aziz & Abdullah, 2013). However, *zakat* collection in Malaysia is still low including income *zakat*. While most of the employees paid income tax which is a legal obligation, they did not comply with *zakat* payment which is a religious obligation (Kamil, 2002; Zainol, Kamil, & Faridahwati, 2009). According to Raedah, Noormala, & Marziana (2011), the total collection of *zakat* funds was still far behind as compared to the collection of tax by the Inland Revenue Department.

The highest contribution of *zakat* collection in Malaysia was mainly from *zakat* on employment income. Employment income *zakat* contributed the highest percentage in the overall *zakat* collection in Malaysia (Wahid et al. 2006). However, despite its significant contribution, *zakat* on employment income was still an issue because of low collection amongst Muslims who were eligible to pay income *zakat* even though a religious decree making it compulsory to pay *zakat* on employment income has been long issued (Kamil, 2002). For instance, Kedah, one of the states in Malaysia, gazetted the compulsory *zakat* employment income on 19 April 1986 under section 38(2) of the Kedah Islamic Law of Administration 1962 of the Government Bill No. 146 (Tarimin, 1995). Yet, Kamil (2002) provided evidence that only 35 percent of Muslim public servants paid employment income *zakat* in Kedah.

Despite the issuance of a religious decree on the compulsory position of *zakat* on employment income in Malaysia, many Muslims still fail to fulfill their religious obligation to pay income *zakat*. The total *zakat* collection is still low compared to the potential *zakat* collection. This is echoed by Sani Harun, Head of Corporate Unit, Kedah State Board of Zakat. According to him, although there has been an increasing trend in the collection of business *zakat*, paddy *zakat* and income *zakat*, there are still a lot of Muslims in Kedah who have not paid *zakat* to Kedah State Board of Zakat (LZKN) so much so that the present increase in the collection of *zakat* is still not sufficient for distribution to all *asnaf* because of the increasing number of *zakat asnaf* (Sinar Harian, 2014).

This study attempts to examine the influence of perception towards promotional exposure and self-efficacy on intention to comply with income *zakat* payment as well as to examine the influence of intention on compliance behavior of income *zakat* payment among public school teachers in the state of Kedah.

## REVIEW OF PREVIOUS STUDIES

### Perception Towards Promotional Exposure

Perception towards promotional exposure has been examined to influence certain behavior with mixed results. Osman, Haji Othman, Rana, & Lin (2016) verified that advertising and promotion had a significant influence on purchase decision of life insurance. In the field of health, Handa, Vohra, & Srivastava (2013) revealed a positive correlation between the credibility of promotion tools and prescription behavior. Cross (2005) revealed that most nurses had positive views on health promotion and the nurses' role in health promotion in accident and emergency environments. This is reinforced by Awafung (2001) who discovered that many nurses showed positive perception towards health promotion because promotion strategies played an important role to get customers interested in innovations (Sikdar & Vel, 2010). However, Chen & Jallaludin (2000) disputed this finding when they discovered that majority of dental nurses did not perceive oral health promotion to be important.

There have been limited studies which have examined the influence of promotional exposures on intention and compliance behavior. Among the studies include Kamil (2002), Zainol (2008) and Hairunnizam et al. (2009). Kamil (2002) revealed that promotional exposure was among the significant variables influencing *zakat* payment among public servants in Kedah. Hairunnizam et al. (2009) maintained that perception towards promotion was significant since the finding of their study specified that among the reasons for *zakat* payer's dissatisfaction was the insufficient dissemination of information on *zakat* distribution. This

finding was, however, disputed by Zainol (2008) who attested that promotion by Kedah State Board of Zakat (LZNK) did not have any significant relationship with intention to pay employment income zakat by employees in the state of Kedah.

### **Self-Efficacy**

Self-efficacy can be defined as a person's belief about his/her ability to perform a certain behavior (Bandura, 1994). According to Bandura (1994), a person's self-efficacy can be developed through mastery experience, vicarious experiences provided by social models, social persuasion and reduce a person's stress reaction. Liu, Doucette, & Farris (2007) attested that self-efficacy represented one of the dimensions of perceived behavioral control in the Theory of Planned Behavior (TPB). There are numerous studies on self-efficacy such as Bandura (1994), Boyd & Vozikis (1994), Wilson, Kickul, & Marlino (2007), Cherian & Jacob (2013), Ferla, Valcke, & Cai (2009), Davis-Kean et al. (2008), Hayashi (2011), Lane (2004), Broadhead-fearn & White (2006), Zainol (2008) and (Ram Al Jaffri, 2010).

Boyd & Vozikis (1994) showed that self-efficacy influenced the development of entrepreneurial intention and behavior. Similarly, Wilson et al. (2007) evidenced that self-efficacy in MBA students had an impact on their entrepreneurial intentions. This was held by Cherian & Jacob (2013) who reviewed previous studies on self-efficacy and acknowledged that previous studies verified that self-efficacy had an effect on motivation and performance of employees as supported by Bandura (1994). Another empirical support was provided by Cherian & Jacob (2013) who examined the relationship between self-efficacy, employee motivation and work related performance of the employee. The study attested that self-efficacy was positively correlated with work related performance. This was reinforced by Ferla et al. (2009) who studied the relationship between academic self-efficacy and academic achievement and found that academic self-efficacy was a good predictor of academic achievement.

In a study on the relationship between self-efficacy and behavior across human development, Davis-Kean et al. (2008) ascertained that self-efficacy had a stronger influence as human ages. In a different setting, Hayashi (2011) verified that self-efficacy played a significant role in the academic performance of Mexican-American students studying at various community colleges. The study showed that low self-efficacy among the Mexican-American students contributed to their low academic achievements. Likewise, Lane (2004) attested that self-efficacy of Research Method students had an influence on the ability to understand concepts related to Research Method and use research skills.

This is reinforced by Broadhead-fearn & White (2006) who tested Ajzen's Theory of Planned Behavior (TPB), by comparing the constructs of self-efficacy with perceived behavioral control (PBC), in predicting people's rule-following behavior during shelter stays. The study proved that self-efficacy was a strong predictor of intentions and was the only significant predictor of rule-following behavior.

In the context of *zakat* compliance behavior, Zainol (2008) demonstrated that self-efficacy was one of the significant factors which related to *zakat* compliance behavioral intention. This is sustained by Ram Al Jaffri (2010) who substantiated that self-efficacy, together with other variables such as tax rebate, *zakat* payment facility and perception towards *zakat amil* had a significant positive relationship with intention.

## RESEARCH DESIGN

A research design is a plan, structure and strategy of the investigation so conceived as to obtain answers to research questions or problems. The plan is the complete scheme or program of the research. This study uses the quantitative method. The quantitative method using questionnaire is used in order to answer research objectives. This study uses survey method using questionnaires in order to collect data. This method is considered suitable because units of analysis (respondents) are scattered around the state of Kedah. The population of this study is all Muslims public secondary school teachers who are eligible to pay income *zakat* located in the state of Kedah. There are two types of schools in the state of Kedah: primary and secondary schools. However, this study selects only secondary schools. The sample size used in this study is 372.

PLS-SEM is used in the analysis of data in this study. One of the reasons for using PLS-SEM is when the structural model is complex (Hair, Ringle, & Sarstedt, 2011). The structural model of this study is complex with many constructs and indicators. This leads to the selection of PLS-SEM for the analysis. Furthermore, according to Hair et al. (2011), the selection of PLS-SEM is more appropriate when extending an existing theory which is what this study attempts to do. Moreover, the advantage of PLS-SEM is that it is able to estimate measurement model and structural model simultaneously.

## FINDINGS OF THE STUDY

By running PLS-SEM algorithm, this study obtains the structural relationships which indicate hypothesized relationships among constructs in the theoretical framework of the study. The result of PLS-SEM algorithm gives path coefficients as shown in Table 1.

**Table 1. Estimated Path Coefficients**

Path	Coefficient	T-Statistics	P-Values	Conclusion
Promotion -> Intention	0.062	1.760	0.040	Significant
Self-Efficacy -> Intention	0.115	2.724	0.003	Significant
Intention->Compliance Behaviour	0.659	19.653	0.000	Significant

Table 1 indicates that perception towards promotional exposure is found to be positively and significantly related to intention because the coefficient, t-statistics and p-value are 0.062, 1.76 and 0.04, respectively. In addition, the coefficient, t-statistics and p-value for self-efficacy points toward the positive and significant relationship between self-efficacy and intention. Moreover, intention to pay employment income *zakat* has a positive and significant relationship with compliance behavior of employment income *zakat* since the coefficient, t-statistics and p-value are 0.659, 19.653 and 0.00, respectively.

This finding supports the hypothesis that promotional exposure has a positive significant influence on the intention to pay income *zakat*. This finding is consistent with those of Hairunnizam et al. (2009) and Kamil (2002). Kamil (2002) initiated that promotional exposure was among the significant variables influencing *zakat* payment among public servants in Kedah. Hairunnizam et al. (2009) maintained that perception towards promotion was significant since the finding of their study specified that among the reasons for *zakat* payer's dissatisfaction was the insufficient dissemination of information on *zakat* distribution.

The assessment of structural model attests that self-efficacy has a significant and positive relationship with intention. Furthermore, it is established that self-efficacy has a significant albeit small effect size and significant predictive relevance. This finding is consistent with findings of previous studies on self-efficacy such as Bandura (1994), Boyd & Vozikis (1994), Wilson, Kickul, & Marlino (2007), Cherian & Jacob (2013), Ferla, Valcke, & Cai (2009), Davis-Kean et al. (2008), Hayashi (2011), Lane (2004), Broadhead-fearn & White (2006), Zainol (2008) and (Ram Al Jaffri, 2010).

Boyd & Vozikis (1994) attested that self-efficacy influenced the development of entrepreneurial intention and behavior. This evidence was supported by Wilson et al. (2007) who substantiated that self-efficacy had an impact on entrepreneurial intentions. Likewise, Cherian & Jacob (2013) reviewed previous studies and discovered that self-efficacy had an effect on motivation and performance of employees as suggested by Bandura (1994). This is reinforced by Ferla et al. (2009) who evidenced that academic self-efficacy was a good predictor of academic achievement.

Similarly, self-efficacy was attested to have a stronger influence as human ages (Davis-Kean et al., 2008). This is maintained by Hayashi (2011) who revealed that self-efficacy played a significant role in academic performance. The study verified that low self-efficacy among the Mexican-American students contributed to their low academic achievements. Likewise, Lane (2004) discovered that self-efficacy had an influence on the ability to understand concepts related to research. This is reinforced by Broadhead-fearn & White (2006) who verified that self-efficacy was a strong predictor of intentions and was the only significant predictor of rule-following behavior. In the environment of *zakat* compliance behavior, Zainol (2008) ascertained that self-efficacy was one of the significant factors which relate to *zakat* compliance behavioral intention. This is maintained by Ram Al Jaffri (2010) who revealed that self-efficacy had a significant positive relationship with intention.

In short, self-efficacy which is defined by Bandura (1994) as a person's belief about his/her ability to perform a certain behavior is verified by this study to have a significant influence on intention even in the setting of employment income *zakat*. It indicates that public school teachers who have high self-efficacy are more likely to have strong intention to comply with employment income *zakat* payment as postulated by the hypothesis which upholds that self-efficacy has a positive significant influence on the intention to pay income *zakat*.

In addition, this study provides empirical evidence that intention has a significant relationship with compliance behavior of employment income *zakat*. This finding supports the hypothesis that intention has a significant relationship with and a significant, positive influence on the compliance behavior of income *zakat*.

## CONCLUSION

The objective of this study is to examine the influence of perception towards promotional exposure and self-efficacy on the intention to comply with income *zakat* in Kedah. In addition, this study attempts to study whether the intention has a significant influence on compliance behavior of income *zakat* in Kedah. All objectives of the study are achieved as discussed. This study finds that perception towards promotional exposure and self-efficacy have significant relationships and positive influence on intention. Moreover, this study finds that intention has a significant relationship with compliance behavior. The findings of this study have important implications not only for knowledge but also to *zakat* institutions. The findings of this study

have important implications for theory as well as policy. Using a new method, PLS-SEM, this study is able to provide empirical evidence which is in line with findings of previous studies as well as new findings which expand the boundary of knowledge in the area of compliance behavior of *zakat*. The important contribution of this study is that the factors identified as significant determinants of compliance behavior of income *zakat* such as perception towards promotional exposure and self-efficacy could be useful as a guide for relevant authorities and policy makers to formulate suitable strategies to increase *zakat* revenue in the future. The information that this study provides can prove to be a useful tool in planning, strategizing and implementing measures, strategies and policies suitable to be used for the purpose of improving employment income *zakat* collection in the state of Kedah as well as Malaysia at large in the future. The role and importance of *zakat* as a primary source of government revenue in Islamic government during the early years of Islam when *zakat* compliance was at a very high level could be realized again when *zakat* collection is improved. *Zakat* could be used not only as an instrument of Islamic public finance but also as a tool of income redistribution and as a mechanism for poverty alleviation.

## REFERENCES

- Abdul Aziz, M. A., & Abdullah, M. H. (2013). The Comparison between Zakat ( Islamic Concept of Taxation ) and Income Tax : Perceptions of Academician in the State of Perak , Malaysia. *International Conference on Business, Economics, and Accounting*, (March), 8.
- Agarwal, S., Liu, C., & Souleles, N. S. (2007). The Reaction of Consumer Spending and Debt to Tax Rebates—Evidence from Consumer Credit Data. *Journal of Political Economy*, 115(6), 986–1019. <http://doi.org/10.1086/528721>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
- Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior. *J. Appl. Soc. Psychol.*, 32(4), 665–683. <http://doi.org/10.1111/j.1559-1816.2002.tb00236.x>
- Ajzen, I. (2002). Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior<sup>1</sup>. *Journal of Applied Social Psychology*, 32, 665–683. Retrieved from <http://dx.doi.org/10.1111/j.1559-1816.2002.tb00236.x>
- Ajzen, I., & Madden, T. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*, 22(5), 453–474. [http://doi.org/10.1016/0022-1031\(86\)90045-4](http://doi.org/10.1016/0022-1031(86)90045-4)
- Alabede, James O, Z. Z. A. and K. M. I. (2011). Determinants of Tax Compliance Behaviour : A Proposed Model for Nigeria. *International Research Journal of Finance and Economics*, 78(78), 121–136.
- Alabede, J. O., Zainol Affrin, Z., & Md. Idris, K. (2011). Tax Service Quality and Compliance Behaviour in Nigeria : Do Taxpayer ' s Financial Condition and Risk Preference Play Any Moderating Role? *European Journal of Economics, Finance and Administrative Sciences*, (35).

- Alm, J., Cherry, T., Jones, M., & McKee, M. (2010). Taxpayer information assistance services and tax compliance behavior. *Journal of Economic Psychology*, 31(4), 577–586. <http://doi.org/10.1016/j.joep.2010.03.018>
- Alm, J., Jones, M., Cherry, T., & Mckee, M. (2011). *Taxpayer Information Assistance Services and Tax Compliance Behavior*.
- Amin, M., & Isa, Z. (2008). An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 1(3), 191–209. <http://doi.org/10.1108/17538390810901131>
- Anuar, M. (2008). *Perception Of Academicians Toward Zakat Administration Particularly Zakat Distribution : The Case of Selangor and Kelantan*.
- Awafung, I. (2001). Nurses' Knowledge and Perception of Health Promotion for Women. *West African Journal of Nursing*, 12(2), 79–83 5p. Retrieved from <http://search.ebscohost.com/login.aspx?direct=true&db=cin20&AN=106909518&site=ehost-live>
- Bandura, A. (1994). Self-Efficacy. In *Encyclopedia of Human Behavior* (pp. 1–65).
- Benk, S., Cakmak, A. F., & Budak, T. (2011). An Investigation of Tax Compliance Intention : A Theory of Planned Behavior Approach. *European Journal of Economics, Finance and Administrative Sciences*, (28), 180–188.
- Bertrand, M., & Morse, A. (2009). What do high-interest borrowers do with their tax rebate? In *American Economic Review* (Vol. 99, pp. 418–423). <http://doi.org/10.1257/aer.99.2.418>
- Boyd, N. G., & Vozikis, G. S. (1994). The Influence of Self-Efficacy on the Development of Entrepreneurial Intentions and Actions E ,.
- Broadhead-fearn, D., & White, K. M. (2006). The Role of Self-Efficacy in Predicting Rule-Following Behaviors in Shelters for Homeless Youth : A Test of the Theory of Planned Behavior. *The Journal of Social Psychology*, 146(3), 307–325.
- Broda, C., & Parker, J. a. (2008). the Impact of the 2008 tax Rebates on Consumer Spending: Preliminary evidence. *Northwestern University*, July29. Retrieved from <http://www.executivejobs.net/public/resources/documents/WSJ-2008StimulusStudy.pdf>
- Carnes, G. A., & Englebrecht, T. D. (1995). An Investigation of the Effect of Detection Risk Perceptions , Penalty Sanctions , and Income Visibility on Tax Compliance. *The Journal of the American Taxation Association*, 17(1), 26–41.
- Chen, C. J., & Jallaludin, R. L. (2000). Knowledge and Perception of Oral Health Promotion in Schools among Dental Nurses in Sarawak, Malaysia. *Asia-Pacific Journal of Public Health / Asia-Pacific Academic Consortium for Public Health*, 12(1), 12–16. <http://doi.org/10.1177/101053950001200103>
- Cherian, J., & Jacob, J. (2013). Impact of Self Efficacy on Motivation and Performance of

- Employees. *International Journal of Business and Management*, 8(14), 80–89. <http://doi.org/10.5539/ijbm.v8n14p80>
- Cross, R. (2005). Accident and Emergency Nurses' Attitudes towards Health Promotion. *Journal of Advanced Nursing*, 51(5), 474–483. <http://doi.org/10.1111/j.1365-2648.2005.03517.x>
- Cummings, R. G., Martinez-Vazquez, J., Mckee, M., & Torgler, B. (2005). *Effects of Tax Morale on Tax Compliance : Experimental and Survey Evidence Experimental and Survey Evidence*.
- Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. (2009). Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment. *Journal of Economic Behavior and Organization*, 70(3), 447–457. <http://doi.org/10.1016/j.jebo.2008.02.010>
- Cummings, R. G., Martinez-Vazquez, J., & Michael, M. (2001). *Cross Cultural Comparisons of Tax Compliance Behavior*.
- Davis-Kean, P. E., Huesmann, L. R., Jager, J., Collins, W. A., Bates, J. E., & Lansford, J. E. (2008). Changes in the Relation of Self-Efficacy Beliefs and Behaviors Across Development. *Child Development*, 79(5), 1257–1269.
- Davis, J. S., Hecht, G., & Perkins, J. D. (2003). Social Behaviors, Enforcement, and Tax Compliance Dynamics. *The Accounting Review*, 78(1), 39–69. <http://doi.org/10.2308/accr.2003.78.1.39>
- Epley, N., Mak, D., & Idson, L. C. (2006). Bonus of rebate?: The impact of income framing on spending and saving. *Journal of Behavioral Decision Making*, 19(3), 213–227. <http://doi.org/10.1002/bdm.519>
- Fallan, L. (1999). Gender , Exposure to Tax Knowledge , and Attitudes Towards Taxation ; An Experimental Approach Lars Fall an. *Journal of Business Ethics*, 18, 173–184.
- Ferla, J., Valcke, M., & Cai, Y. (2009). Academic self-efficacy and academic self-concept: Reconsidering structural relationships. *Learning and Individual Differences*, 19(4), 499–505. <http://doi.org/10.1016/j.lindif.2009.05.004>
- France, J. L., Kowalsky, J. M., France, C. R., Mcglone, S. T., Himawan, L. K., Kessler, D. A., & Shaz, B. H. (2013). Development of common metrics for donation attitude, subjective norm, perceived behavioral control, and intention for the blood donation context. *Transfusion*. <http://doi.org/10.1111/trf.12471>
- Hairunnizam, W., Mohd Noor, A., & Sanep, A. (2005). Kesedaran Membayar Zakat: Apakah Faktor Penentunya? *IJMS*, 12(2), 171–189. Retrieved from <http://repo.uum.edu.my/732/>
- Hairunnizam, W., Sanep, A., & Mohd Ali, M. N. (2007). Kesedaran membayar zakat pendapatan di Malaysia. *Islāmiyyāt*.
- Hairunnizam, W., Sanep, A., & Radiah, A. K. (2009). Pengagihan Zakat oleh Institusi Zakat di Malaysia : Mengapa Masyarakat Islam Tidak Berpuashati? *Syariah Journal*, 17(1), 89–



112.

- Handa, M., Vohra, A., & Srivastava, V. (2013). Perception of Physicians towards Pharmaceutical Promotion in India. *Journal of Medical Marketing: Device, Diagnostic and Pharmaceutical Marketing*, 13(2), 82–92. <http://doi.org/10.1177/1745790413480519>
- Hayashi, C. (2011). *Academic Self-Efficacy in Mexican-American Community College Students*.
- Hsu, M. S. (2012). A study of internship attitude, subjective norm, perceived behavioral control, and career planning of hospitality vocational college students. *Journal of Hospitality, Leisure, Sport and Tourism Education*, 11(1), 5–11. <http://doi.org/10.1016/j.jhlste.2012.02.003>
- Kamil, M. I. (1995). *Kesan Persepsi Undang-Undang dan Penguatkuasaan Zakat Terhadap Gelagat Kepatuhan Zakat Pendapatan Gaji*.
- Kamil, M. I. (2002). *Gelagat Kepatuhan Zakat Pendapatan Gaji di Kalangan Kakitangan Awam Persekutuan Negeri Kedah*.
- Kamleitner, B., Korunka, C., & Kirchler, E. (2012). Tax compliance of small business owners: A review. *International Journal of Entrepreneurial Behaviour & Research*, 18(3), 330–351. <http://doi.org/10.1108/13552551211227710>
- Kang, H., Hahn, M., Fortin, D. R., Hyun, Y. J., & Eom, Y. (2006). Effects of perceived behavioral control on the consumer usage intention of e-coupons. *Psychology and Marketing*, 23(10), 841–864. <http://doi.org/10.1002/mar.20136>
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size For Research Activities. *Educational and Psychological Measurement*, 30, 607–610.
- Lane, A. M. (2004). Self-Efficacy and Research Methods. *The Journal of Hospitality Leisure Sport and Tourism*, 3(2), 25–37. <http://doi.org/10.3794/johlste.32.59>
- Liu, Y., Doucette, W. R., & Farris, K. B. (2007). Perceived difficulty and self-efficacy in the factor structure of perceived behavioral control to seek drug information from physicians and pharmacists. *Research in Social and Administrative Pharmacy*, 3(2), 145–159. <http://doi.org/10.1016/j.sapharm.2006.07.002>
- Loo, E. C., Evans, C., & Mckerchar, M. (2010). Challenges in Understanding Compliance Behaviour of Taxpayers in Malaysia. *Asian Journal of Business and Accounting*, 3(2), 145–162.
- Marti, L. O., Wanjohi, M. S., & Magutu, O. (2010). Taxpayers ' Attitude and Tax Compliance Behaviour in Kenya: How the Taxpayers ' Attitudes Influence Compliance Behavior among SMEs Business Income Earners in Kerugoya Town, Kirinyaga District. *African Journal of Business Management*, 1, 112–122.
- Mohd Aidil, A. A., & Mohd Hussin, A. (2013). The Comparison between Zakat ( Islamic Concept of Taxation ) and Income Tax : Perceptions of Academician in the State of Perak , Malaysia. *International Conference on Business, Economics, and Accounting*, (March), 8.

- Mohd Rizal, P. (2010). *Tax Knowledge and Tax Compliance Determinants in Self Assessment System in Malaysia*.
- Mohd Rizal Palil. (2011). Factors affecting tax compliance behaviour in self assessment system. *African Journal of Business Management*, 5(33), 12864–12872. <http://doi.org/10.5897/AJBM11.1742>
- Murphy, K. (2008). Enforcing Tax Compliance : To Punish or Persuade ?, 38(1), 113–136.
- Natrah, S. (2011). *Fairnes, Perceptions and Compliance Behavior: Taxpayers' Judgements in Self-assessment Environments*.
- Natrah, S. (2014). Tax Knowledge, Tax Complexity and Tax Compliance: Taxpayers' View. *Procedia - Social and Behavioral Sciences*, 109(1), 1069–1075. <http://doi.org/10.1016/j.sbspro.2013.12.590>
- Niemirowski, P., Baldwin, S., & Wearing, A. J. (2003). Tax Related Behaviours, Beliefs, Attitudes and Values and Taxpayer Compliance in Australia. *Journal of Australian Taxation*, 6(1), 132–165.
- Osman, A., Haji Othman, Y., Rana, S. M. S., & Lin, L. Y. (2016). Effectiveness of Promotional Tools to Influence the Purchase Decisions of Unsought Products: A Study on Life Insurance. *The Social Sciences*, 11(2), 87–92.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Implications for Future Research, 49(4), 41–50.
- Ram Al Jaffri, S. (2010). *Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darul Aman*.
- Ritsema, C. M., Thomas, D. W., & Ferrier, G. D. (2003). *Economic and Behavioral Determinants of Tax Compliance : Evidence from the 1997 Arkansas Tax Penalty Amnesty Program*.
- Sanep, A., Hairunnizam, W., Nik Sabrina, N. S., & Norzaihawati, Z. (2011). Faktor Mempengaruhi Tahap Keyakinan Agihan Zakat: Kajian Terhadap Masyarakat Islam di Selangor. *The World Universities 1st Zakat Conference 2011 (WUIZC 2011), PWTC, Kuala Lumpur, 22-24 November 2011*, 48(2), 1–11.
- Sapingi, R., Ahmad, N., & Mohamad, M. (2011). A Study on Zakah of Employment Income: Factors that Influence Academics ' Intention to Pay Zakah. In *2nd International Conference on Business and Economic Research (2nd ICBER 2011) Proceeding* (pp. 2492–2507).
- Sikdar, A., & Vel, P. (2010). Getting the Customer Interested in Your Innovation: Role of Distribution and Promotion Strategies. *Business Strategy Series*, 11, 158–168. <http://doi.org/10.1108/17515631011043822>
- Sinar Harian. (2014). Kutipan zakat masih belum cukup. 26 November 2014. Retrieved from <http://www.sinarharian.com.my/edisi/terengganu/kutipan-zakat-masih-belum-cukup-1.336795>
- Tarimin, M. (1995). *Zakat Penggajian: Satu Penilaian Terbaru di Malaysia*. Universiti

Malaya.

- Trafimow, D., Sheeran, P., Conner, M., & Finlay, K. a. (2002). Evidence that perceived behavioural control is a multidimensional construct: perceived control and perceived difficulty. *The British Journal of Social Psychology / the British Psychological Society*, 41(Pt 1), 101–121. <http://doi.org/10.1348/014466602165081>
- Wilson, F., Kickul, J., & Marlino, D. (2007). *Gender , Entrepreneurial Entrepreneurial Career Intentions : Implications for Entrepreneurship Education*  ’.
- Zainol, B. (2008). *Faktor-faktor Penentu Niat Gelagat Kepatuhan Zakat Pendapatan Gaji*.
- Zainol, B., Kamil, M. I., & Faridahwati, M. S. (2009). Predicting Compliance Intention on Zakah on Employment Income in Malaysia : An Application of Reasoned Action Theory. *Jurnal Pengurusan*, 28, 85–102.
- Zainol, B., Mohd Zainudin, O., & Farah Mastura, N. A. (2013). Zakat Compliance Intention Behavior on Saving among Universiti Utara Malaysia’s Staff. In *Proceeding of the International Conference on Social Science Research, Penang Malaysia* (pp. 145–155). <http://doi.org/OYA Graduate School of Business>
- Zulkifli, D., & Sanep, A. (2010). Kesan perundangan zakat ke atas kepatuhan bayaran zakat: Ke arah strategi berkesan program pengurusan kutipan zakat. In *The 4th ISDEV International Islamic Development Management Conference (IDMAC 2010)* (pp. 1–17).