
Investigating the Influence of Attitude, Knowledge, Promotional Exposure, and Self-Efficacy on Compliance Behavior of Income Zakat

YUSUF HAJI-OTHMAN¹, MOHD SHOLEH SHEH YUSUFF², WAN NAZJMI MOHAMED FISOL³

^{1,2,3}Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah, Malaysia
Email: dryusufhajiothman@unishams.edu.my¹, mohdsholeh@unishams.edu.my²,
wannazjmi@unishams.edu.my³

Abstract: As of April 2016, out of 68,000 Muslim federal servants in Kedah, a total of 40,453 paid *zakat* to Kedah State Zakat Board (KSZB) through a monthly deduction scheme. It means 59.49 percent of potential Muslim federal servants working in the state of Kedah paid *zakat* through a monthly deduction scheme in Kedah. However, Muslim public educators, who are part of Muslim public servants, have higher income *zakat* compliance behavior than the rest of Muslim public servants in Kedah. Despite 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. Studies on *zakat* compliance have shown mixed and inconclusive evidence regarding the determinants of income *zakat* compliance. Hence, this study investigates the influence of attitude, knowledge, promotional exposure, and self-efficacy on compliance behavior of income *zakat* in Kedah, Malaysia. This study employs the quantitative approach using PLS-SEM to analyze primary data collected using a questionnaire instrument to determine significant determinants of compliance behavior of income *zakat*. This study reveals that attitude and self-efficacy have significant relationships with the compliance behavior of income *zakat*. However, this study discovers that knowledge and promotional exposure are not significant determinants of compliance behavior of income *zakat* in Kedah. This study is hoped to provide evidence that could be used as guidance for suitable policy and measures by Kedah State *Zakat* Board to improve *zakat* collection in the future.

Keywords: Attitude, Knowledge, Promotional Exposure, Self-Efficacy, *Zakat*, Compliance.

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 (Saad et al. (2010); Bidin et al. (2009); Bidin & Md Idris (2009)).

As of April 2016, out of 13,089 Muslim public educators, the total number who paid *zakat* through monthly salary deduction to KSZB was 9,794 (Haji-Othman, 2017; Abdul Hadi, 2016). It means that 74.83 percent of them paid *zakat* through a monthly salary deduction. This data implies that the percentage of Muslim public educators who paid *zakat* through monthly salary deduction is high compared to the percentage of Muslim federal staff in Kedah. The Office of the Secretary of the State of Kedah (SUK) has directed individual Muslim public servants who have fulfilled the conditions of perfect title, *nisab*, and *hawl* to pay *zakat* to Kedah State Zakat Board through a monthly salary deduction scheme. However, the data indicates that 25.17 percent of Muslim public educators working in Kedah are not compliant with the directive by

In the case of Muslim federal staff working in the state of Kedah, according to Amran Abdul Ghani, Deputy Director, the Accountant General's Department of Malaysia (JANM), State of Kedah, as of April 2016, out of 68,000 Muslim federal servants in the state of Kedah, a total of 40,453 paid *zakat* to Kedah State Zakat Board (KSZB) through monthly deduction scheme. It points out that 59.49 percent of potential Muslim federal servants working in the state of Kedah paid *zakat* through a monthly deduction scheme in Kedah. The data shows that Muslim public educators, who are part of Muslim public servants, have higher income *zakat* compliance behavior than Muslim public servants in Kedah.

Kedah, one of the states in Malaysia, gazette 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, a study by Haji-Othman et al. (2019) provides evidence that only 58 percent of Muslim workers paid salary *zakat* in Kedah. Despite 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. Furthermore, studies on *zakat* compliance have shown mixed and inconclusive evidence regarding the determinants of income *zakat* compliance. Therefore, this study investigates the influence of attitude, knowledge, perception towards promotional exposure, and self-efficacy on the compliance behavior of income *zakat* in Kedah, Malaysia, by adapting and adopting the Theory of Planned Behavior.

LITERATURE REVIEW

Attitude and Compliance Behavior

There is voluminous literature that shows evidence that attitude is a significant variable related to a particular behavior. Starting with Ajzen (1991), the study found some empirical evidence supporting the relationship between attitude towards behavior and intention to perform the behavior.

Tax compliance is the full payment of all taxes due (Braithwaite, Reinhart, & Smart, 2006). The literature on compliance behavior of tax has provided empirical evidence supporting the influence of attitude on intention to perform a particular behavior. Research in the area of tax

compliance that has used attitude towards behavior includes Hite (1988), Niemirowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai & Abdul Jabbar (2006), Martinez-Vasques & Rider (2005), Marti, Wanjohi, & Magutu (2010), Loo, Evans, & Mckerchar (2010), Natrah (2011), Randlane (2012) and Trivedi, Shehata, & Mestelman (2005).

Hite (1988), Niemirowski et al. (2003), Ghosh & Crain (1995), Kasipillai & Abdul Jabbar (2006), Marti et al. (2010), Loo et al. (2010), Randlane (2012), and Trivedi et al. (2005) disclosed similar findings that attitude influenced compliance behavior. However, they differed regarding definitions of attitude. Loo et al. (2010) and Randlane (2012) defined attitude as attitude towards government or state while the rest of the studies viewed attitude as attitude towards compliance behavior of paying tax.

Sapingi et al. (2011) revealed that attitude exhibited a significant relationship with intention to pay *zakat*. These findings demonstrate that attitude was substantial in influencing the compliance behavior of tax and compliance behavior of *zakat*.

Mohamed Sareye & Haji-Othman (2017) revealed that attitude and subjective norm have a positive and significant influence on intention towards paying zakat on business among single business owners at Kuala Ketil, Kedah. Also, attitude and perception towards law enforcement significantly influence the intention to comply with zakat on income (Mohamed Sareye Farah et al., 2017). Haji-Othman, Sheh Yusuff, et al. (2017) revealed that attitude, self-efficacy, moral obligation, and religiosity have significant relationships and positive influence on intention. Haji-Othman, Alwi, et al. (2017) also revealed that attitude has a significant effect on compliance behavior in pay income zakat among educators. Saad et al. (2010) also found that attitude played an essential role in influencing business zakat compliance behavior. Saad et al. (2008) found that the attitude and subjective norm played significant roles in influencing business zakat compliance.

Knowledge and Compliance Behavior

Knowledge is vital in that it could change attitude and perception (Fallan, 1999). There are studies such as Fallan (1999), Kamil (2002), Zainol (2008), Mohd Rizal (2010), Loo et al. (2010), McKerchar (2010), and Kamleitner, Korunka, & Kirchler (2012) which include knowledge as one of the dimensions of perceived behavioral control.

Fallan (1999) revealed that tax knowledge changed students' attitudes and perceptions towards fairness in tax distribution. The study demonstrated that improved knowledge about tax increased students' perception towards fairness in tax distribution which was likely to increase their likelihood of paying tax. Mohd Rizal (2010) observed knowledge of individual Malaysian taxpayers and evidenced that tax knowledge was a significant factor that influenced tax compliance.

Kamleitner et al. (2012) supported this finding by discovering that lack of knowledge among small business owners made them more likely not to comply with tax obligations. It implied that less knowledge was likely to lead to non-compliance of tax behavior among small business owners. Loo et al. (2010) concluded that Malaysian taxpayers had high ethics and that

individuals' tax knowledge was a key influence on their compliance behavior, reinforcing this finding.

Likewise, Mohd Rizal (2010), who presented a complete overview of the tax knowledge of individual Malaysian taxpayers, further strengthened this finding. The finding of this study was similar to the discovery by Loo, Evans, and McKerchar (2010) in that tax knowledge had a significant impact on tax compliance even though the level of tax knowledge varied significantly among respondents. Also, Mohd Rizal (2011), who attested that knowledge about tax improved tax compliance in the tax self-assessment system, further the finding. Moreover, Natrah (2014) revealed that lack of tax knowledge was a significant factor contributing to tax non-compliance and supported the result.

In the environment of compliance behavior of *zakat*, Kamil (2002) revealed that knowledge about *zakat* was one of the significant variables influencing *zakat* payment among public servants in Kedah. Thus, e Zulkifli & Sanep (2010), who attested that knowledge about *zakat* significantly influenced *zakat* compliance, supported this evidence. Zainol (2008) reinforced this finding when he discovered that knowledge was a significant factor related to *zakat* compliance behavioral intention.

Promotional Exposure and Compliance Behavior

Some studies have examined the influence of perception towards promotional exposure on particular behavior with mixed results. Osman, Haji Othman, Rana, & Lin (2016) verified that advertising and promotion significantly influenced life insurance purchase decisions. In health, Handa, Vohra, & Srivastava (2013) revealed a positive correlation between the credibility of promotion tools and prescription behavior. Cross (2005) demonstrated that most nurses had positive views on health promotion and the nurses' role in health promotion in accident and emergency environments. Awafung (2001) reinforced this and discovered that many nurses showed positive perceptions towards health promotion because promotion strategies played an important role in getting customers interested in innovations (Sikdar & Vel, 2010). However, Chen & Jallaludin (2000) disputed this finding when they discovered that most dental nurses did not perceive oral health promotion to be necessary.

There have been limited studies that 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 Zakat Board (KSZB) did not have any significant relationship with intention to pay employment income *zakat* by employees in the state of Kedah.

Self-Efficacy and Compliance Behavior

Self-efficacy is a person's belief about his/her ability to perform a specific behavior (Bandura, 1994). According to Bandura (1994), mastery experience, vicarious experiences provided by social models, social persuasion, and reduced stress reactions can develop a person's self-efficacy. Liu et al. (2007) found that self-efficacy represented one of the dimensions of perceived behavioral control in the Theory of Planned Behavior (TPB).

In the context of *zakat* compliance behavior, Bidin (2008) demonstrated that self-efficacy was a significant factor in *zakat* compliance behavioral intention. Saad (2010) supported this finding when the study 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 to pay *zakat*.

RESEARCH METHOD

This study uses a quantitative approach that can be classified as causal because this method examines the cause-and-effect relationship between variables in the study's theoretical framework. This study uses a survey method using questionnaires to collect data. This method is considered suitable because units of analysis (respondents) are scattered around the state of Kedah.

This study's population is all Muslim public educators who are eligible to pay income *zakat* located in Kedah. Based on Krejcie & Morgan (1970), the sample size used in this study is 372. This study uses a stratified sampling technique. First, the sampling procedure involves identifying and listing all schools in the state of Kedah according to districts. This study groups the schools into eleven clusters according to eleven districts that exist in Kedah.

Furthermore, this study uses PLS-SEM in the analysis of data. One reason for using PLS-SEM is when the structural model is complex (Hair, Ringle, & Sarstedt, 2011). The structural model is involved with many constructs and indicators that lead to PLS-SEM selection 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, PLS-SEM's advantage is that it can estimate measurement models and structural models simultaneously.

Theoretical Framework of the Study

The theoretical framework is adapted and adopted from Ajzen (1991) and based on deductive reasoning. There are four independent variables: attitude, knowledge, perception towards promotional exposure, and self-efficacy, while compliance behavior is the dependent variable.

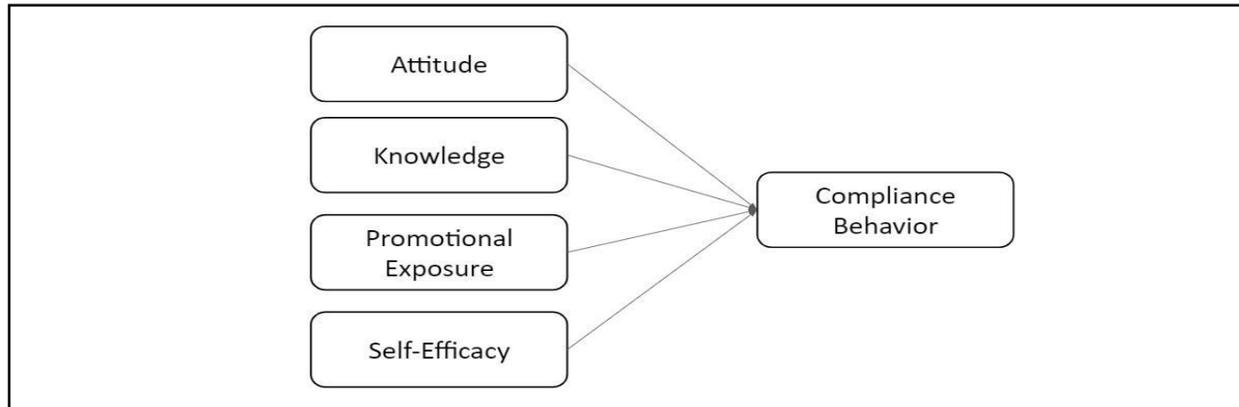


Figure 1. Theoretical Framework of the Study

Data Collection

This study uses a survey method using questionnaires to collect data. This method is considered suitable because units of analysis (respondents) are scattered around the state of Kedah. This study population consists of public educators who are eligible to pay income *zakat* in Kedah, and the sample size used in this study is 372.

Data Analysis

Data analysis of the study involves several stages. The first stage consists of assessing the measurement model to identify the underlying structure of the variables involved (Joseph F. Hair, Hult, Ringle, & Sarstedt, 2014). In the second stage, the assessment of the structural model is performed; that is, the data is run using the structural equation model (SEM). This study conducts the measurement model using the validity factor analysis to validate the measurement scale (Joseph F. Hair et al., 2014). Variables that pass this analysis test are then applied to structural model analysis to examine the relationships between the endogenous variables and the exogenous variables of the study.

FINDINGS AND DISCUSSIONS

Table 1 reveals the finding of the study based on 372 randomly selected public servants in the state of Kedah using structural equation modeling SMART PLS Version 3.

Table 1. The Effects of Attitude, Knowledge, Perception towards Promotional Expose, and Self-Efficacy on Compliance Behavior of Income *Zakat*

Path Relationship	Coefficient	t- Statistics	P Values
Attitude -> Compliance Behavior	0.475	9.497	0.000
Knowledge -> Compliance Behavior	0.065	1.720	0.086
Promotional Exposure -> Compliance Behavior	0.059	1.524	0.128

Self-Efficacy -> Compliance Behavior	0.205	4.050	0.000
--------------------------------------	-------	-------	-------

This study reveals that attitude is a significant determinant of compliance behavior of income *zakat* in Kedah. This finding supports the findings of previous studies on compliance behavior of tax such as Hite (1988), Niemirowski, Baldwin, & Wearing (2003), Ghosh & Crain (1995), Kasipillai and Hijattullah (2006), Marti, Wanjohi, and Magutu (2010), Loo, MacKerchar and Handsford (2010), Natrah (2011), Randlane (2012) and Trivedi, Shehata and Mestelman, (2005). Besides, this result conforms to studies on compliance behavior of *zakat* such as Raedah, Noormala & Marziana (2011), Kamil (2002), Zainol (2008), and Zainol et al. (2009). This finding is important because, despite weak law enforcement on *zakat* compliance (Saad, 2010), attitude still plays a significant role in influencing intention to pay *zakat*. This discovery is contrary to Ram Al Jaffri's (2010) finding that attitude did not significantly affect intention to pay business *zakat*. This situation indicates a difference between the attitude towards the *zakat* of Muslim business people and Muslim educators.

This result also supported Haji-Othman, Sheh Yusuff, & Abd Latib (2018), who discovered that attitude influences compliance behavior of income *zakat* by Muslim public servants. Moreover, this finding supports Zainol (2008) and Zainol et al. (2009), who demonstrated that attitude positively influenced intention to pay income *zakat*. This finding supports the Theory of Planned Behavior's expectation that attitude plays a significant influence on intention to perform a particular behavior, which reaffirms the significance of TPB in predicting compliance behavior. The voluminous literature on TPB has focused on tax compliance behavior, which has strong tax laws and law enforcement, and proved that attitude significantly influenced intention. On the other hand, this study examines the compliance behavior of income *zakat* in Kedah, which has weak law and enforcement (Saad, 2010), yet still reveals that attitude plays a significant role in influencing income *zakat* payment. This discovery is due to the selection of respondents who are Muslim educators. Educators, being persons responsible for educating others, should have suitable attitude dimensions such as agreeing and supporting attitude. These dimensions of agreeing and supporting attitude should trigger their intention to pay employment income *zakat* despite the weak law and law enforcement on *zakat* in the state of Kedah.

This study finds that knowledge is not significantly related to the compliance behavior of income *zakat*. Zainol (2008) supported this finding when the study revealed that knowledge was not a significant factor related to *zakat* compliance behavioral intention. This finding contradicts Kamil (2002), who demonstrated that knowledge about *zakat* was one of the significant variables influencing *zakat* payment among public servants in Kedah. However, the discovery disputes studies on compliance behavior of tax such as Fallan (1999), Mohd Rizal (2010), Loo, Evans, and McKerchar (2010), Kamleitner et al. (2012), and McKerchar (2010), who revealed that tax knowledge was a significant factor which influenced intention and tax compliance.

This finding shows that even though public educators in Kedah have little knowledge of income *zakat*, they still intend to pay *zakat*. The result reveals that lack of knowledge about income *zakat* among Muslim public educators still makes them more likely to comply with *zakat* obligation. It

indicates that knowledge has no significant influence on whether public educators pay their income *zakat*.

Furthermore, this research finds that perception towards promotional exposure by KSZB is not a significant determinant of compliance behavior of income *zakat* in Kedah. This finding supports Haji-Othman, Sheh Yusuff, & Badrolhisham (2020), who revealed that promotional exposure was not among the significant variables influencing *zakat* payment among public servants in Kedah. However, this discovery contradicts Hairunnizam et al. (2009), who implied that perception towards promotion was a significant determinant of *zakat* compliance behavior.

In addition, this study revealed that self-efficacy is a significant determinant of compliance behavior of income *zakat*. This study verifies self-efficacy, which Bandura (1994) defined as a person's belief about his/her ability to perform a particular behavior to significantly influence compliance behavior of income *zakat* even in the setting of employment income *zakat*. It indicates that the respondents who have high self-efficacy are more likely to comply with employment income *zakat* payment. This finding conforms with Bidin's (2008) findings, who ascertained that self-efficacy was a significant factor in *zakat* compliance behavioral intention. Saad (2010) supported this evidence when the study revealed that self-efficacy had a significant positive relationship with intention.

CONCLUSION

Zakat plays a crucial role in the Islamic fiscal system, specifically as a significant source of income, and could be used as an instrument to finance specific programs 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. The purpose of this study is to examine the role of attitude, knowledge, perception towards promotional exposure, and self-efficacy on the compliance behavior of income *zakat*. This study provides empirical evidence attitude, and self-efficacy are significant determinants of compliance behavior of income *zakat*. However, this study discovers that knowledge and perception towards promotional exposure are not a significant determinant of compliance behavior of income *zakat* in Kedah. Since this study only focuses on income *zakat*, we recommend that future studies investigate other types of *zakat* such as *zakat* on savings, gold, silver, shares and other capital markets, livestock, agricultural produce, and mining and buried treasures. Nonetheless, this study is hoped to provide evidence that could guide suitable policy and actions by the Kedah State *Zakat* Board to improve *zakat* collection strategies in the future.

REFERENCES

- Abdul Aziz, M. A., & Abdullah, M. H. (2013). The Comparison between Zakat (Islamic Concept of Taxation) and Income Tax : Perceptions of Academicians in the State of Perak, Malaysia. In *The 2013 IBEA, International Conference on Business, Economics, and Accounting*.

- Abdul Hadi, A. M. (2016). Maklumat Jabatan Zakat Negeri Kedah.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
- Bandura, A. (1994). Self-Efficacy. In *Encyclopedia of Human Behavior* (pp. 1–65).
- Bidin, Z. (2008). *Faktor-faktor Penentu Niat Gelagat Kepatuhan Zakat Pendapatan Gaji*.
- Bidin, Z., & Md Idris, K. (2009). Sikap, norma subjektif dan kawalan gelagat ditanggung terhadap niat gelagat kepatuhan zakat pendapatan gaji. *IJMS*, 16(1), 31–55.
- Bidin, Z., Md Idris, K., & Mohd Shamsudin, F. (2009). Predicting Compliance Intention on Zakah on Employment Income in Malaysia : An Application of Reasoned Action Theory. *Jurnal Pengurusan*, 28, 85–102.
- Braithwaite, V., Reinhart, M., & Smart, M. (2006). Tax non-compliance among the under-30s (pp. 256–280).
- 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.
<https://doi.org/10.1177/101053950001200103>
- Cross, R. (2005). Accident and Emergency Nurses' Attitudes towards Health Promotion. *Journal of Advanced Nursing*, 51(5), 474–483. <https://doi.org/10.1111/j.1365-2648.2005.03517.x>
- 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.
- Ghosh, D., & Crain, T. L. (1995). Ethical Standards, Attitudes Toward Risk, and Intentional Non-compliance: An experimental Investigation. *Journal of Business Ethics*, 14(5), 353–365. <https://doi.org/10.1007/BF00872098>
- Hair, Joe F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet. *The Journal of Marketing Theory and Practice*, 19(2), 139–152.
<https://doi.org/10.2753/MTP1069-6679190202>
- Hair, Joseph F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). *A Primer on Partial Least Squares Structural Equation Modelling (PLS-SEM)*. Los Angeles: SAGE Publications.
- 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.
- Haji-Othman, Y. (2017). *COMPLIANCE BEHAVIOR OF INCOME ZAKAT IN KEDAH: A MODERATING EFFECT OF ISLAMIC RELIGIOSITY*. Sultan Abdul Halim Mu'adzam Shah International Islamic University.
- Haji-Othman, Y., Mohamed Fisol, W. N., & Sheh Yusuff, M. S. (2019). *Income Zakat: Issues, Concepts, Management, Discussions and Suggestion*. Mauritius: Lambert Academic Publishing.
- Haji-Othman, Y., Sheh Yusuff, M. S., & Abd Latib, M. F. (2018). Motivations for Paying Income Zakat among UniSHAMS' Employees. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 619–628.
<https://doi.org/10.6007/IJARBSS/v8-i10/4768>

- Haji-Othman, Y., Sheh Yusuff, M. S., & Badrolhisham, N. (2020). The Effects of Perception Towards Promotional Exposure, Self-Efficacy, and Perception Towards Equity in Zakat Distribution on Compliance Behavior of Income Zakat in Kedah, Malaysia. *International Journal of Muamalat*, 4(1), 10–16.
- 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. <https://doi.org/10.1177/1745790413480519>
- Hite, P. A. (1988). The Effect of Peer Reporting Behavior on Taxpayer Compliance. *The Journal of the American Taxation Association*, 47–64.
- 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. <https://doi.org/10.1108/13552551211227710>
- Kasipillai, J., & Abdul Jabbar, H. (2006). Gender and Ethnicity Differences in Tax Compliance. *Asian Academy of Management Journal*, 11(2), 73–88.
- 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. <https://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.
- Martinez-Vasques, J., & Rider, M. (2005). Multiple Modes of Tax Evasion: Theory and Evidence. *National Tax Journal*, LVIII(1), 51–78.
- Md Idris, K. (2002). *Gelagat Kepatuhan Zakat Pendapatan Gaji di Kalangan Kakitangan Awam Persekutuan Negeri Kedah*.
- 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. <https://doi.org/10.5897/AJBM11.1742>
- Natrah, S. (2011). *Fairness, 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. <https://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.
- Randlane, K. (2012). Tax Compliance and Tax Attitudes : The Case of Estonia. *Journal of Management and Change*, (29).
- Saad, R. A. J. (2010). *Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darul Aman*.
- Saad, R. A. J., Bidin, Z., Md. Idris, K., & Md. Hussain, M. H. (2010). Faktor-Faktor yang Mempengaruhi Gelagat Kepatuhan Zakat Perniagaan. *Jurnal Pengurusan*, 30, 49–61.
- 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.
<https://doi.org/10.1108/17515631011043822>
- Tarimin, M. (1995). *Zakat Penggajian: Satu Penilaian Terbaru di Malaysia*. Universiti Malaya.
- Trivedi, V. U., Shehata, M., & Mestelman, S. (2005). *Attitudes, Incentives and Tax Compliance*.
- 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).