

A CONCEPTUAL PAPER ON THE COMPLIANCE ACTIONS OF ZAKAT PAYERS ON INCOME

Yusrina Hayati Nik Muhammad Naziman¹
Siti Maziah binti Ab Rahman^{2*}
Rikinorhakis Rizwan³

¹Faculty of Business and Management, Universiti Teknologi MARA, Kelantan Branch, Machang Campus, Kelantan, Malaysia. (E-mail: yusrina@uitm.edu.my)

²Faculty of Business and Management, Universiti Teknologi MARA, Kelantan Branch, Machang Campus, Kelantan, Malaysia. (Email: maziah650@uitm.edu.my)

³Faculty of Business and Management, Universiti Teknologi MARA, Kelantan Branch, Machang Campus, Kelantan, Malaysia. (Email: rikinorhakis@uitm.edu.my)

Article history

Received date : 2-3-2024
Revised date : 3-3-2024
Accepted date : 7-4-2024
Published date : 30-4-2024

To cite this document:

Nik Muhammad Naziman, Ab Rahman, & Ridzwan (2024). A conceptual paper on the compliance actions of zakat payers on income. *Journal of Islamic, Social, Economics and Development (JISED)*, 9 (62), 104 – 114.

Abstract: *Zakat income is one of the obligations that have to be fulfilled and should not be neglected by those who deserve to pay. The goal of this conceptual paper is to examine the complex dynamics that surround zakat payers' compliance actions with regard to managing and reporting their income. Through the utilisation of extant literature in the fields of Islamic finance, behavioural economics, and taxation studies, our aim is to develop a comprehensive framework that illuminates the incentives, obstacles, and possible measures for augmenting voluntary compliance in this distinct setting. This research is using by 3 types of variables to examine the study. Why I some staff or employers not fulfill the obligations of paying zakat even though they have been working? By using SPSS as the way of test, questionnaires and various tests have been run to measure how each factor is related. Descriptive analysis, correlation, and regression are one of the ways conclusions and recommendations have been made to the research and also for future researchers. Zakat income is definitely one of the obligations that are compulsory to be fulfilled by each one of Muslim that is they should not obey the obligation and they must always gain knowledge about Shariah Compliance to increase positive compliance action in themselves. To improve our theoretical model and create useful suggestions for legislators, community leaders, and educational institutions looking to encourage higher levels of compliance among zakat payers, this paper suggests several directions for future research. These include developing cooperative partnerships amongst stakeholders, investigating cutting-edge communication tactics, and utilising technology to improve accountability and transparency. In the end, it is envisaged that this work will help create a more resilient and long-lasting zakat administration system that better meets the needs of both donors and recipients.*

Keywords: *Zakat on Income, Compliance, recipients*

Introduction

Background of Study

Zakat, a cornerstone of Islamic finance and a fundamental principle of faith, embodies the spirit of redistribution and social welfare through the equitable sharing of wealth. As a compulsory act of charity, zakat plays a pivotal role in addressing economic disparities while reinforcing spiritual devotion and moral responsibility. However, ensuring compliance among zakat payers remains a critical challenge due to the complexity involved in determining income under Islamic law, as well as the diverse array of influences shaping individual decisions regarding zakat payment.

The sunnah and al-Quran both provide clarification on the requirement to pay zakat. As a result, Muslims continue to disregard their financial obligations and refuse to pay zakat, (Ab Rahman, Mohd Sobali & Syed Omar, 2012). Everyone involved should be informed about zakat and give it their whole attention in order to resolve any related concerns in a proactive manner. Thus, every Muslim should begin adhering to the zakat obligation at a young age. For the purpose of understanding and carrying out the zakat obligation, every Muslim must acquire the necessary knowledge about zakat. (Jaffar, Affif, Amri & Sahezan ,2011) explicated that age is a demographic factor that influences the awareness of giving zakat and ultimately has a positive impact on the compliance behavior of giving zakat. The increase in 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 pay income tax but do 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 that 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 a 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 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 income among Muslims in Malaysia (Md Idris, 2002; Muda, Marzuki & Shaharuddin, 2006; & Wahid, Ahmad & Mohd Nor, 2007). However, no specific study targets youth as the subject in the study, particularly on the compliance of zakat on 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 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. This conceptual paper seeks to shed light on the multifaceted nature of compliance actions among zakat payers when it comes to income reporting and management. Drawing upon established theories and methodologies from Islamic finance, behavioral economics, and taxation studies, we endeavor to construct a holistic framework that captures the nuances underlying voluntary compliance within this distinctive domain. Our primary objective is twofold: firstly, to provide a deeper understanding of the factors driving compliance behaviors;

secondly, to propose viable solutions and strategic interventions geared toward encouraging greater levels of adherence to zakat principles.

Our exploration commences with a review of the historical foundations and contemporary applications of zakat, highlighting its significance in promoting social justice and fairness. Subsequently, we examine the intricacies associated with defining "income" according to Islamic jurisprudence, contrasting them with traditional accounting conventions. Through this analysis, we hope to elucidate the challenges faced by zakat payers in accurately calculating their zakatable assets and liabilities.

Next, we delve into the myriad factors impacting compliance behaviors, including but not limited to religious beliefs, socio-economic status, cultural norms, and personal values. To gain additional insight, we compare and contrast zakat compliance with other forms of voluntary disclosure, such as charitable giving and tax payments, identifying common threads and divergent pathways across these domains.

By synthesizing these findings, we aspire to develop a coherent theoretical model that can serve as a foundation for future empirical investigations and policy formulations. It is our belief that this work will contribute substantially to the ongoing discourse concerning zakat compliance, ultimately leading to a more robust and sustainable system of zakat administration—one that benefits all parties involved.

Throughout this paper, we strive to maintain a balance between theory and practice, offering pragmatic suggestions based on sound academic evidence. We trust that our efforts will prove fruitful in advancing scholarly knowledge and informing real-world decision-making, thus facilitating a more harmonious relationship between zakat payers and beneficiaries alike.

Problem Statement

Zakat is one of the important aspects in Islamic and economic system. For economic system, it may affect 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 researcher 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 indicates there is only 35% out of 353 respondents 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 income 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 income.

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 income:

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

Research Questions

1. What is the advantage of zakat distribution on income towards the receiver?
2. How to measure the values to be contributing based on their income?
3. How zakat can influence the daily life of asnaf to have brighter future?

The Scope of the Study

The research of the paper is to study how zakat on income was practiced among Muslims. It is to make sure that they understand the essentials of zakat to lose the burden of the receiver. The study is to focus on the actions or behavior of staff in UiTM Kelantan on how they pay their zakat and did they pay the zakat on income. Based on their level of income, zakat on income usually is taken by using the percent that needs to be deducted from their income.

Muslim staff needs to have a full understanding of 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 in which 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 about its zakat ability but also other areas related to it including its assessment, rate as well and deduction allowable, among others (Nur Bazariah & Abdul Rahim, 2007b). From what we know, laborers or employer have their own factors to pay zakat on their income. They need to have a deep understanding of 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 is available on various sources of regulations, including al-quran, As-sunnah, and qiyas. Many Quranic verses mentioned 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 is 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 earns. And therefore, in this context, those who earn income are subjected to zakat (Nur Bazariah Abu Bakar, 2010).

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

Literature Review

Zakat Compliance on Zakat Income

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 succeeded to pool many of contributions 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-Kadhim (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 the poor to reduce and eradicate poverty in Malaysia, especially in Selangor.

Zakat income also called zakat on income is zakat that will be deducted from the collection by years for every employer who already deserves to pay zakat. They only need to pay 2.5% based on their collection of income. Compliance action of zakat on income is been something that can be questioned by what is the factor who encourage them to pay and those who do not. Some of them are in doubt whether to pay or not and some of them will not pay because lack of understanding in the zakat field. And another is not comfortable with the facilities provided by Zakat Centre. By distributing 2500 questionnaires to individual Muslims in every state in Malaysia, using a 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 include age, marital status, education, income level and payment through income deduction mechanism (Hairunnizam, 2005)

The understanding level of zakat

One of the five pillars of Islam is zakat, which is something that Allah has mandated every Muslim to do. Since it affects how well zakat is collected and dispersed, zakat comprehension is a critical component of Islamic finance. There is a large body of research on zakat, including

numerous publications and research trends. After a review of the literature, it was found that the management of zakat is the most frequently discussed topic, with a focus on how important it is to determine how well zakat is collected and distributed. The literature also highlights the common theme of research flowing among researchers in this field, providing valuable insights into the current intellectual structure of zakat research and its future direction. Additionally, the literature emphasizes the importance of ongoing research and future directions for scholars, practitioners, and policymakers in the field of Zakat. The common minimum amount for those who qualify for zakat is 2.5% or 1/40 of a Muslim's total savings and wealth. The recipients of zakat are the poor and needy, struggling Muslim converts, enslaved people, individuals in debt, soldiers fighting to protect the Muslim community, and those stranded during their travels. The collectors of Zakat are also compensated for the work they do. Muslims can use any number of zakat calculators available online to determine their obligations. The literature on zakat provides valuable insights into the current state of understanding of zakat, including its dominant sub-themes, common research themes, and the countries making significant contributions to this field.

A review of the literature on the understanding level of zakat reveals that past studies have reported that the awareness of the Muslim community towards zakat and its application remains at a low level (Jamal et. al (2020) The most discussed issue in zakat literature is related to the management of zakat, emphasizing its importance in determining the effectiveness of collecting and distributing zakat. A systematic literature review on Malaysian Zakat studies found that Malaysia ranked first in the number of publications related to zakat, and the most discussed issue during the review period was related to the management of zakat (Alam, A.,2023). Another study found that knowledge about zakat is crucial for proper payment, and sufficient knowledge about zakat will have an impact on the attitude of muzaki to pay zakat properly. The study also found that knowledge has a significant and positive influence on intention and interest to pay zakat. Overall, the literature highlights the importance of increasing awareness and knowledge about zakat to improve compliance and effectiveness in collecting and distributing zakat.

The level of income

Zakat is a mandatory religious obligation in Islam, requiring Muslims to distribute 2.5% of their excess wealth annually to support various causes outlined in the Quran and Sunna. The term "excess wealth," known as nisab, refers to the minimum amount of wealth that must be owned for one full lunar year before Zakat becomes applicable². While Zakat is primarily understood as a levy imposed on wealth (mal), it is also applied to income once it crosses the nisab threshold.

However, it is essential to note that Zakat is not levied on income itself but rather on the accumulated wealth that arises from income, reaching the nisab threshold. Therefore, Zakat is not paid on income continuously but rather on the wealth that accrues from income, assuming it exceeds the nisab. Conflicting opinions arise among scholars regarding specific aspects of Zakat on income, particularly in relation to contemporary situations. Nevertheless, the general consensus is that Zakat is due on income that exceeds the nisab threshold, regardless of whether the income is consistent or fluctuating. Scholars recommend utilizing Zakat calculators to ensure accurate calculations, taking into consideration all relevant assets and liabilities. These tools assist in determining the exact amount of Zakat owed, allowing Muslims to fulfill their religious duties effectively and efficiently.

The convenience of facilities

The convenience of facilities and zakat on income is an important aspect of Islamic finance. Zakat on income or salary is similar to Zakat on money held for a year. The method that has been recommended for convenience is paying Zakat on all the money. Zakat is due on earned income that meets the threshold of nisab (currency value of 85gm of gold at the time of Zakat payment). It is very important to calculate your Zakat correctly, and to ensure you are paying enough Zakat each year. As Zakat is a percentage of your wealth, the amount of Zakat you need to pay each year will vary depending on your income, savings, and expenditure. The convenience of facilities and zakat on income is an essential consideration for Muslims in fulfilling their religious obligations and ensuring the proper distribution of wealth to those in need.

Conceptual Framework

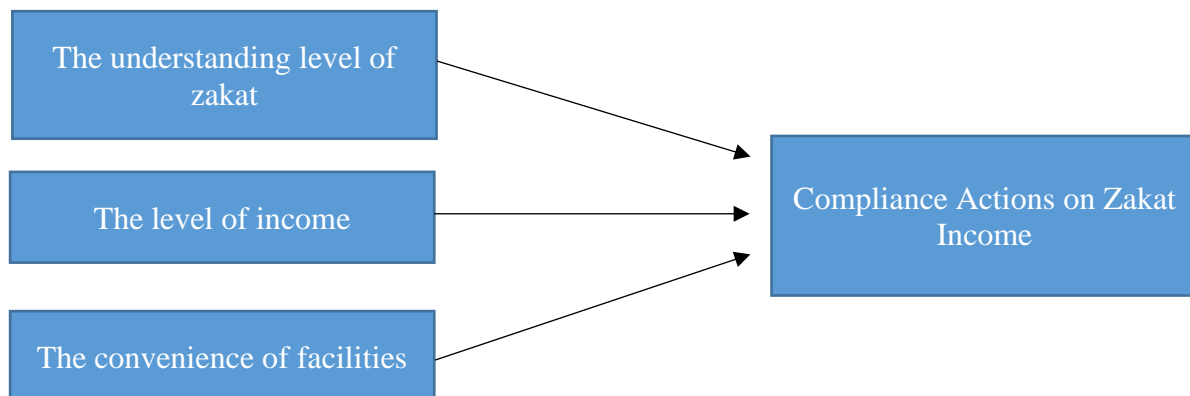


Figure 1: Conceptual Framework

Methodology

Introduction

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 including Muslim individuals 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 the observation variable was measured by the independent variables which are based on their understanding of zakat, the 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 types of research design, exploratory research, descriptive research, and causal research (McDaniel and Gates, 2010). This research is also used to develop a better understanding of a problem and an opportunity. Descriptive research explains more on some situations by providing a measure of the event and activity and it is accomplished by using descriptive statistics. Meanwhile, causal research is more complex compared 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 primary data derived from various sources including journals, articles, reports, and websites.

Muslim with income earned in the government sector is the unit of analysis in this study. 150 questionnaires were distributed. The respondents that have been chosen are also from various ages and various marital statuses with different positions.

Variable and Measurement

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

1. Dependent Variable

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

2. Independent Variables

Independent variables used for these studies are the understanding level of zakat, the level of income, and the convenience of facilities. It has been used to be made as the factors of the compliance action for the zakat payment based on income.

Conclusion and Recommendation

Zakat is a fundamental pillar of Islam that promotes social justice and equity through the redistribution of wealth. It is a mandatory religious obligation for Muslims who meet the criteria of possessing a minimum level of wealth, known as nisab. Zakat is levied on various forms of wealth, including income, and is intended to support various causes outlined in the Quran and Sunna. However, ensuring compliance among zakat payers remains a persistent challenge, with various factors influencing the level of compliance. This conceptual paper aims to explore the influence of the level of understanding, level of income, and facilities on zakat income compliance. The level of understanding of zakat and its application is a crucial factor in compliance. The literature suggests that the awareness of the Muslim community towards zakat and its application remains at a low level, emphasizing the importance of increasing awareness and knowledge about zakat to improve compliance and effectiveness in collecting and distributing zakat. The level of income is another critical factor influencing compliance. Zakat is due on earned income that meets the nisab threshold, and the amount of Zakat owed varies depending on income, savings, and expenditure. The literature highlights the importance of accurate calculations and utilizing Zakat calculators to ensure compliance. Facilities, such as Zakat collection centers and online payment systems, also play a crucial role in compliance. The availability of convenient and accessible facilities can encourage compliance and facilitate the proper distribution of Zakat funds. By exploring the influence of the level of understanding, level of income, and facilities on zakat income compliance, this conceptual paper aims to provide a comprehensive understanding of the factors driving compliance behaviors. It is hoped that this work will contribute towards a more robust and sustainable system of zakat administration, one that better serves the needs of both donors and recipients alike.

References

- Ab Rahman, A., Haji Alias, M., & Syed Omar, S. (2012). Zakat Institution in Malaysia: Problems and Issues. *Global Journal Al-Thaqafah*, 2(1), 35- 41.
- Ahmad fahme mohd ali, zakariah abd.rashid, fuadah Johari & Muhammad ridhwan ab Aziz.(2015): The effectiveness of zakat in reducing poverty incident: An analysis in Kelantan, Malaysia. *Asian Social Science*, 11(21), 355-367.
- Alam, A., Ratnasari, R. T., Ryandono, M. N. H., Prasetyo, A., Santosa, I. W. M., & Bafana, F. A. (2023). Systematic literature review on Malaysia Zakat studies (2011-2023). *Multidisciplinary Reviews*, 6(4), 2023044-2023044.
- Ammani, S. A., Abba, S. A., & Dandago, K. I. (2014). Zakah on employment income in Muslims majority states of Nigeria: Any cause for alarm? *Procedia-Social and Behavioral Sciences*, 164, 305-314.
- Dr Uma Sekaran (2006): *Research Methods for Business* *1 D. Siswantoro, 2 S. Nurhayati (2012): Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia
- Fuadah Johari, Muhammad, Ridhwan Ab Aziz, Mohd Faisol Ibrahim, Ahmad Fahme Mohd Ali (2013): The roles of Islamic social welfare assistant (Zakat) for the economic development of new convert. *Middle East Journal of Scientific Research*, 18(3): 330-339.
- Fuadi1, Dr.H.M.Hasballah Thayeb, Dr.Suhaidi, Dr.Tan Kamello (2015): Conflict Setting Between Zakat as a Deduction of Income Tax (Taxes Credit) and Zakat as Deduction of Taxable Income (Taxes Deductable) (A Research in Aceh Province, Indonesia)
- Gates, A. I. (1917). Recitation as a factor in memorizing. *Archives of Psychology*, 6, 1-104
- Hairunnizam Wahid (2009). Pengagihan zakat oleh institusi zakat di Malaysia: Mengapa masyarakat Islam tidak berpuas hati? *Jurnal Syariah*, 17(1), 89-112.
- Halim, H. A., Said, J., & Yusuf, S. N. S. (2012). Individual characteristics of the successful asnaf entrepreneurs: Opportunities and solutions for zakat organization in Malaysia. *International Business and Management*, 4(2), 41-49.
- Idris, K. M. (2006). Kesan persepsi undang-undang dan penguatkuasaan zakat terhadap gelagat kepatuhan zakat pendapatan gaji. *Journal of Governance and Development (JGD)*, 2, 32-41.
- Jaffar, M. A., Affif, A., Amri, H., & Sahezan, C. N. (2011, March). A study on the factors attribute to non participation of zakat income among the muslim community in Selangor. In *2nd International Conference on Business and Economic Research Proceeding, Langkawi, Kedah*.
- Jamal, I. H., Abd Wakil, M. N., Yahaya, M. H., Ismail, A. T., & Md Ismail, M. A. (2020). Statistical analysis of the word zakat and its application in sahih al-Bukhari's perspective. *Journal of Contemporary Islamic Studies*, 6(2).
- Mahyuddin Haji Abu Bakar Associate Prof. Dr. Abdullah Haji Abd.Ghani (2011): Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)
- Mohammed B. Yusoff1, Sorfina Densumite2 (2012): Zakat Distribution and Growth in the Federal Territory of Malaysia
- Mohd Rahim Khamis, Rohani Mohd, Arifin Md Salleh, Abdol Samad Nawi, Magda ismail A.Mohsin, Ahcene Lahsasna, Ezamshah Ismail (2014): Zakah from income and EPF: Issue and Challenges
- Mohd ridzuan Abdul Kadir, zulkifli zainal abiding, Juliana anis ramli, khairul nizam surbaini, Abdul aziz Abdullah (2014): Factors influencing a business towards zakat payment in Malaysia
- Mohd Rodzi Embong, Roshaiza Taha, Mohd Nazli Mohd Nor (2013): Role Of Zakat To Eradicate Poverty In Malaysia

- Mohsin, M. I. A., Lahsasna, A., & Ismail, E. (2011). Zakah from salary and EPF: issues and challenges. *International Journal of Business and Social Science*, 2(1), 278-286.
- Muda, M., Marzuki, A. and Shaharuddin, A. (2006). Factors Influencing Participation in Zakat Contribution: Exploratory Investigation. In Seminar for Islamic Banking and Finance 2006, 1–10.
- Muhammad Akhyar Adnan, Nur Barizah Abu Bakar, (2009). Accounting treatment for corporate zakat: a critical review. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(1), 32-45.
- Muhammad Firdaus, Irfan Syauqi Beik, Tonny Irawan, Bambang Juanda: Economic Estimation and Determinations of Zakat Potential in Indonesia.
- Muharman Lubis, Nurul Ibtisam Yaacob, Yusoff Omar, Abdurrahman A. Dahlan (2011): Enhancement of Zakat Distribution Management System: Case Study in Malaysia
- Naziruddin Abdullah, Alias Mat Derus, Husam-Aldin Nizar Al-Malkawi (2014). The effectiveness of zakat in alleviating poverty and inequalities: A measurement using a newly developed technique. *Humanomics*, 31(3), 314-329.
- Noor Azman, F. M., & Bidin, Z. (2015). Factors influencing zakat compliance behavior on saving. *International Journal of Business and Social Research*, 5(1), 118-128.
- Nur Bazariah Abu Bakar, Hafiz Majdi Abdul Rashid Rahisam Ramli, Patmawati (2010): Kesan agihan zakat dalam membasmi kemiskinan dan ketidakseimbangan agihan pendapatan di Negeri Sembilan. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia Ke V*, 105.
- Qaradawi, Yusuf (n.d). *Fiqh al-zakat –A Comparative Study of Zakah, Regulations and Philosophy in The Light of Quran and Sunnah*, Kingdom of Saudi Arabia, Jeddah: King Abdul Aziz University
- Sa'adon, N. I., Ibrahim, R., Rahim, M. A., & Ambali, A. R. (2012, September). Good governance in zakat distribution: Perceptions of zakat recipients at Kota Tinggi, Johor. In *2012 IEEE Symposium on Business, Engineering and Industrial Applications* (pp. 619-624). IEEE.
- Said, J., Ghani, E. K., Zawawi, S. N. H., & Yusof, S. N. S. (2012). Composite performance measurement for zakat organisations. *British Journal of Economics, Finance and Management Sciences*, 4(1), 50-60.
- Shawal Kaslam (2009), 'The advancement of e-zakat for delivering better quality service and enhancing governance sphere of zakat institution in Malaysia', In *Proceedings of World Zakat Forum*.
- Sheila Nu Nu Htay and Syed Ahmed Salman, (2014): Proposed best practices of financial information disclosure for zakat institutions: A case study of Malaysia. *World Applied Sciences Journal*, 30(30), 288-294.
- Shirazi, N. S. (1996). Targeting, coverage and contribution of zakat to households' income: the case of Pakistan. *Journal of economic cooperation among Islamic countries*, 17(3-4), 165-186.
- Siska, H., & Siswanto, D. (2012, March). Analysis of zakat on income payers preference in Indonesia (potency of double zakat). In *The 3rd International Conference on Business and Economic Research (3rd ICBER 2012) Proceeding* (pp. 12-13).
- Suhaila Tajuddin, Aza Shahnaz Azman & Noraini Shamsuddin (2015): Compliance behaviour of Zakat on salary income among muslim youth in Klang Valley. In *International Conference on Social Science Research, ICSSR* (pp. 656-664).
- Suprayitno, E., Kader, R. A., & Harun, A. (2013). The impact of zakat on aggregate consumption in Malaysia. *Journal of Islamic Economics, Banking and Finance*, 9(1), 39-62.

- Wahid, H., Mohd Nor, M.A and Ahmad, S., (2005), Kesedaran Membayar Zakat: Apakah Faktor Penentunya? *IJMS*, 12(2), 171–189
- Wan Mohd Khairul Firdaus & Mahadi Mohammad. (2013). The philosophy and elasticity of zakah distribution in Islam. *International Journal of Education and Research*, 1(8), 179-190.
- Zainol Bidin, Mohd Zainuddin Othman, Farah Mastura Noor Azman, (2013) : Zakat Compliance Behaviour on Saving among University Utara Malaysia's.