FACTORS INFLUENCING TAXPAYERS' INTENTION TO CLAIM ZAKAT AS A TAX REBATE

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Thesis submitted in fulfillment for the degree of
MASTER OF ECONOMICS AND MUAMALAT ADMINISTRATION

UNIVERSITI SAINS ISLAM MALAYSIA

July 2020

AUTHOR DECLARATION

بسم الله الرحمن الرحيم

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged

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ACKNOWLEDGEMENT

First praise is to Allah, the Almighty, on whom ultimately, we depend for sustenance and guidance, and for giving me health and strength to complete this thesis. Second, special thanks to my parents for their encouragement and support. My father, Mohamad Nor Yahaya is a great inspiration to me. My mother, Rohaya Alimat has been such a source of strength, support, and encouragement to help me throughout the period of this research. Each member of my family especially to my siblings truthfully deserves my appreciations for being my support team during the process of writing up this thesis.

Next, my sincere appreciation goes to my supervisor, Dr Izlawanie Muhammad whose guidance, careful reading and constructive comments was valuable. She has watched patiently over my apprenticeship as a new researcher in academic area. Her timely and efficient contribution helped me shape this into its final research proposal and I express my sincerest appreciation for her assistance in any way that I may have asked.

I would also like to acknowledge with much appreciation to Associate Professor Dr Muhammad Ridhwan Ab Aziz, Dean of the Faculty of Economics and Muamalat USIM, and the staff of the Faculty Economics and Muamalat USIM.

Finally, I would like to thank to Graduate School of Muamalat especially for giving me an opportunity to make a presentation during a colloquium session. This an opportunity gives me much more confidence in order to present my idea of my research.

May Allah bless and reward all of you. Thank you very much.

ABSTRAK

Umat Islam bertanggungjawab membayar zakat dan cukai yang mana menjadi dua tanggungjawab yang perlu dipatuhi. Malaysia adalah salah satu negara Islam yang mengintegrasikan zakat dan cukai dalam sistem percukaian. Sistem cukai Malaysia mempunyai komponen rebat zakat untuk pembayar cukai individu Islam. Rebat zakat ditolak daripada jumlah cukai pendapatan bagi mengurangkan beban pembayar cukai individu. Walau bagaimanapun, tidak banyak diketahui tentang hasrat pembayar cukai dalam menuntut rebat zakat kerana kurangnya penyelidikan tentang rebat zakat di Malaysia. Dengan menggunakan pembolehubah dalam Theory of Planned Behaviour (TPB), objektif kajian ini adalah untuk mengkaji faktor-faktor yang akan mempengaruhi hasrat pembayar cukai individu Islam untuk menuntut zakat sebagai rebat cukai pendapatan. Selain itu, kajian ini juga mengkaji faktor pengetahuan sebagai pemboleh ubah tambahan. Penyelidik menggunakan metodologi penyelidikan kuantitatif melalui 600 soalan kajian selidik yang diedarkan secara langsung dan juga melalui e-mel kepada pembayar cukai individu Islam di Lembah Klang. Sejumlah 435 borang soal selidik telah diterima semula dan data telah dianalisis menggunakan Pakej Statistik untuk Sains Sosial (SPSS). Hasil analisi menunjukkan bahawa sikap, norma subjektif, kawalan tingkah laku dan pengetahuan mempengaruhi hasrat pembayar cukai individu Islam untuk menuntut zakat sebagai rebat cukai pendapatan. Hasil kajian menyumbang kepada literatur zakat-cukai yang minimum dan membantu Lembaga Hasil Dalam Negeri Malaysia (LHDNM) dan institusi zakat Malaysia dalam memahami tingkah laku pembayar cukai individu Islam untuk menuntut zakat sebagai rebat cukai pendapatan.

ABSTRACT

Muslims are responsible to pay zakat and tax that are considered as two obligations that needs to be complied. In regard to this, Malaysia is one of the Islamic countries that integrates zakat and tax in their tax system. More importantly, the Malaysian tax system provides zakat rebate for individual Muslim taxpayers. Zakat rebate is deducted from the total income tax, thus consequently minimising two obligations faced by Muslims in paying tax. However, little is known about the intention of Muslims in claiming zakat tax rebate due to the limited number of researches conducted on Malaysian zakat rebate. Hence, the objective of this study was to examine the factors that influence Muslim taxpayers' intention in paying zakat as a tax rebate through the adoption of the variables in the Theory of Planned Behaviour (TPB). Additionally, this study also examined knowledge as a new variable. The current research adopted the quantitative research methodology by distributing a total of 600 questionnaires through paper-based survey and internet (email) to Muslim individual taxpayers in Selangor. However, only a total of 435 questionnaires were returned and deemed usable, which was then analysed using the Statistical Package for Social Science (SPSS). The results of the present study revealed that attitude, subjective norm, perceived behavioural control, and knowledge have a significant influence on the intention of Muslim individual taxpayers' intention in claiming zakat payment as a tax rebate. On a more important note, the outcomes of this study further expanded the minimal zakat-taxation literature and provided assistance to the Inland Revenue Board of Malaysia and Malaysian zakat institutions in their attempt of understanding the behaviour of Muslim individual taxpayers in claiming zakat payment as a tax rebate.

MULAKHKHAS AL-BAHTH

المسلمون مسؤولون عن دفع الزكاة والضرائب التي تعتبر بالتأكيد عبء يجب الالتزام به .في هذا الصدد ، تعد ماليزيا واحدة من الدول الإسلامية التي تدمج الزكاة والضرائب في نظامها الضريبي .والأهم من ذلك ، أن نظام الضرائب الماليزي يوفر حسم الزكاة لدافعي الضرائب المسلمين الأفراد .يتم خصم خصم الزكاة من ضريبة الدخل الإجمالية ، وبالتالي تقليل العبء الذي يواجهه المسلمون في دفع الضرائب .ومع ذلك ، لا يُعرف سوى القليل عن نية المسلمين في المطالبة بخصم ضريبة الزكاة بسبب العدد المحدود من الأبحاث التي أجريت على خصم الزكاة الماليزي .وبالتالي ، كان الهدف من هذه الدراسة هو دراسة العوامل التي تؤثر على نية دافعي الضرائب المسلمين في دفع الزكاة كخصم ضريبي من خلال تبني المتغيرات في نظرية السلوك المخطط (TPB). بالإضافة إلى ذلك ، فحصت هذه الدراسة أيضًا المعرفة كمتغير جديد .اعتمد البحث الحالي منهجية البحث الكمي من خلال توزيع ما ، مجموعه 600 استبيان من خلال المسح الورقي والإنترنت)البريد الإلكتروني (لدافعي الضرائب المسلمين في وادي كلانج .ومع ذلك ، تم إرجاع ما مجموعه 435 فقط من الاستبيانات واعتبرت قابلة للاستخدام ، والتي تم تحليلها بعد ذلك باستخدام الحزمة الإحصائية للعلوم الاجتماعية (SPSS). كشفت نتائج هذه الدراسة أن الموقف ، والمعيار الشخصي ، والسيطرة السلوكية المدركة ، والمعرفة لها تأثير كبير على نية دافعي الضرائب المسلمين الفردية في المطالبة بدفع الزكاة كخصم ضريبي .في ملاحظة أكثر أهمية ، أدت نتائج هذه الدراسة إلى توسيع نطاق الحد الأدنى من أدبيات الزكاة وتقديم المساعدة إلى مجلس الإيرادات الداخلية في ماليزيا ومؤسسات الزكاة الماليزية في محاولة لفهم سلوك دافعي الضرائب المسلمين في المطالبة بدفع الزكاة خصم الضرائب

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LIST OF GLOSSARIES

Fitr	purification of the person who fasts, redressing wrong deeds and undesirable words uttered during fasting
Muamalat	the rules regarding the social interactions between human
Shariah	the Muslim code of religious law
Zakat	obligatory alms made annually under Muslim law

LIST OF ABBREVIATION

EFA	Exploratory Factor Analysis
EPF	Employees’ Provident Fund
FA	Factor Analysis
IIUM	International Islamic University Malaysia
ITA	Income Tax Act
IRBM	Inland Revenue Board of Malaysia
KMO	Kaiser-Meyer-Olkin
LAZ	Lembaga *Amil* Zakat
LZS	Lembaga Zakat Selangor
MAIS	Majlis Agama Islam Selangor
OIC	Organization of Islamic Countries
SIRC	State Islamic Religious Council
SPSS	Statistical Package for the Social Sciences
TFP	Theory of Fiscal Psychology
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
UM	University of Malaya
UNISEL	University Selangor
USIM	Universiti Sains Islam Malaysia
VIF	Variance-Inflation Factor