CHAPTER 5
DATA ANALYSIS AND RESULT

5.1 Introduction

The previous chapter provided a discussion on the suitable research methodology to achieve the objectives of this study. This chapter presents the results drawn from the survey data analysed earlier using the data analysis techniques. To begin with, Section 5.1 will describe the findings on the response rate, while Section 5.2 will provide the results for the demographic profiles of the respondents. Next, Section 5.3 will explain the descriptive statistics for each independent variable and the dependent variable of this study. Next, validity and reliability analysis will be presented in Sections 5.4 and 5.5, respectively. Then, multiple regression analysis will be explained in Section 5.6, while a summary of this chapter will be provided in Section 5.7.

5.2 Response Rate

As indicated earlier in Chapter 4, data for this study were collected using the questionnaire that was distributed by the self-administered approach. The questionnaire was distributed in two ways, namely, paper-based and internet (e-mail) surveys. The surveys were conducted from October 2017 to January 2018.

The paper-based survey required the researcher to distribute the questionnaire manually, directly to the respondents. Out of 500 hard copies of the questionnaire distributed manually to the Muslim individual taxpayers in Selangor, 390 questionnaire sets were returned. It was found that all the questionnaire sets were answered completely by the respondents. Therefore, the number of complete and usable questionnaire sets

for the paper-based survey is 390, representing a response rate of 78 per cent. The summary of the paper-based survey response rate is shown in Table 5.1 below.

Table 5.1: Paper-Based Survey Response Rate

Description	Quantity
Number of questionnaire sets distributed manually	500
Number of returned questionnaire sets	390
Number of incomplete questionnaire sets	0
Number of complete and usable questionnaire sets	390
Response Rate (%)	78

Meanwhile, for the internet survey, the questionnaire was sent to 100 respondents by e-mail. The researcher created a personalised message and sent it to a set list of contacts. The e-mail recipients could click on the link included in the e-mail to participate in the survey. The researcher chose only academicians as the respondents of the internet survey after obtaining their e-mail addresses via the website of each university. Academicians have been chosen due to the least total number of this respondents after distributed the questionnaire through paper-based survey. Out of the 100 invitations sent, only 45 respondents answered the questionnaire sent through e-mail completely. The response rate for the internet survey is provided in Table 5.2.

Table 5.2: Internet (e-mail) Survey Response Rate

Description	Quantity
Number of invitations through e-mail	100
Number of incomplete questionnaire sets	0
Number of responses received	45
Number of respondents who did not respond to the e-mail	55
Response Rate (%)	45

The response rate for the study was determined by calculating the percentage of the number of responses received to the total number of invitations sent through e-mail, yielding a 45 per cent response rate. Hence, the total number of respondents in this study from both paper-based and internet surveys is 435, and all the respondents answered the questionnaire completely.

5.3 Demographic Background

The demographic profile results for the study are presented in pie charts and tables below. The results include gender, age, education level, employment sector, employment industry, and income level per year.

5.3.1 Gender

Table 5.3 and Figure 5.1 below show that 230 respondents are male (52.9%) and 205 are female (47.1%). Therefore, a higher number of male respondents participated in the survey as compared to female respondents.

Table 5.3: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Gender

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Male	230	52.9	52.9	52.9
Female	205	47.1	47.1	100.0
Total	435	100.0	100.0	

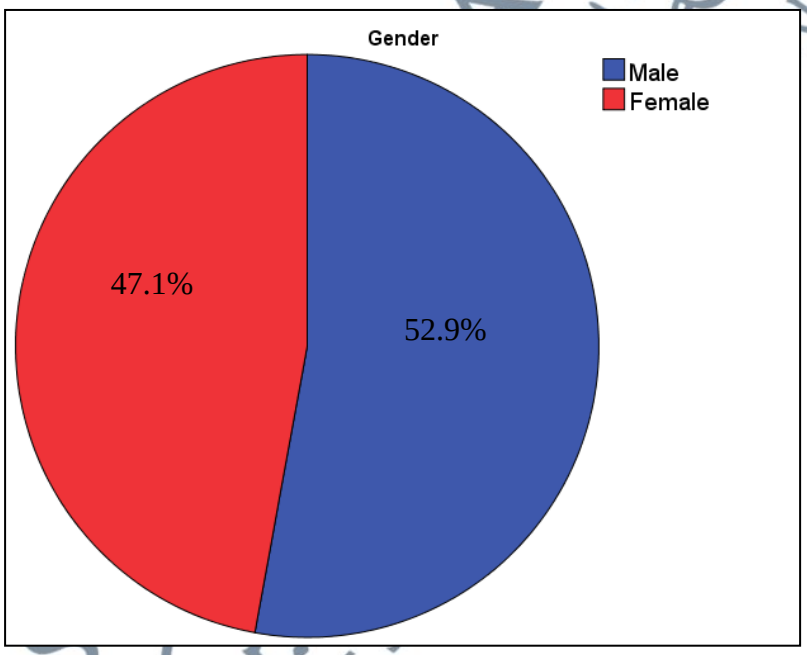

Figure 5.1: Respondents' Gender

5.3.2 Age

As indicated in Table 5.4 and Figure 5.2, the age group that obtained the highest percentage of respondents is 30–39 years old with 36.1% (157 respondents). This is followed by the 40–49 years old age group with 30.8% (134 respondents) and 20–29

years old age group with 23.2% (101 respondents). Finally, the respondents who are 50 years old and above represent the lowest percentage at 9.9% (43 respondents).

Table 5.4: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Age

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
20–29 years old	101	23.2	23.2	23.2
30–39 years old	157	36.1	36.1	59.3
40–49 years old	134	30.8	30.8	90.1
50 years old and above	43	9.9	9.9	100.0
Total	435	100.0	100.0	

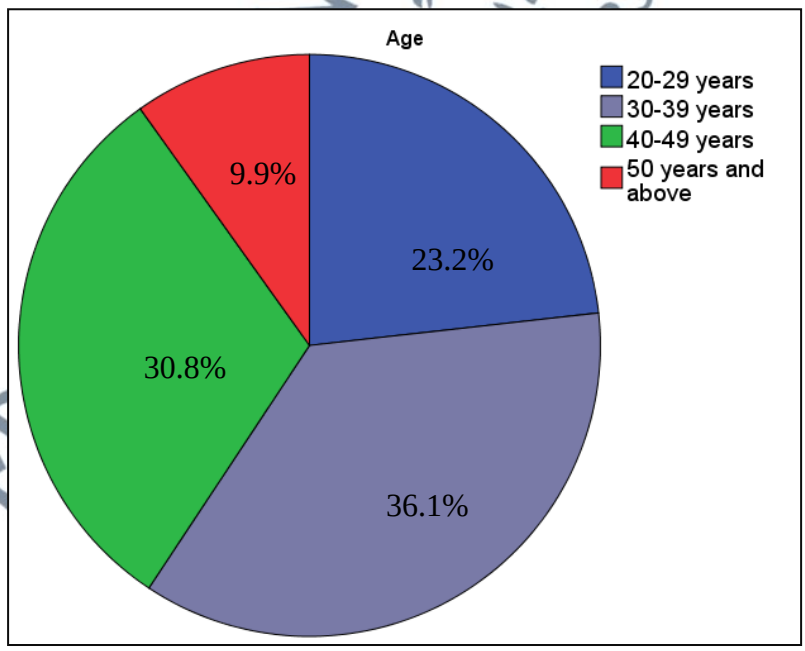

Figure 5.2: Respondents' Age

5.3.3 Education Level

Regarding the respondents' education level in Table 5.5 and Figure 5.3, the majority of the respondents (54.7% or 238 respondents) have a degree. This is followed by 21.4% or 93 respondents who have a master's qualification at and 14.3% or 62 respondents with a PhD. The remaining respondents (9.7% or 42 respondents) hold a diploma qualification.

Table 5.5: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Education Level

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Diploma	42	9.7	9.7	9.7
Degree	238	54.7	54.7	64.4
Master	93	21.4	21.4	85.7
PhD	62	14.3	14.3	100.0
Total	435	100.0	100.0	

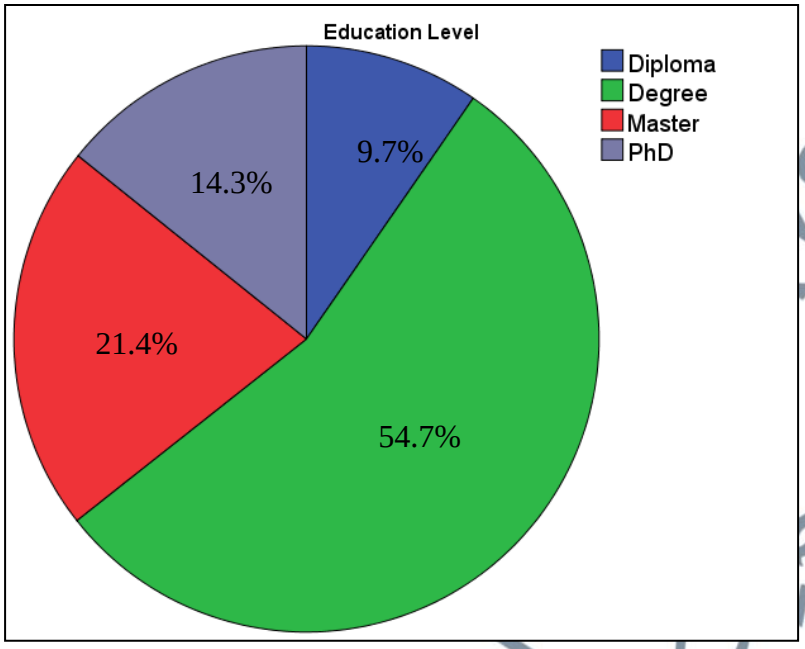

Figure 5.3: Respondents' Education Level

5.3.4 Employment Sector

Table 5.6 and Figure 5.4 below show the employment sector of the respondents. The results indicate that most of the respondents are from the private sector with 256 respondents or 58.9%. Furthermore, 151 respondents (34.7%) are from the government sector, all of whom are the academicians included in the paper-based survey (110 respondents) and e-mail survey (41 respondents). Another four academician respondents are from UNISEL, which is in the private sector. Next, 19 respondents (4.4%) are self-employed, and finally, the smallest percentage belongs to other sectors, 2.1% or nine respondents.

Table 5.6: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Employment Sector

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Government	151	34.7	34.7	34.7
Private	256	58.9	58.9	93.6
Self-Employed	19	4.4	4.4	97.9
Others	9	2.1	2.1	100.0
Total	435	100.0	100.0	

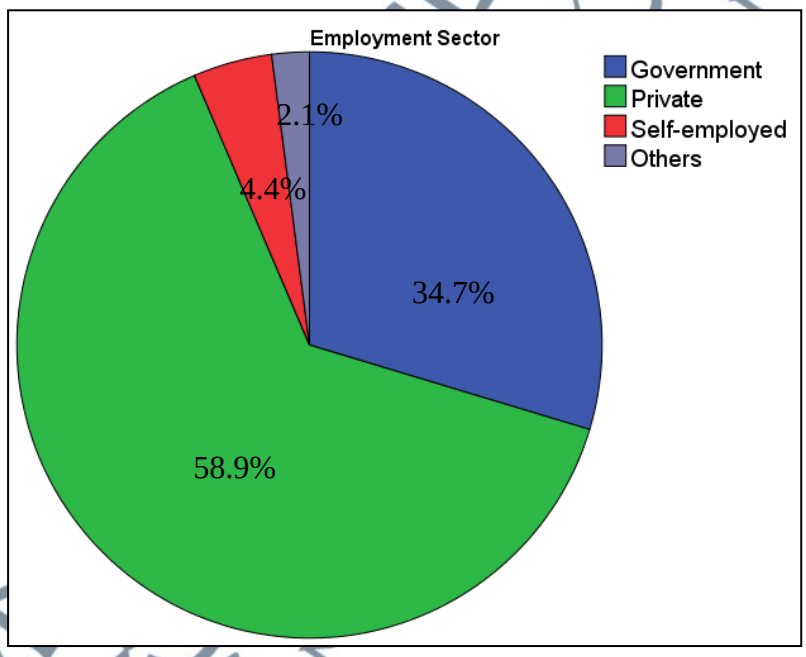

Figure 5.4: Respondents' Employment Sector

5.3.5 Employment Industry

Table 5.7 and Figure 5.5 below show the employment industry of the respondents. The results illustrate that the most represented employment industry is the academic industry with 155 respondents (35.6%). These 155 academician respondents were obtained from the paper-based survey (110 respondents) and e-mail survey (45 respondents). Then, it is followed by the banking industry with 137 respondents or 31.5%. Fifty-eight respondents (13.3%) are from the audit and accounting industry, while another 52 respondents (12.0%) are from the telecommunication industry. Finally, other industries have the smallest representation with 33 respondents (7.6%).

Table 5.7: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Employment Industry

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Audit & Accounting	58	13.3	13.3	13.3
Banking	137	31.5	31.5	44.8
Telecommunication	52	12.0	12.0	56.8
Academic	155	35.6	35.6	92.4
Others	33	7.6	7.6	100.0
Total	435	100.0	100.0	

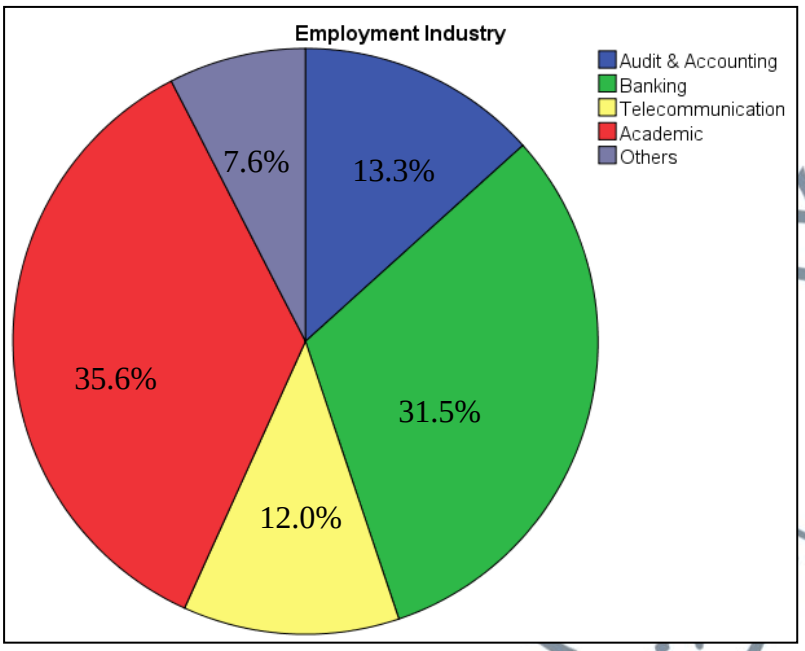

Figure 5.5: Respondents' Employment Industry

5.3.6 Income Level per Year

Table 5.8 and Figure 5.6 show the income level per year of the respondents. This study required all the respondents to earn employment income of at least RM34,000 per year. Malaysian residents who reach this annual income level must register a tax file and are eligible to pay tax on income every year. The results show that the highest number of respondents earn an annual income of RM40,001–RM50,000 with 167 respondents (38.4%). This is followed by the income range of RM50,001–RM60,000 per year, which is attributed to 164 respondents (37.7%). Next, 57 respondents (13.1%) fall in the annual income range of RM34,000–RM40,000 and finally, the smallest number of respondents (47 respondents or 10.8%) earn above RM60,001 per year.

Table 5.8: Frequency, Percentage, Valid Percentage, and Cumulative Percentage of Respondents' Income Level per Year

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
RM34,000–RM40,000	57	13.1	13.1	13.1
RM40,000–RM50,000	167	38.4	38.4	51.5
RM50,001–RM60,000	164	37.7	37.7	89.2
RM60,001 above	47	10.8	10.8	100.0
Total	435	100.0	100.0	

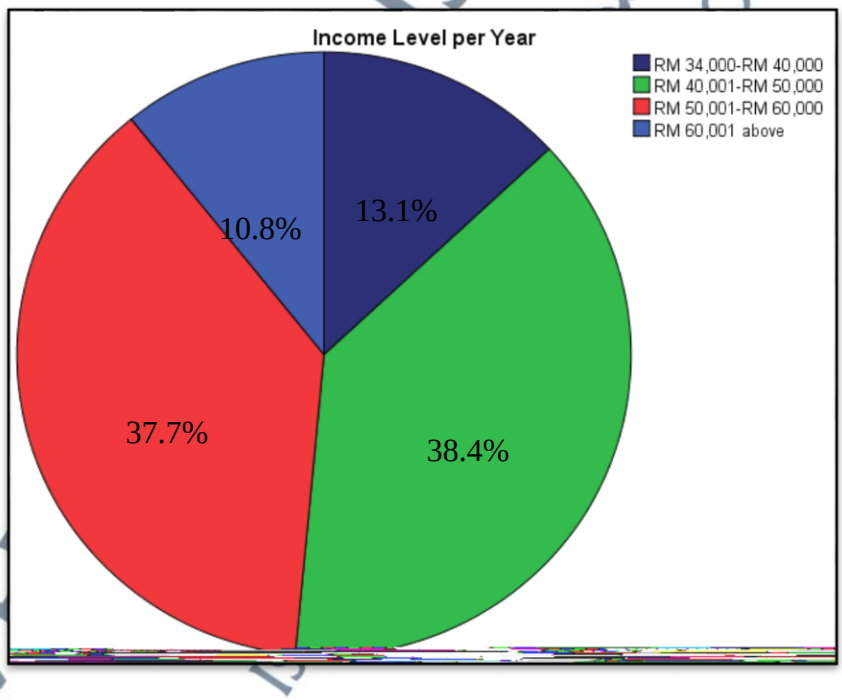

Figure 5.6: Respondents' Income Level per Year

5.4 Descriptive Statistics (Independent and Dependent Variables)

The outputs for descriptive analysis are presented for each item for all the independent and dependent variables, namely, attitude, subjective norm, perceived behavioural control, knowledge, and intention of taxpayers to claim zakat payment as a tax rebate.

5.4.1 Attitude

The results of the descriptive analysis for attitude are presented in Table 5.9 below. This variable comprised five items and used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The mean values of these items range from 4.28 to 4.53. Based on the results, item A3 has the highest mean as compared to other items, with a mean of 4.53.

Table 5.9: Descriptive Analysis for Attitude

	Code	*N*	Minimum	Maximum	Mean	Standard Deviation
I pay zakat to get a tax rebate	A1	435	3	5	4.48	0.604
I feel happy when I get a tax rebate from the payment of zakat that I made	A2	435	3	5	4.28	0.703
For me, the tax rebate for zakat	A3	435	3	5	4.53	0.540

payment can avoid "double taxation"						
For me, the tax rebate is an efficient system to avoid Muslim taxpayers from "double taxation"	A4	435	3	5	4.38	0.612
For me, the tax rebate system is fair for Muslim taxpayers	A5	435	3	5	4.35	0.582

5.4.2 Subjective Norm

Table 5.10 presents the results of the descriptive analysis for subjective norm. This variable comprised six items and used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) with the mean values ranging from 4.22 to 4.46. Based on the results, item SN5 has the highest mean as compared to other items, with a mean of 4.46. The item is "My family would support me if I claim zakat payment as a tax rebate". This shows that the respondents' family members will support them if they claim zakat payment as a tax rebate.

Table 5.10: Descriptive Analysis for Subjective Norm

	Code	*N*	Minimum	Maximum	Mean	Standard Deviation
Most important people to me think that I should claim zakat payment as a tax rebate	SN1	435	3	5	4.26	0.677
Most important people to me support if I claim zakat payment as a tax rebate	SN2	435	2	5	4.30	0.742
Most important people to me agree if I claim zakat payment as a tax rebate	SN3	435	2	5	4.34	0.669
My family would think that I should claim zakat payment as a tax rebate	SN4	435	3	5	4.22	0.725

My family would support me if I claim zakat payment as a tax rebate	SN5	435	2	5	4.46	0.640
My family would agree with me if I claim zakat payment as a tax rebate	SN6	435	2	5	4.37	0.647

5.4.3 Perceived Behavioural Control

The results of the descriptive analysis for behavioural control are presented in Table 5.11 below. This variable comprised four items and used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) with the mean values ranging from 4.32 to 4.46. Based on the results, item PBC4 has the highest mean as compared to other items, with a mean of 4.46. The item is "With my ability, I can easily claim zakat payment as a tax rebate". This shows that the respondents can easily claim zakat payment as a tax rebate because they have the ability to do that.

Table 5.11: Descriptive Analysis for Perceived Behavioural Control

	Code	*N*	Minimum	Maximum	Mean	Standard Deviation
I have the ability to claim zakat payment as a tax rebate	PBC1	435	3	5	4.40	0.612
For me, the procedure to claim zakat payment as a tax rebate is easy	PBC2	435	3	5	4.33	0.607
The decision to claim zakat payment as a tax rebate is under my control	PBC3	435	2	5	4.32	0.656
With my ability, I can easily claim zakat payment as a tax rebate	PBC4	435	3	5	4.46	0.611

5.4.4 Knowledge

Table 5.12 presents the results of the descriptive analysis for knowledge. This variable comprised six items and used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) with the mean values ranging from 4.23 to 4.41. The results show that two items (K3 & K4) share the same mean value of 4.33. The items are "Zakat *al-mal* (wealth) can be deducted as a tax rebate" and "Zakat as a tax rebate

can avoid a Muslim from "double taxation". This finding shows that the respondents have the knowledge that zakat *al-mal* (wealth) can be deducted as a tax rebate and can also avoid a Muslim from "double taxation".

In addition, two items, namely, K5: "Muslim taxpayers must keep the evidence such as the receipts issued by zakat institutions if they want to claim zakat as a tax rebate" and K6: "The amount of tax rebate for zakat is restricted to the amount of zakat paid during the year" also share the same mean value, which is 4.37. This finding indicates that the respondents know that they must keep the receipts issued by the zakat institutions if they want to claim zakat payment as a tax rebate. They also know that the amount of tax rebate for zakat is restricted to the amount of zakat paid during the year. Meanwhile, the item K1 has the highest mean as compared to other items, with a mean value of 0.751.

Table 5.12: Descriptive Analysis for Knowledge

	Code	*N*	Minimum	Maximum	Mean	Standard Deviation
Zakat paid to the zakat institutions can be claimed as a tax rebate	K1	435	2	5	4.41	0.631
Zakat *fitr* can be deducted as a tax rebate	K2	435	3	5	4.23	0.647
Zakat *al-mal* (wealth) can be deducted as a tax rebate	K3	435	3	5	4.33	0.629

Zakat as a tax rebate can avoid a Muslim from "double taxation"	K4	435	3	5	4.33	0.655
Muslim taxpayers must keep the evidence such as the receipts issued by zakat institutions if they want to make claims for zakat as a tax rebate	K5	435	2	5	4.37	0.650
The amount of tax rebate for zakat is restricted to the amount of zakat paid during the year	K6	435	3	5	4.37	0.751

5.4.5 Intention of Taxpayers to Claim Zakat as a Tax Rebate

The results of the descriptive analysis for the intention of taxpayers to claim zakat payment as a tax rebate are presented in Table 5.13 below. This variable comprised eight items and used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) with the mean values ranging from 4.34 to 4.48. Based on the results, the item INT8 has the highest mean as compared to other items with the mean value of 4.48, and this explains why the behaviour of the respondents to claim the zakat payment as a tax rebate is higher.

Table 5.13: Descriptive Analysis for the Intention of Taxpayers to Claim Zakat as a Tax Rebate

	Code	*N*	Minimum	Maximum	Mean	Standard Deviation
If I had the opportunity, I would claim zakat payment as a tax rebate	INT1	435	3	5	4.40	0.592
In the future, I may claim zakat payment as a tax rebate	INT2	435	3	5	4.41	0.574
I agree that it is acceptable to enjoy tax rebate through zakat	INT3	435	3	5	4.42	0.611
I will recommend zakat payment as a tax rebate to all my family	INT4	435	3	5	4.43	0.612
I agree that the tax rebate through the zakat system will increase the government's zakat fund	INT5	435	1	5	4.37	0.682
I feel I am fairly treated by the government because I can avoid	INT6	435	3	5	4.34	0.643

double taxation on my total earnings						
I agree on the tax rebate through the zakat system will motivate Muslims to pay their tax and zakat	INT7	435	2	5	4.46	0.684
In general, my behaviour to claim zakat payment as a tax rebate is higher	INT8	435	3	5	4.48	0.600

5.5 Validity Analysis

5.5.1 Attitude

Attitude was measured using five items. The EFA results for attitude are presented in Table 5.14. It is found that the KMO value is 0.718, which is above the recommended minimum value of 0.6, while Bartlett's test of Sphericity for this study is 0.000, thus indicating that attitude factor is significant in this study.

In addition, the eigenvalue result for this variable is greater than 1, which is 2.430, explaining 68.6% of the variance. Meanwhile, the factor loading for each item is shown in Table 5.15 below.

Table 5.14: KMO and Bartlett's Test of Sphericity for Attitude

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.718
Bartlett's Test of Sphericity	Approx. Chi-Square	496.208
	Df	10
	Sig.	.000

Table 5.15: Factor Loadings for Attitude

Items	Factor Loadings
A1	0.778
A2	0.582
A3	0.516
A4	0.812
A5	0.749

5.5.2 Subjective Norm

Subjective norm was measured using six items. The EFA results for subjective norm are presented in Table 5.16. It is found that the KMO value is 0.773, which is above the recommended minimum value of 0.6, while Bartlett's test of Sphericity for this study is 0.000, thus indicating that subjective norm is significant in this study.

In addition, the eigenvalue result for this variable is greater than 1, which is 1.125, explaining 68.9% of the variance. Meanwhile, the factor loading for each item is shown in Table 5.17 below.

Table 5.16: KMO and Bartlett's Test of Sphericity for Subjective Norm

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.773
Bartlett's Test of Sphericity	Approx. Chi-Square	731.635
	Df	15
	Sig.	.000

Table 5.17: Factor Loadings for Subjective Norm

Items	Factor Loadings
SN1	0.784
SN2	0.573
SN3	0.611
SN4	0.654
SN5	0.680
SN6	0.718

5.5.3 Perceived Behavioural Control

Perceived behavioural control was measured using four items. The EFA results for perceived behavioural control are presented in Table 5.18. It is found that the KMO value is 0.716, which is above the recommended minimum value of 0.6, while Bartlett's

test of Sphericity for this study is 0.000. Thus, it indicates that perceived behavioural control factor is significant in this study.

In addition, the eigenvalue result for this variable is greater than 1, which is 2.088, explaining 52.2% of the variance. Meanwhile, the factor loading for each item is shown in Table 5.19 below.

Table 5.18: KMO and Bartlett's Test of Sphericity for Perceived Behavioural Control

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.716
Bartlett's Test of Sphericity	Approx. Chi-Square	293.903
	Df	6
	Sig.	.000

Table 5.19: Factor Loadings for Perceived Behavioural Control

Items	Factor Loadings
PBC1	0.738
PBC2	0.572
PBC3	0.789
PBC4	0.770

5.5.4 Knowledge

Knowledge was measured using six items. EFA results for knowledge are presented in Table 5.20. It is found that the KMO value is 0.742, which is above the

recommended minimum value of 0.6, while Bartlett's test of Sphericity for this study is 0.000. Thus, it indicates that knowledge factor is significant in this study.

In addition, the eigenvalue result for this variable is greater than 1, which is 1.212, explaining 65.7% of the variance. Meanwhile, the factor loading for each item is shown in Table 5.21 below.

Table 5.20: KMO and Bartlett's Test of Sphericity for Knowledge

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.742
Bartlett's Test of Sphericity	Approx. Chi-Square	665.422
	Df	15
	Sig.	.000

Table 5.21: Factor Loadings for Knowledge

Items	Factor Loadings
K1	0.703
K2	0.674
K3	0.608
K4	0.603
K5	0.711
K6	0.640

5.5.5 Intention of Taxpayers to Claim Zakat Payment as a Tax Rebate

The intention of taxpayers to claim zakat payment as a tax rebate was measured using eight items. The EFA results for the intention of taxpayers are presented in Table 5.22. It is found that the KMO value is 0.837, which is above the recommended minimum value of 0.6, while Bartlett's test of Sphericity for this study is 0.000. Therefore, it indicates that intention of taxpayers to claim zakat payment as a tax rebate is significant in this study.

In addition, the eigenvalue result for this variable is greater than 1, which is 2.735, explaining 68.621% of the variance. Meanwhile, the factor loading for each item is shown in Table 5.23 below.

Table 5.22: KMO and Bartlett's Test of Sphericity for the Intention of Taxpayers to Claim Zakat Payment as a Tax Rebate

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	1138.70
	Df	28
	Sig.	.000

Table 5.23: Factor Loadings for the Intention of Taxpayers to Claim Zakat Payment as a Tax Rebate

Items	Factor Loadings
INT1	0.798
INT2	0.752

INT3	0.759
INT4	0.702
INT5	0.627
INT6	0.655
INT7	0.666
INT8	0.658

5.6 Reliability Analysis (Independent and Dependent Variables)

To confirm the reliability of the scale, reliability analysis was conducted to maximise the Cronbach's alpha of the constructs. Also, "Alpha if an item is deleted" was used as a guideline to determine whether to delete an item or retain the value and attitudinal statements. Table 5.24 displays the result of reliability analysis for all factors, which are attitude, subjective norm, perceived behavioural control, knowledge, and the intention of taxpayers to claim zakat payment as a tax rebate.

Table 5.24: Summary Results for Reliability

Construct and Items			Cronbach's Alpha if Item is Deleted	Cronbach's Alpha	No. of Items
Attitude	1	I pay zakat to get a tax rebate	0.625	0.725	5
	2	I feel happy when I get a tax rebate from the payment of zakat that I made	0.675		

	3	For me, the tax rebate for zakat payment can avoid "double taxation"	0.632		
	4	For me, the tax rebate is an efficient system to avoid Muslim taxpayers from "double taxation"	0.618		
	5	For me, the tax rebate system is fair for Muslim taxpayers	0.658		
Subjective Norm	1	Most important people to me think that I should claim zakat payment as a tax rebate	0.752	0.785	6
	2	Most important people to me support if I claim zakat payment as a tax rebate	0.744		
	3	Most important people to me agree if I claim zakat payment as a tax rebate	0.748		
	4	My family would think that I should claim zakat payment as a tax rebate	0.757		

	5	My family would support me if I claim zakat payment as a tax rebate	0.742		
	6	My family would agree with me if I claim zakat payment as a tax rebate	0.765		
Perceived Behavioural Control	1	I have the ability to claim zakat payment as a tax rebate	0.618	0.689	4
	2	For me, the procedure to claim zakat payment as a tax rebate is easy	0.704		
	3	The decision to claim zakat payment as a tax rebate is under my control	0.570		
	4	With my ability, I can easily claim zakat payment as a tax rebate	0.696		
Knowledge	1	Zakat paid to the zakat institutions can be claimed as a tax rebate	0.724	0.759	6
	2	Zakat *fitr* can be deducted as a tax rebate	0.723		

	3	Zakat *al-mal* (wealth) can be deducted as a tax rebate	0.725		
	4	Zakat as a tax rebate can avoid a Muslim from "double taxation"	0.737		
	5	Muslim taxpayers must keep the evidence such as the receipts issued by zakat institutions if they want to claim zakat as a tax rebate	0.732		
	6	The amount of tax rebate for zakat is restricted to the amount of tax paid during the year	0.703		
Intention	1	If I had the opportunity, I would claim zakat payment as a tax rebate	0.792	0.833	8
	2	In the future, I may claim zakat payment as a tax rebate	0.800		
	3	I agree that it is acceptable to enjoy tax rebate through zakat	0.798		

	4	I will recommend zakat payment as a tax rebate to all my family	0.805		
	5	I agree tax rebate through the zakat system will increase the government's zakat fund	0.830		
	6	I feel I am fairly treated by the government because I can avoid double taxation on my total earnings	0.824		
	7	I agree that the tax rebate through the zakat system will motivate Muslims to pay their tax and zakat	0.811		
	8	In general, my intention to make a zakat payment as a tax rebate is higher	0.813		

This study found that the Cronbach's alpha values for all five factors are above 0.60, which is 0.725 for attitude, 0.785 for subjective norm, 0.704 for perceived behavioural control, 0.759 for knowledge, and 0.833 for the intention towards zakat payment as a tax rebate (Table 5.24).

In this study, the acceptable value of Cronbach's alpha is a minimum of 0.6 or more (Hair et al., 2010). However, there is one of the items in Perceived Behavioural

Control factor is less than 0.6. Even the item is below the acceptable value for this study, the researcher decided to maintain the item because it value is 0.570 which is close to 0.600. The question is also important in this study to know whether the decision to claim zakat payment as a tax rebate is under the control of Muslim taxpayers or not. Sekaran (2003) stated that the Cronbach alpha value that greater than 0.5 can be acceptable especially when the items can give an important impact in the study. The item is also significant when the Bartlett's Test of Sphericity is 0.000 ($p < 0.05$) and the factor loadings is 0.789 (Table 5.19, in page 98).

Therefore, the findings indicate that the items for the intention towards zakat payment as a tax rebate gain higher support in measuring the same underlying construct as compared to the items for other factors.

5.7 Non-Response Bias

Non-response bias was tested because it was not known why some of the respondents chose not to return the questionnaire (Benke & Street, 1992). In this study, the non-response bias was measured through two types of responses namely 'early respondents' and 'late respondents'. A *t*-test analysis was performed to compare the responses before and after both verbal and written reminders being sent (early and late responses, respectively) to test if there was any non-response bias in the samples (Benke & Street, 1992). The reminders in the study were in form of phone call and text messages. The respondents who participated after the reminders being sent was categorized as 'late respondents'.

Selected items of the intention to pay zakat as a tax rebate were chosen, and the means of the items were compared between the early response and late response samples to determine the non-response bias for the determinants of taxpayers' intention.

There were 150 cases from the early response group and 50 cases from the late response group. To decide whether the groups were significantly different from each other, the two-tailed *p*-value was examined.

Table 5.25 shows the *t*-test results for the early and late responses for the items measuring taxpayers' intention to claim zakat as a tax rebate. The significance level is 0.05. It means that if the *p*-value is greater than 0.05, the difference between early and late responses is insignificant (Benke & Street, 1992).

Table 5.25: *t*-Test Results for Early and Late Responses for Items Measuring Taxpayers' Intention to Claim Zakat Payment as a Tax Rebate

Item	Early Response (N = 150)		Late Response (N = 50)		*p*-value
	Mean	SD	Mean	SD	
Attitude	3.61	0.93	3.39	0.94	0.13
Subjective Norm	4.19	0.94	4.09	0.92	0.52
Perceived Behavioural Control	4.25	0.83	4.04	0.89	0.12
Knowledge	4.05	0.94	3.89	0.980	0.30
Intention	3.72	0.98	3.57	0.86	0.33

This study found that the *t*-test results (*p*-values) for all factors are greater than 0.05, which is 0.13 for attitude, 0.52 for subjective norm, 0.12 for perceived behavioural control factor, 0.30 for knowledge, and 0.33 for the intention towards claiming zakat payment as a tax rebate. Therefore, the findings indicate that the early response and late response groups are not significantly different in this study.

5.8 Multiple Regression Analysis

Multiple regression was conducted to establish the best linear combination of attitude, subjective norm, perceived behavioural control, and knowledge towards the intention of taxpayers to claim zakat payment as a tax rebate. A multiple regression analysis was carried out to explore the relationship between each independent variable and the dependent variable.

5.8.1 Preliminary Analysis of the Multiple Regression Model

Several key assumptions can be made in conducting the preliminary analysis of the multiple regression model, including a linear relationship, no or little multicollinearity, and homoscedasticity (Pallant, 2007). Preliminary analysis was conducted on the regressions to ensure that the assumption of a linear relationship, homoscedasticity, and no or little multicollinearity are met.

The first assumption is that the relationship between the independent variables and the dependent variable can be characterised by a straight line. It can be tested by producing a scatterplot of the relationship between each independent variable in this study (attitude, subjective norm, perceived behavioural control, and knowledge) and the dependent variable (intention of the taxpayers to claim zakat payment as a tax rebate). The scatterplot of the standardised residuals (Figure 5.7) shows that the dots are scattered and concentrated in the right part of the table. Thus, the assumption of the errors being normally distributed, and homoscedasticity are met.

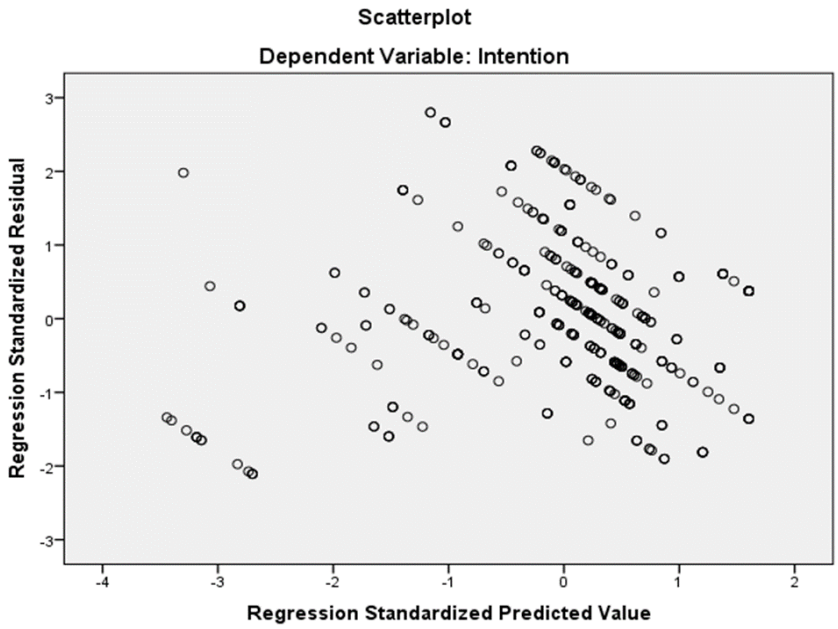

Figure 5.7: Scatterplot of the Relationship between Independent Variables and Dependent Variable

The second preliminary analysis was carried out to test for multicollinearity. Multicollinearity occurs when the independent variables are not independent of each other. This assumption can be checked by two criteria, which are tolerance and variance-inflation factor (VIF). Pallant (2007) stated that multicollinearity occurs when the value of tolerance for each independent variable is less than 0.10 and the value of VIF is below 10.

For this study, the tolerance values are more than 0.10 and the VIF values are below 10 for all the independent variables. As displayed in Table 5.26, the tolerance value for attitude is 0.354, for subjective norm is 0.308, for perceived behavioural control is 0.433, and for knowledge is 0.344. Meanwhile, the VIF value for attitude, subjective norm, perceived behavioural control, and knowledge is 2.821, 3.252, 2.308, and 2.908, respectively. Therefore, there is no multicollinearity problem in this study.

Table 5.26: Tolerance and Variance-Inflation Factor (VIF) Values

	Independent Variables	Tolerance Value	VIF Value
1	Attitude	0.354	2.821
2	Subjective Norm	0.308	3.252
3	Perceived Behavioural Control	0.433	2.308
4	Knowledge	0.344	2.908

Next, the normal probability plot of the regression of standardised residuals in Figure 5.8 shows a straight diagonal line from the bottom left to the top right, which suggests that there is no major deviation from normality.

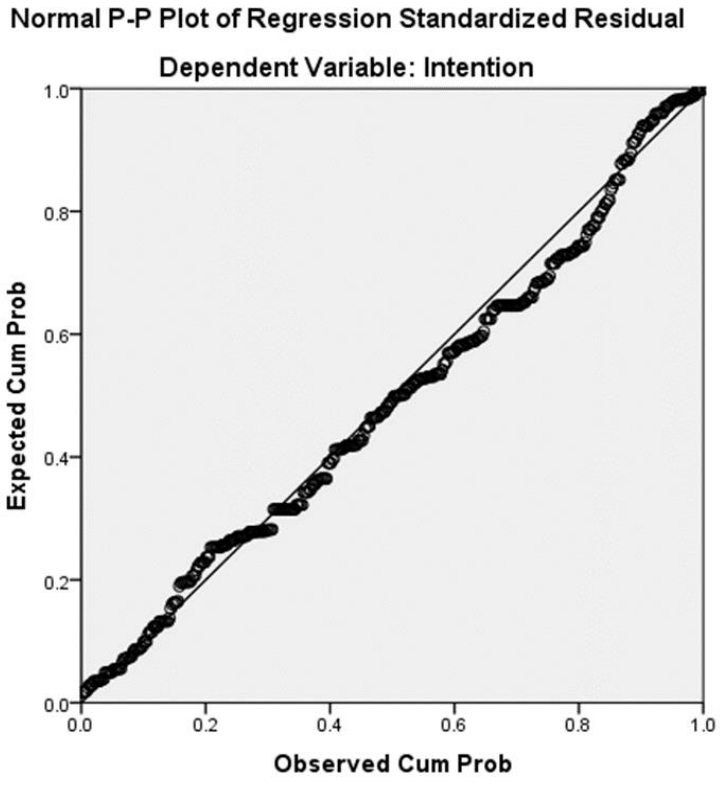

Figure 5.8: Normal Plot of Regression of Standardised Residual

5.8.2 Standard Multiple Regression

The standard multiple regression was used to achieve the research objectives and answer the four research questions of this study.

Research Question 1: Does attitude influence taxpayers' intention to claim zakat payment as a tax rebate?

Research Question 2: Does subjective norm influence taxpayers' intention to claim zakat payment as a tax rebate?

Research Question 3: Does perceived behavioural control influence taxpayers' intention to claim zakat payment as a tax rebate?

Research Question 4: Does knowledge influence taxpayers' intention to claim zakat payment as a tax rebate?

Table 5.27: Model Summary of Variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721[a]	.520	.515	.28818

a. Predictors: (Constant), Attitude

b. Predictors: (Constant), Subjective Norm

c. Predictors: (Constant), Perceived Behavioural Control

d. Predictors: (Constant), Knowledge

e. Dependent Variable: Intention

Table 5.27 above indicate the model summary of this study. R Square is the measure of how much of the variability in the outcome is accounted by the predictors.

For this study, the R Square value was 0.520 of the variance in zakat compliance which means that all the independent variables had managed to explain more than half amount of the variation in zakat compliance. The results indicated that 52% of the variance in zakat compliance intention to pay zakat as a tax rebate. It can be explained by the variable of attitude, subjective norm, perceived behavioural control and knowledge and the remaining of 48% can be described by other variables.

Table 5.28: ANOVA of Variables

Model		Sum of Squares	*df*	Mean Square	*F*	Sig.
1	Regression	32.730	1	32.730	340.478	.000[b]
	Residual	41.625	433	.096		
	Total	74.355	434			
2	Regression	36.710	2	18.355	210.632	.000[c]
	Residual	37.645	432	.087		
	Total	74.355	434			
3	Regression	38.119	3	12.706	151.132	.000[d]
	Residual	36.236	431	.084		
	Total	74.355	434			
4	Regression	38.644	4	9.661	116.330	.000[e]
	Residual	35.711	430	.083		
	Total	74.355	434			

a. Dependent Variable: Intention

b. Predictors: (Constant), Attitude

c. Predictors: (Constant), Subjective norm

d. Predictors: (Constant), Perceived Behavioural Control

e. Predictors: (Constant), Knowledge

Meanwhile, Table 5.28 shows the results of ANOVA, which assesses the statistical significance of the results. The result for each factor (attitude, subjective norm, perceived behavioural control, and knowledge) shows the statistical significance of F = 340.478, 210.632, 151.132, and 116.330, respectively. Meanwhile, for the Sig. value, the results for all the five factors are 0.000, which is $p < 0.05$. These results show that all the variables significantly contribute to the equation at the significance level.

Table 5.29: Multiple Regression Analysis Results

Variables		Standardised Coefficients	*T*	Sig.	Correlations		
		Beta			Zero-order	Partial	Part
1	(Constant)		7.170	.000			
	Attitude	.290	5.173	.000	.663	.242	.173
	Subjective Norm	.182	3.017	.003	.646	.144	.101

	Perceived Behavioural Control	.196	3.853	.000	.615	.183	.129
	Knowledge	.243	2.515	.002	.623	.120	.084
a. Dependent Variable: Intention							

Next, Table 5.29 shows regression model reached statistically significant as the p-value for all variables were less than 0.01. Based on the analysis in Table 5.29, attitude shows a significant effect on compliance intention behaviour of zakat payment as a tax rebate among taxpayers (β=0.290, p=0.000). Attitude showed the highest value (0.290), which means that this variable is the strongest contributor and most significant in explaining the dependent variable among all the independent variables.

The results also showed a significant result for the subjective norm towards the zakat payment as a tax rebate (β=0.182, p=0.003). Next, perceived behavioural control indicated a significant effect on the intention of taxpayers to claim zakat payment as a tax rebate (β=0.196, p=0.000).

Likewise, the variable of knowledge presented the second-best predictor with a beta value of β=0.243 and p=0.002 on the intention of taxpayers towards zakat payment as a tax rebate. Meanwhile, since the beta values of subjective norm and perceived behavioural control are least among the variables, the indications are both items make the least contribution to the dependent variable.

From the analysis in Table 5.29 above, it can be concluded that attitude, subjective norm, perceived behavioural control, and knowledge significantly influence taxpayer's intention in claiming zakat payment as tax rebate. All the proposed

hypotheses have been tested and accepted since the *p*-values for all independent variables are <0.05. The results of the hypotheses testing are displayed in Table 5.30.

Table 5.30: Summary of Results on Hypotheses Testing

Hypotheses	Results
Hypothesis 1: Attitude has a positive influence on the intention of taxpayers towards zakat payment as a tax rebate.	Supported
Hypothesis 2: Subjective norm has a positive influence on the intention of taxpayers towards zakat payment as a tax rebate.	Supported
Hypothesis 3: Perceived behavioural control has a positive influence on the intention of taxpayers towards zakat payment as a tax rebate.	Supported
Hypothesis 4: Knowledge has a positive influence on the intention of taxpayers towards zakat payment as a tax rebate.	Supported

The results of the analysis presented above have allowed the researcher to answer all the research questions of this study. The model, which includes attitude, subjective norm, perceived behavioural control, and knowledge explains the total percentages of the variance in the intention of taxpayers towards zakat payment as a tax rebate. The independent variables make a statistically significant contribution to the dependent variable. Therefore, the results of this study have answered all the research questions mentioned in Chapter 1.

5.9 Summary

This chapter presented the findings and analyses of the present study. The analyses covered findings on the demographic background, descriptive statistics, validity, reliability, and multiple regression.

The demographic analysis encompassed the gender, age, education level, employment sector, employment industry, and income level per year of the respondents. Descriptive statistics were also presented in this chapter to describe the analysis for each item of the independent variables and the dependent variable.

Validity and reliability tests were also conducted in this study to measure the extent of the accuracy of data collection as well as to ensure that all items were measured in the same underlying construct. For validity analysis, the study used EFA by using SPSS software version 23. Meanwhile, to confirm the reliability of the scale, reliability analysis was performed to maximise the Cronbach's alpha values of the constructs.

Finally, this study used multiple regression analysis to answer all the research questions and achieve the research objectives. Preliminary analysis was conducted on the regressions to ensure that the assumptions of a linear relationship, homoscedasticity, and no or little multicollinearity are met.