

AN ECONOMIC RESEARCH ON ZAKAT COMPLIANCE AMONG MUSLIM'S STAFF IN UNIMAS

Shafinah Rahim & Hanani Kaswadi
Faculty of Economics & Business
Universiti Malaysia Sarawak
barshafinah@feb.unimas.my

ABSTRACT

The increasing trend of unequal wealth distribution among Muslims in particular makes the issue of zakat compliance continue to be relevant. Existing works appear to focus on either the theoretical aspect of zakat as a religious obligation or how successful it can become when implemented accordingly. The purpose of this study was spurred by the information that the direct pay deduct of zakat on income at UNIMAS was suspected to remain low (30.5% based on TBS data) despite the service having been offered by the related authorities for more than a decade. Hence the objectives include the level of awareness and its root causes. Findings from the questionnaire survey showed that almost 86% of the respondents agree to know about the need to pay zakat on income (reflecting a high level of awareness). However, almost 50% of them admit to practice direct or an informal way of dispensing their responsibility which disables us from any documented evidences for further analysis. Thus we concluded that there were underlying reasons for their choice of payment of zakat on income and TBS can play a more active role to enhance their service quality. Among the factors respondents emphasized as influencing decision was religiosity and social belonging.

Introduction

The term zakat has three different connotations; linguistically, it means cleansing or purification of something. Theologically, it means spiritual purification resulting from giving of zakat (Abdul Wahab et al., 2011). Zakat means to grow and to increase, while in Shariah, zakat is a concept referring to the redistribution of wealth prescribed by God to the deserving category of people.

Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous. Ibn Khuzaimah and at-Tabaraani reported The Prophet (S.A.W) said "Whoever pays the zakat on his wealth will have its evil removed from him".¹

According to Mahamud (2011), systems similar to zakat also existed in other major religions such as the Hindu concept of almsgiving (known as *datrtadatrtva*); *danain* Buddhism; and tithe in Christianity. Tithe for instance refers to the requirement of paying part of one's income to the Church for the maintenance of the institution, the support of its ministers, the promotion of its works and the relief of the poor (Ahmad Adzri, AbdRahman, & Omar, 2012).

Given the focus of this research being the zakat on income, discussions on basic issues such as eligibility, and criteria for zakat in general is considered as unnecessary.

In Islam, the most prominent element in performing *ibadahis* 'niyaat' (intention) which is mandatory. Performing zakat, the doer needs to have the right intention (because of ALLAH) either at the time of organizing the payment or at the time of payment. Moreover, its payment of zakat cannot be postponed. "*And is due (zakat) on the day of harvest.*"²

Zakat on income is an Islamic levy on personal income derived from sources or activities where labours are involved. It includes professional fees, labour compensation, salaries, wages, bonuses, grants, gifts, dividend income and the like (Abu Bakar, 2010).

The National Fatwa Council as an entrusted body pertaining to Islamic issues in Malaysia agreed upon a consensus on the 22nd June 1997 that zakat on income is a compulsory for every Muslim individual who has fulfilled the conditions as perfect title, and nisab haul.

Based on the statistics by the National Business Zakat Symposium 2013 Co-Organized by Malaysia Institute of Accountants (MIA) and Universiti Tenaga Nasional, zakat on income remains to make up the largest composition of total zakat nationally.

Table 1: Importance of Zakat on Income in Malaysia.

No.	Type of Zakat	2010 RM (Million)	2011 RM (Million)	2012 RM (Million)	Total RM (Million)
1	Income	695.10	736.80	781.00	2,212.9

¹. Ibn Khuzaimah and at-Tabaraani

²An-Naam:141

2	Business	301.78	389.92	469.39	1,161.09
3	Savings	136.61	144.30	152.90	433.81
4	Wealth	79.30	84.10	89.10	252.5
5	EPF	13.70	14.50	15.40	43.6
6	Agriculture	11.00	11.70	12.40	35.1
7	Others	5.50	5.80	6.20	17.5

Source: <http://www.mia.org.my/new/downloads/nbzs/2013/02-Business-Zakat-Compliance-&-Practices-In-Federal-Territory.pdf>

The laws on Zakat are governed by States' enactments, except for the states of Kedah, Sabah and Sarawak whereby they operate more independently (M. Daud, 1998). Tabung Baitulmal Sarawak (TBS) adopts a Singapore-like system with two types of wages collection from the the working clusters called 'Sumbangan Wajib' (Compulsory Contribution³) and zakat on income itself. Apparently only Selangor currently applies the automatic of zakat on income is once a Muslim employee completes a three month employment in Selangor.

Despite the small percentage of participation in the Pay-Deduction Scheme for zakat on income, TBS admits to a positive trend in the commitment showed by Muslim staffs.

Table 2: Total Increase in Zakat on Income (UNIMAS)

Year	2009 (RM)	2010 (RM)	2011 (RM)	2012 (RM)	2013 (RM)
Total Amount	20 633.24	24 937.24	27 003.24	32 154.24	36 098.24
% Change		20.86	8.28	19.8	12.27

Source: Tabung Baitulmal Sarawak

Evidently, there is a drastic adverse reversal between years 2012 and 2013 after the more than double improvement in the previous year. Upon investigation, no valid reasons (high staff turnover or transfer) could be found, leading us to conclude that some in high income brackets may have withdrew their standing instructions (on personal grounds). The University adopts a strict confidentiality policy disabling further probing.

Therefore a proper full-fledged survey targeted to all Muslim employees, was lauded by the faculty management and Human Resource Department. TBS agreed to support us with efforts roadshows and information related to any queries pertaining to their activities with reference to asnafs or policy updates at council level.

Literature Review

According to Kaslam (2011) the practical functioning of the institution of zakat must be kept in the highest plane of integrity, courtesy, and loyalty to the Muslim Nation. It is more than a personal ibadah; it is also a social institution, which plays a pivotal role in socio-economic wellbeing/affairs of the Muslim Ummah.

Bidin, Othman, and Noor Azman (2013) examined the factors that influence zakat compliance at Universiti Utara Malaysia using the theory of planned behavior. Although there is an increase in the collection of zakat the level of adoption is still low compliance. The results also showed that both

³With respect to level of income ranging from RM1-RM4, requiring no consent from employees.

attitude and subjective norm had no significant influence on the intention to pay zakat on saving, whereas perceived behavioral control was found to be the most important influence of intention.

According to Ab Rahman, Haji Alias, and Syed Omar, (2012) despite the administrative improvements in terms of infrastructure, human capital, delivery system and governance transparency, there are still issues that need to be tackled to ensure that zakat funds are managed properly. No matter how good the system is, if fails to cater the needs of the thepoor and needy, the institution is considered inefficient. Bureaucracy, dependency recipients, and lengthy procedures continue to be a challenge in many states.

Daud, Ahmad, and Rahman, (2004) maintain that the observation of zakat is related to the present values of one's satisfaction in performing religious orders when helping others in need. They added environmental influence (reference group theory), benefits or incentives to one's self (exchange theory), and knowledge on zakah (attribution theory) to be the main determinants of zakat compliance. Previous works of S. Salahudin Suryono, Nazrudin Hashim (2005) supports this claim.

Based on the works of Abdul Wahab and Abdul Rahman (2011), zakat institutions exhibited a technical efficiency of 80.6% suggesting the increase in Muslims population to have a positive effect on zakat collection but with a correlation of efficiency score not indicating a strong relationship. There is a possibility of the less efficient zakat institutions due to their scale or size experiencing diseconomies of scale.

An empirical examination of the application of the model developed utilizing a case study on the Province of Aceh, demonstrates that it is possible to construct a zakat compliance model based upon the tax compliance model. It also suggested that individual zakat compliance was not significantly influenced by zakat law, but by factors of demography (gender and age), reference group, education, and the perception on the tax system (Sanep Ahmad, Nor Ghani Md. Nor, Zulkifli Daud, 2011).

The paper by Al-Utaibi, and Tucker (2003) focused on the zakat on financial investment and concluded that among the reasons for non-payment of zakat to the state is respondents' believe that it is a direct responsibility of Muslim towards God, and hence does not need to be regulated or enforced as taxation.

Wahid, Mohd Nor, and Ahmad, (2005) maintain that zakat compliance for many is sadly limited to zakat fitrah only needing an immediate reformed thinking. They fail to adjust their understanding to the changed main sources of income over time. The modern Muslim society relies heavily on fixed income and direct cash forms of remuneration, unlike the traders and farmers during the times of the Prophet (S.A.W). Thus, it is critical for us to coordinate ourselves in meeting our religious obligations according to current practices.

Works by Khamis, Md Salleh, and Nawi (2011) found that lack of motivation, organizational factor, attitudes and awareness and level of knowledge were the reason for non-compliance of corporate profit tax among Muslim businessmen.

According to Muda, Marzuki, and Shahrudin (2006) 'altruism' is the main underlying reason, followed by faith (iman), self-satisfaction, organization, and utilitarian factors, when it comes to fulfilling zakat.

AbHasan, Othman, and MohdRafien(2011) divided the various factors into two distinct groups; economic (cost of living and number of dependent in their family) and attitude (perception of self and government, zakat management and influence of others).

Establishing a main center to promote fair distributions of zakah among all states by centralizing the funds and integrating it into the annual government budget for long-term socio-economic development can increase the effective role of zakat as a redistributive mechanism (Md. Shariff, Wan Jusoh, Mansor & Jusoff, 2011).

Powell (2010) recommended the state which legally institutionalized zakat to consider whether zakat payments ought to be enforced by the state, in order for it to insist on greater transparency and accountability in the nonprofit sector. In addition, they will be able to optimize administrative costs as well as active state participation to provide a useful policy tools for programs of poverty alleviation.

The research by Nazir (2009) with regards to zakat on provident fund highlighted that the lack of participation was attributed to low level of awareness, especially among the retirees. What is important then is the role of Baitulmal to educate them as to how user-friendly technology has made their reactions to become.

Factors such as ineffective zakat collecting system, no affirmation and legal action as well as ineffectiveness in zakat distribution by the selected authority are among the variables engraved in the minds of respondents (Abdul Aziz & Abdullah, 2013).

Nik Hassan (1987) argues that zakat occupies a central place in Islamic fiscal policy and operation and at the same time does not preclude the use of modern techniques of raising revenue for the state. In fact Islam provides its own comprehensive approach on how the state can raise its revenue in line with its expenditure pattern. As it is a must to collect zakat from qualified zakat payers it is also compulsory to disburse it according to Islamic principles.

The discussion paper on The Contingency Approach proposes a model to integrate the institution, stakeholders, and the government as internal determinants (Khairi & Mohd Noor, 2012).

Methodology

In this research, the total number of a population of 1662 Muslim staffs (academic and administrative) of UNIMAS was initially targeted with a minimum of 80% are expected to respond. However, due a number inevitable constraint, a representative sample was decided upon. A sample size of between 150 and 200 is considered sufficient to describe a large population because an additional sample size will only provide a modest impact (Fowler, 1993). Also, a non-probability sampling method was used as Sekaran and Bougie (2010) that when any particular respondents were unknown. The approach is qualitative in general, given the nature of the objectives of this study. Gordon and Langmaid (1988), agree that qualitative research used when there is a concern for understanding how things happen and how they are related, rather than for measuring the relationships between variables.

In spite of the findings by Abdul Jabbar and Pope (2008) of Malaysians to be less likely to respond to surveys from the experience of tax surveys in Malaysia particularly those that employed a mail survey having only managed to achieve a response rate on average of 20%, we successfully collected a total of 230 completed questionnaire survey forms from the contact persons from various faculties,

institutes and centers at UNIMAS within a period of 3 weeks. The 4 page form contained 44 items classified into, demographic and zakat knowledge related questions using a 5 point likert scale. Cross checks were conducted with officers at TBS to verify certain information. The fact that a majority declined to answer the key questions that can help shed light on our concerns, reflect the defensive behavior shown by many when it comes issues related to religiosity. In order to maintain the quality of our findings and respect the rights of the respondents, only the 100% completed survey forms were analyzed further.

Findings

Table 3: Respondent Demographic Profile

Demographic		Frequency	Percentage %
Gender	Male	109	47.4
	Female	121	52.6
Age	21 to 30 years old	78	33.9
	31 to 40 years old	102	44.3
	41 to 50 years old	43	18.7
	51 and above	7	3.0
Race	Malay	201	87.4
	Melanau	16	7.0
	Bidayuh	5	2.2
	Iban	2	0.9
	Others	6	2.6
Faculty	FEB	19	8.3
	FSS	17	7.4
	FIT	10	4.3
	FSGK	8	3.5
	FK	10	4.3
	FSKPM	5	2.2
	FSTS	5	2.2
	Others	156	67.8
Monthly income	RM2001-RM3000	147	63.9
	RM3001-RM4000	31	13.5
	RM4001-RM5000	16	7.0
	RM5001-RM6000	10	4.3
	RM6001-RM7000	11	4.8
	RM7001 and above	15	6.5
Educational level	Diploma and below	139	60.4
	Degree	36	15.7
	Master	33	14.3
	PhD	22	9.6
Dependent	0	53	23.0
	1 to 3	135	58.7
	4 to 6	37	16.1
	7 and above	5	2.2
Status	Single	65	28.3
	Married	160	69.2
	Divorced	5	2.2

Table 4: Knowledge of Zakat on Income

Questions		Frequency	Percentage %
Do you know that Zakat is compulsory?	Yes	229	99.6
	No	1	0.4

Do you know about zakat on income?	Yes	221	96.1
	No	9	3.9
At what age do you know about zakat on income?	Below 18 years old	74	32.2
	18 to 29 years old	140	60.9
	Above 29 years old	16	7.0
How do you know about zakat?	Family	95	41.3
	Colleague	28	12.2
	Other friend	9	3.9
	Media	50	21.7
	Activity	48	20.9
What is your level of knowledge on zakat on income?	Low	34	14.8
	Moderate	153	66.5
	High	43	18.7
Do you pay zakat on income?	Yes	195	84.8
	No	35	15.2

Table 5: Mean Ranking

Statements	Mean	N	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
Statement 3: I believe paying zakat is crucial	1.587	230	153 66.50%	48 20.90%	8 10.90%	13 5.70%	8 3.50%
Statement 9: I think zakat need to be pay sincerely only because of Allah	1.7435	230	146 63.50%	39 17.00%	18 7.80%	12 5.20%	15 6.50%
Statement 1: I assume zakat is a social obligation of a Muslim	1.7478	230	143 62.20%	42 18.30%	18 7.80%	14 6.10%	13 5.70%
Statement 2: I believe that asnaf have their right in part of my income	1.7739	230	126 54.80%	58 25.20%	25 10.90%	14 6.10%	7 3.00%
Statement 10: I feel blessed after I pay zakat on income	1.8652	230	114 49.60%	63 27.40%	31 13.50%	14 6.10%	8 3.50%
Statement 20: I think baitulmal should increase their promotion	2.0304	230	88 38.30%	82 35.70%	35 15.20%	15 6.50%	10 4.30%
Statement 11: I agree if the government instruct the employer to deduct zakat on income from wages	2.0739	230	98 42.60%	59 25.70%	42 18.30%	20 8.70%	11 4.80%
Statement 5: I think zakat can achieve it's objective	2.1348	230	82 35.70%	71 30.90%	51 22.20%	16 7.00%	10 4.30%
Statement 15: I think we pay zakat because we care about the society social-economic need	2.2826	230	68 29.60%	76 33.00%	50 21.70%	25 10.90%	11 4.80%
Statement 25: Schemes conducted by baitulmal really helps me to make zakat on income payment	2.2913	230	54 23.50%	80 34.80%	76 33.00%	15 6.50%	5 2.20%
Statement 7: I think there are many Muslims who are not very clear about zakat on income	2.3565	230	51 22.20%	82 35.70%	70 30.40%	18 7.80%	9 3.90%
Statement 22: I found that many asnaf benefits from this zakat collection conduct by baitulmal. So I would like to contribute	2.4348	230	49 21.30%	79 34.30%	71 30.90%	15 6.50%	16 7.00%

It is worrying to know that at least 15% of respondents do not agree to zakat being important. These may also be the same group which fails to perceive it to be their socio-religious obligation. The percentage increases when asked about the ability of zakat to achieve its ultimate goals. This position is further strengthened by a whopping 44% who disagree to the possibility of asnafs actually benefiting from their contribution. Interestingly, almost the same percentage admits that this may not be due to the lack of clarity.

On a brighter side, the majority is of the opinion that zakat should be paid sincerely (hence not imposed by the government). They also appear to be moderately aware of the various ways offered by TBS to make the fulfillment of zakat convenient.

Statement 26: I am very confident with the management of zakat collection fund here	2.4783	230	47 20.40%	64 27.80%	90 39.10%	20 8.70%	9 3.90%
Statement 16: I found that ones' level of faith is the main indicator either they pay zakat on income or not	2.5348	230	59 25.70%	54 23.50%	67 29.10%	35 15.20%	15 6.50%
Statement 24: I believe that baitulmal is very truthful in performing their responsibility	2.5348	230	47 20.40%	66 28.70%	79 34.30%	23 10.00%	15 6.50%
Statement 12: It is easier for me to pay zakat on income because I do not have to pay income tax	2.5783	230	55 23.90%	38 16.50%	97 42.20%	29 12.60%	11 4.80%
Statement 19: I prefer to pay zakat directly to the asnaf	2.7000	230	38 16.50%	59 25.70%	86 37.40%	28 12.20%	19 8.30%
Statement 18: People who are in charge on the management of zakat collection can use the fund whenever they feel suit	2.7435	230	35 15.20%	65 28.30%	74 32.20%	36 15.70%	20 8.70%
Statement 23: There are many promotion to attract and inform the zakat payers	2.7478	230	31 13.50%	65 28.30%	85 37.00%	29 12.60%	20 8.70%
Statement 21: It is impossible for the baitulmal to distribute all zakat collection fairly	2.9087	230	38 16.50%	37 16.10%	95 41.30%	28 12.20%	32 13.90%
Statement 17: I do not/not yet have confident on the management of zakat collection here	3.0696	230	23 10.00%	44 19.10%	93 40.40%	34 14.80%	36 15.70%
Statement 6: I am not sure how to make zakat payment with the existing system	3.1913	230	13 5.70%	49 21.30%	80 34.80%	57 24.80%	31 13.50%
Statement 8: In my opininon, zakat is a personal matter so there is no need to be reminded/forced	3.2391	230	30 13.00%	42 18.30%	50 21.70%	59 25.70%	49 21.30%
Statement 4: I think I am not eligible to pay zakat	3.2783	230	36 15.70%	28 12.20%	59 25.70%	50 21.70%	57 24.80%
Statement 13: I do not understand/unclear on the main objective of zakat	3.3478	230	20 8.70%	33 14.30%	69 30.00%	63 27.40%	45 19.60%
Statement 28: If payment of zakat is more than income tax, I may be choose to not pay zakat	3.4217	230	17 7.40%	20 8.70%	94 40.90%	47 20.40%	52 22.60%

More than 50% of the respondents show disagreement to the current level of commitment and transparency of Baitulmal. Although less than 30% claim they might be ineligible to pay zakat, this indicates the poor understanding of the call for zakat among the Muslim society. Any source of halal earnings are zakatable by law, upon making provisions for the basic needs of self and dependents. In short if one is left with RM1, a minimum of 2.5 sen is to be paid as zakat on income. It is only a misperception to think that as long as we have other financial commitments (outstanding loans, etc), we can self-exempt from purifying our income from the rights of the asnafs. Nevertheless it is motivating to discover the fact that the rebate of RM500 is not a strong incentive from them as suspected. Also, at least 47% believe zakat is a public matter requiring reminders.

Table 6: Correlation

		Zakat	Attitude
Zakat on Income	Pearson Correlation Sig. (2-tailed)	1	.610** .000

	N	230	230
Attitude	Pearson Correlation	.610**	1
	Sig. (2-tailed)	.000	
	N	230	230
Zakat Institution	Pearson Correlation	.465**	.499**
	Sig. (2-tailed)	.000	.000
	N	230	230
Faith	Pearson Correlation	.541**	.527**
	Sig. (2-tailed)	.000	.000
	N	230	230

** Correlation is significant at the 0.01 level (2-tailed).

Based on the results above, all variables are significant at 1%. The independent variables showed values between 0.418 and 0.610, whereas the dependent variable 0.541 and 0.610.). An r correlation value above 0.3 typically indicates a causal relationship between the independent variables (Powell, 2010). The correlations coefficients of less than 0.8 indicate co-linearity problems (Berry & Feldman, 1985).

Conclusion

The level of awareness on the obligation of zakat on income is relatively high given their religious backgrounds. Three issues of concerns can be drawn out; the lack of confidence in the operations of TBS (which includes the pay-deduct scheme), consequently the preference to pay zakat informally and irregularly, and dissatisfaction from the visible outcome of continuing to pay zakat to the authorities. Focus groups are expected to reveal richer and sound data to serve as a good platform for TBS to work with representative employers in working out strategies that yields faster effective results. The fact that Malaysians today are more generous than ever and are made up by economically successful Muslims allows us to approach them through public engagement and social media. TBS is advised to activate their efforts to keep the stakeholders well informed. There is should also be a unit to handle queries related to their plans. It is a fardkifayah upon us. A follow-up study is scheduled early next year to identify improvements in statistics.

References

- Ab Hasan, Z., Othman, A., & Mohd Rafien, N. (2011). Relationship on Economic and Attitude Factors Towards Evasion on Zakat on Income: A Study Among Public Servants in Malacca. Technical Report. Institute of Research, Development and Commercialization. Universiti Teknologi MARA.
- Ab Rahman, A., Haji Alias, M., & Syed Omar, S. (2012). Zakat Institution in Malaysia: Problems and Issues. *Global Journal Al-Thaqafah*, Vol.2:1, 35-41.
- Abd. Wahab, N., & Abdul Rahman, A. R. (2012). Efficiency of Zakat Institutions in Malaysia: An Application of Data Envelopment Analysis. *Journal of Economic Cooperation and Development*, 33, 1, 95-112.
- Abd. Wahab, N., & Abdul Rahman, A. R. (n.d.). Efficiency of Zakat Institutions and Its Determinants. *8th International Conference on Islamic Economics and Finance*, 1-14.
- Abdul Aziz, M., & Abdullah, M. (2013). The Comparison between Zakat (Islamic Concept of

Taxation) and Income Tax: Perceptions of Academician in the State of Perak, Malaysia. *International Conference on Business, Economics, and Accounting*. Bangkok - Thailand.

Abu Bakar, N. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia. *International Journal of Economics and Finance Vol. 2, No. 3*, 76-81.

Ahmad adzri, F., Abd Rahman, R., & Omar, N. (2012). Zakat and Poverty Alleviation: Roles of Zakat Institutions in Malaysia. *International Journal of Arts and Commerce*, 61-72.

Ahmad, S., Md. Nor, N., & Daud, Z. (2011). Tax-Based Modeling of Zakat Compliance. *Jurnal Ekonomi Malaysia* 45, 101-108.

Bidin, Z., Othman, M., & Noor Azman, F. (2013). Zakat Compliance Intention Behaviour on Saving Among UUM Staff. *Proceeding of the International Conference on Social Science Research*. Penang, Malaysia.

Daud, Z., Ahmad, S., & Rahman, A. F. (2012). Model Perilaku Kepatuhan Zakat: Suatu Pendekatan. *IQTISHODUNA*, 1 -17.

Hj. Nik Hassan, N. (1987). Zakat in Malaysia -Present and Future Status. *Journal of Islamic Economics, Vol 1, No. 1*, 47-75.

Kaslam, S. (2011). Governing Zakat as a Social Institution: The Malaysian Perspective. *International Journal of Governance, Volume No. 1, Issue No. 2 (September)*.

Khamis, M., Md Salleh, A., & Nawati, A. (2011). Compliance Behavior of Business Zakat Payment in Malaysia: A Theoretical Economic Exposition. 8th International Conference on Islamic Economics and Finance

Md. Shariff, A., Wan Jusoh, W., Mansor, N., & Jusoff, K. (2011). A Robust Zakah System: Towards a Progressive Socio-Economic Development in Malaysia. *Middle-East Journal of Scientific Research*, 550-554.

Mohd Dali, R. (2012). The Influence of Religiosity on Taxpayers' Compliance Attitudes: Empirical Evidence from a Mixed-Methods Study.

Muda, M., Marzuki, A., & Shaharuddin, A. (2006). Factors Influencing Individual Participation in Zakat Contribution: Exploratory Investigation.

Powell, R. (2010). Zakat: Drawing Insights for Legal Theory and Economic Policy from Islamic Jurisprudence. 80-99.

Schaie, K. W. (1977-78). Toward a Stage Theory of Adult Cognitive Development. *The International Journal of Aging and Human Development*, 129-138.

Wahid, H., Mohd Nor, M., & Ahmad, S. (2005). Kesedaran Membayar Zakat: Apakah Faktor Penentunya? *IJMS12 (2)*, 171-189.

Unit Teknologi Maklumat Pusat Zakat Melaka.

<https://ramadan.muslimaid.org/causes/zakat/>.

Official web TabungBaitulmal Sarawak, www.tbs.org.my.

Al-Mal (1st Edition/2003) by TabungBaitulmal Sarawak (TBS).