

Response of Indonesian Academicians Toward Factors Influencing the Payment of Zakat on Employment Income

Syahrullah

Faculty of Islamic Studies, Jakarta Islamic University, Jakarta

Maria Ulfah

Faculty of Islamic Studies, Jakarta Islamic University, Jakarta

Abstract

Studies pertaining to zakat payment in Indonesia are interesting because Indonesia is a country which has the largest Muslim population in the world. This means that the payment of zakat should be managed effectively in order to enhance its role to alleviate poverty and promote social well-being. However, the amount of annual zakat fund collected is not optimal as many Muslim individual are still reluctant to pay zakat. This study attempts to investigate the views of Indonesian academicians pertaining to the payment of zakat on employment income. In particular, the objective of this study is to identify the level of payment of zakat on employment income and to identify factors influencing the payment of zakat on employment income among Indonesian academicians. For the purpose of this study, the main factors which influence payment of zakat on employment income refer to the level of knowledge follow by level of income, and self awareness. The subjects of this study are 124 academicians working for Jakarta Islamic University. The results indicated that there are three factors potentially influence the payment of zakat on employment income among Indonesian academicians. This includes knowledge pertaining to the important of paying zakat on employment income, the posses of resources to pay zakat on employment income, and awareness that paying of zakat on employment income is important to enhance Muslim economics. The findings of this study imply that BAZIS Jakarta needs to needs to educate the academicians on zakat requirement in addition that academician should be exposed academically to the important of zakat system from the spiritual, economics and also social responsibility.

Keywords: zakat on income, level of payment, Indonesian academician

1. Introduction

Zakat is the fifth pillar in Islamic faith and part of the worship required of all Muslim individuals (Khamis et al., 2014). Zakat has an important role in Islam since the time of the Prophet Muhammad (p.b.u.h). According to the Islamic law, the rich are required to pay zakat to purify their soul and wealth. The money collected from the payment of zakat is to be distributed to the other less fortunate Muslim brothers: i.e., for the poor and the needy, for those employed to administer the funds, for those whose hearts have been (recently) reconciled (to truth), for those in bondage and in debt (Ali and Aziz, 2014). From the Islamic economics point of view, paying zakat is not considered a burden but a duty to the other less fortunate Muslim brothers. Therefore, both spiritual and material aspects of the rich and the poor are expected to be enhanced through the fulfillment of the obligation of zakat (Noor et al., 2004).

Literature has identified zakat as an important source for the development of socio-economic of nation. In this perspective, Khamis et al. (2014) proposed the distribution of zakat fund could help generate the country's economic activities, contributes to social security and harmony, and helps close the gap between the haves and the haves not. Bidin et al. (2009) suggested that the development of economic independence of the country and community could be implemented actively if zakat fund could be effectively raised. Bidin et al. (2009) further emphasized that one important zakat source in this context that could contribute towards this end is zakat on employment income.

Furthermore, literature suggests that zakat on wealth could be distinguished into several types and one of them is zakat on employment income (Khamis et al., 2014). According to Abu Bakar and Abdul Rashid (2010), zakat on income is an Islamic levy imposed on Muslim individuals income derived from various sources or activities where Muslim individuals are involved. It is one of the emerging issues in zakat. Literature has been noted that zakat on employment income contributes the highest percentage in the overall zakat collection (Wahid et al. 2006; Bidin et al., 2009). However, despite its significant contribution, zakat on employment income is still an issue in Indonesia. This is in line with Khamis et al. (2014), who suggested that Muslim individual mostly pay a serious attention to the obligation to pay zakat al-fitr, but not about paying zakat on income.

Studies pertaining to zakat payment in Indonesia are interesting because Indonesia is a country which has the largest Muslim population in the world (Lessy, 2009). Referring to Sari et al. (2013), the population of Indonesia reached 237 million; of which 204 million are Muslim. Out of this Muslim population, approximately 112 million is categorized as zakat obligatory. This means that the payment of zakat should be managed effectively in order to enhance its role to alleviate poverty and promote social well-being. The growth and

development of zakat funds in Indonesia is an interesting. However, the amount of annual zakat fund collected is only IDR 1.2 trillion from a potential IDR 217 trillion. This gap is an interesting topic to be explored further. Muslims in Indonesia are still reluctant to pay zakat (Siswanto and Nurhayati, 2012).

Based on these findings, this study attempts to investigate the views of academicians pertaining to the payment of zakat on employment income. In particular, the objective of this study is [1] to identify the level of payment of zakat on employment income and [2] to identify factors influencing the payment of zakat on employment income among Indonesian academicians. The rest of this paper is organized as follow. The next section of this paper (Section2) will discuss a review of prior studies conducted related to zakat on income. Section 3 proceeds with a review of research methodology, followed by Section 4 with a discussion pertaining to the results of this study. Finally, Section 5 discusses the conclusions of the study.

2. Literature review

2.1 The concept of zakat

Zakat is an act of worship in Islam. Islam obliges every Muslims men and women who possess a specified limit of wealth to pay each year a prescribed portion. Literally, the word zakat means purification and growth. Purification can be interpreted as a means to purify the soul of the zakat payer from selfishness and greed. Zakat also cleans the wealth of zakat payer from a portion specified for the unfortunate (Hussain and Abdullah, 2015). The growth means zakat beneficiaries are able to utilize the zakat fund they received in productive activities to generate more income (Aziz et al., 2013).

Furthermore, from the perspective of the Islamic jurisprudence, zakat could be referenced as an amount of wealth that Allah makes it compulsory to pay to the eligible persons. Meanwhile, according to the legal perspective, zakat could be understood as the amount of money or kind taken from specific types of wealth when they reach a specific amount at a specific time which must be spent on specific categories in specific ways (Aziz et al., 2013). The important of zakat has been stipulated in the Qur'an. In order to show the importance of zakat, Allah S.W.T mentioned the word zakat 58 times in the Quran. In this sense, the word zakat is mentioned 32 times in isolation and 26 times together with prayers. Placing the word zakat in conjunction with prayers means that Islam equally emphasizes on both the development of the world and the hereafter (Abu Bakar and Abdul Ghani, 2011).

2.2 Zakat and socio-economic development

Literature suggested that the payment of zakat and the development of socio-economic Muslim society are closely related. Abu Bakar and Abdul Ghani (2011) stated that the payment of zakat could be viewed as a symbol of Islamic economy justice that ensures equal and trustworthy distribution of wealth. In conjunction with that, Aziz et al. (2013) described that zakat could fulfill four main socio-economic objectives: eliminating poverty and sustain socioeconomic justice, preserving people from envy, cleansing the wealth of payer's and abolish stinginess, and mediating the faith on Allah's bounties. Muslim scholars agreed that there are eight categories of people defined in the Al Quran as those who are entitled for zakat payment: i.e., the poor, the needy, those in charge of the distribution of zakat, the new Muslim revert, those who are freeing themselves from bondage, those who are in debt, those who serve the cause of Islam and the wayfarer.

According to Ab Rahman and Syed Omar (2010), zakat is able to eliminate poverty because zakat is a medium to mitigate the wealth polarization among the rich. The distribution of zakat will circulate the wealth in the society regardless of the status of the individual. This enables the poor to utilize the zakat funds for productive activities. In addition, zakat also ensures social justice through an efficient and well-structured administration. Such a condition would support in the development of the national economic growth. Ab Rahman and Syed Omar (2010) further claimed that a country with efficient and well-structured administration will have sufficient income. Based on this, Indonesia, as the most populous Muslim country in the world, needs to integrate zakat fund in its poverty alleviation programme. In one of the Hadith reported by Imam Thabrani, the Prophet Muhammad P.B.U.H stressed that Allah SWT obliges Muslim individuals to pay zakat. Zakat is an important instrument to alleviate poverty and promote social well-being. This hadith indicates that the payment of zakat is link to poverty alleviation and reduction of income inequality. In this perspective, the Indonesian Law No. 38 of 1999 on Zakat, which was amended by Law No 23 of 2011 on Zakat, mandated a stronger integration of zakat management in poverty alleviation programme in the country (Beik and Arsyianti, 2015).

2.3 Zakat on income

Literature suggested that the wealth possessed by Muslim individuals is subjected to zakat because zakat relates to the possession of wealth. In this perspective, there are two types of wealth that are subjected to zakat: traditional wealth and modern wealth. Traditional wealth refers to the wealth that had been mentioned in the main source of Islamic law. This includes agriculture produce, mineral and marine wealth, gold, jewellery and money wealth, trade wealth and livestock wealth. Meanwhile, modern wealth refers to income derived from

exploited assets, employment income, financial securities wealth and companies and Islamic financial institutions wealth. Islamic jurists considered zakat on the modern wealth is subjected to zakat as the current economic practices change as well as to give greater benefits to public and to uphold justice (Aziz et al., 2013).

According to Abu Bakar and Abdul Rashid (2010), the employees' income is subject to zakat. The evidence that the employees' income is zakatable is available from various Islamic sources of regulation. For instance, the Qur'an (Al Baqarah - verse 267) states: "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". Based on this text, it could be stated that Muslim individuals is obliged to pay zakat on everything which he or she earned, including those who earn income are subjected to zakat. The evidence that the employees' income is zakatable is also provided by the Hadith. Based on the Hadith, Abu Bakar and Abdul Rashid (2010) stated that Islam oblige every Muslim to be involved in sources and activities to produce certain amount of income. This, in turn, enables Muslim individuals to perform his or her zakat obligation.

3. Research methodology

3.1 Data collection

The subjects of this study are academicians working for Jakarta Islamic University (hereafter UID). Following Abu Bakar and Abdul Rashid (2010), this study argued that academicians in higher education institutions mostly have reached an income level that can be subjected to zakat on employment income. This study follows a survey method to collect data pertaining to the variables being investigated in this study. A purposive sampling method was employed to select the sample. A total of 400 structured questionnaires were directly distributed to respondents with 124 questionnaires among of them were received..

3.2 Variable measurement

Four variables were being investigated in this study: level of knowledge, level of income, self awareness, and payment of zakat on employment income. The following is a description concerning the measurement of the four variables.

3.2.1 Level of knowledge (X1)

For the purpose of this study, five items have been included in level of knowledge variable. Table 1 presents the items included in level of knowledge variable. In the survey, respondents were asked to indicate the extent of their agreement with each of the items on a five-point Likert-type scale; anchored with 1 = (strongly disagree) to 5 (strongly agree).

Table 1
Operationalization of knowledge of zakat variable

Code	Items
X11	I know zakat on employment income is a religious worship
X12	I know zakat on employment income is obligation in Islam
X13	I know how to pay zakat on employment income
X14	I know where to pay my zakat on employment income
X15	I have knowledge to pay zakat on employment income

3.2.2 Level of income (X2)

This study take into accounts five items to measures the level of income level. Table 2 presents the items included in level of income variable. In the survey, respondents were asked to indicate the extent of their agreement with each of the items on a five-point Likert-type scale; ranging from 1 (strongly disagree) to 5 (strongly agree)

Table 2
Operationalization of level of income variable

Code	Items
X21	Lecturers have resources to pay zakat on employment income
X22	Lecturers are able to pay zakat on employment income
X23	For lecturers, paying zakat on employment income is not a waste of money
X24	Lecturers will add payment of zakat on employment income if the income increases
X25	For lecturers, the income level is one of the major factors that attribute to the participation in paying zakat employment income

3.2.3 Self awareness (X3)

The third variable being investigated in this research is self awareness. In particular, this study takes into accounts five items to be included in variable of self awareness (Table 3). In the survey, respondents were asked to indicate the extent of their agreement with each of the items on a five-point Likert-type scale; ranging from

1 = (strongly disagree) to 5 (strongly agree).

Table 3
 Operationalization of self awareness variable

Code	Items
X31	I aware that paying zakat can purify my income
X32	I aware that paying of zakat on employment income is important to enhance Muslim economics
X33	I aware that paying zakat on employment income is my responsibility
X34	I aware that paying zakat on employment income is my priority
X35	I aware that paying zakat on employment income is under my control

3.2.4 Payment of zakat on employment income (X4)

The forth variable being investigated in this study is payment of zakat on employment income. This study take into accounts two items to measures the level of payment of zakat on employment income. Table 4 presents the items included in level of knowledge variable. In the survey, respondents were asked to indicate “Yes” if the respondents had previously paid zakat on employment income, and “No” if the respondents not yet paid zakat on employment income.

Table 4
 Operationalization of payment of zakat on employment income variable

Code	Items
X41	I had previously paid zakat on employment income
X42	I am not yet paid zakat on employment income

4. Results

4.1 Demographic Data

Table 5 depicts the distribution of respondents by age. As seen in Table 5, most respondents (29.84%) aged between 41-45 years old, while 25.00% are between 46-50 years old. This is followed by respondents with aged between 36-40 years old (14.52%) and respondents with aged between 30-35 years old (12.90%). The remaining 17.74% are between 51-55 years old and are between 56-60 years old.

Table 5
 Distribution of respondents by age (n=124)

Age (years)	Frequency	Percent
30 - 35	16	12.90
36 - 40	18	14.52
41 - 45	37	29.84
46 - 50	31	25.00
51 - 55	11	8.87
56 - 60	11	8.87

With regards to the income level, the data presented in Table 6 shows that 27.42% of respondents have income level at IDR 6.1 million – IDR 8.0 million. This is followed by respondents with income level at IDR 8.1 million – IDR 10.0 million (25.00%), respondents with income level at IDR 4.0 million – IDR 6.0 million, and respondents with income level at IDR 10.1 million – IDR 12.0 million. The balances 9.3% of respondents have income level at IDR 12.1 million – IDR 14.0 million and the remaining 7.1% refer to respondents which have income level at IDR 14.1 million – IDR 16.0 million.

Table 6
 Distribution of respondents by income level (n=124)

Income level	Frequency	Percent
IDR 04.0 - 06.0 million	22	17.74
IDR 06.1 - 08.0 million	34	27.42
IDR 08.1 - 10.0 million	31	25.00
IDR 10.1 - 12.0 million	17	13.71
IDR 12.1 - 14.0 million	14	11.29
IDR 14.1 - 16.0 million	6	4.84

Table 7 presents the distribution of respondents by gender. As seen in Table 7, the majority of respondents (58.87%) are male, while 41.13% of respondents are female.

Table 7
Distribution of respondents by gender (n=124)

Gender	Frequency	Percent
Male	73	58.87
Female	51	41.13

With respect to the highest formal qualifications, data presented in Table 8 indicates that 55.65% of respondents hold a Master degree, while 44.35% of respondents are PhD holders.

Table 8
Distribution of respondents by higher education obtained (n=124)

Qualification	Frequency	Percent
Master	69	55.65
Doctorate	55	44.35

4.2 Level of payment on zakat

As mentioned earlier in section 1, the first objective of this study is to identify the level of zakat payment among Muslim academicians at Jakarta Islamic University (JIU) located in Jakarta province of Indonesia. Table 9 depicts the distribution of respondents by level of zakat payment.

Table 9
Distribution of respondents by level of zakat payment (n=124)

Paid zakat	Frequency	Percent
Yes	46	37.10
No	78	62.90

The data presented in Table 4.3 shows that 37.10% of the respondents declared they had previously paid zakat on employment income. Another 62.90% of the respondents are not yet paid for their zakat on employment income. Hence, it could be stated that level of payment zakat on employment income among Muslim academicians at Jakarta Islamic higher education institute is not maximum.

The results imply that all parties who are committed in ensuring more eligible people perform their zakat on employment income obligation should take serious actions in order to influence people pay for the zakat on employment income. In this perspective, BAZIS Jakarta province plays important roles as an agent collecting amount of zakat employment income especially to the benefit of the student UiTM itself. Towards this end, BAZIS Jakarta province needs to develop their own strategies in attracting more zakat on employment income payers.

4.3 Factors Influencing the Payment of Zakat on Employment Income

Previous studies suggested that knowledge of zakat level could serves as a determinant for the payment of zakat (Rahim and Kaswadi, 2014; Sapingi et al., 2011; Ismail at al., 2012). This study focuses on investigating the response of academicians pertaining to level of knowledge as a determinant for paying zakat on employment income. In particular, this study considered four items to be included in the level of knowledge variable: knowing zakat on employment income as a religious worship (X11), knowing zakat on employment income as an obligation in Islam (X12), knowing how to pay zakat on employment income (X13), knowing where to pay zakat on employment income (X14), and having knowledge to pay zakat on employment income (X15). Table 10 summarizes descriptive statistics pertaining to the knowledge of zakat response. As depicted in Table 10, the mean scores of the response related to the four items of the knowledge of zakat ranged between 3.88 points and 4.26 points. The mean scores indicated that on average, respondents agree with the four items provided. Furthermore, out of the four items, having knowledge to pay zakat on employment income was perceived as the most important item pertaining to knowledge of zakat (mean score = 4.26 points). This means that having knowledge to pay zakat on employment income might be a determinant underlying the reason for academicians to pay zakat on employment income.

Table 10
Descriptive statistics for level of knowledge

Item(s)	Min. score	Max. score	Mean	Std. deviation
X11	3	5	4.09	1.23
X12	3	5	3.88	1.09
X13	3	5	3.96	1.27
X14	3	5	3.94	1.96
X15	3	5	4.26	1.17

The second factor widely cited as a determinant of zakat payment is the level of income. Researchers such as Idris and Ayob (2001) and Tajuddin et al. (2015) proposed the level of income as one of the main factors that can motivate the zakat payer to pay their zakat on employment income. While many different items might be used to measure level of income, this study focuses on five items, that is, academicians have resources to pay zakat on employment income (X21), academicians are able to pay zakat on employment income (X22), paying zakat on employment income is not a waste of money (X23), academicians will add payment of zakat on employment income if the income increases (X24), and income level is one of the major factors that attribute to the academicians in paying zakat employment income (X25). Table 11 presents descriptive statistics for level of income variable. The results presented in Table 11 show that the mean scores for the five items of level of income ranged from 3.76 points to 4.12 points. This indicates that all items included in the level of income variable were acknowledged as important economic sources for academicians to pay zakat on employment income. In particular, two items were identified as the most important of level of income items: academicians have resources to pay zakat on employment income (mean score = 4.12 points) and academicians are able to pay zakat on employment income (mean score = 4.05 points).

Self awareness has also widely proposed as a determinant of zakat payment. Researchers such as Abu Bakar and Abdul Rashid (2010) and Ismail at al. (2012) suggested the self awareness as one of the intrinsic factors that can motivate the zakat payer to pay their zakat on employment income. In particular, this study included five items in the variable of self awareness, namely awareness that paying zakat can purify my income (X31), awareness that paying of zakat on employment income is important to enhance Muslim economics (X32), awareness that paying zakat on employment income is my responsibility (X33), awareness that paying zakat on employment income is academicians priority (X34), and awareness that paying zakat on employment income is under academicians control (X35).

Table 11
Descriptive statistics for the level of income items

Item(s)	Min. score	Max. score	Mean	Std. deviation
X21	3	5	4.12	1.13
X22	3	5	4.05	1.26
X23	3	5	3.84	1.93
X24	3	5	3.76	1.03
X25	3	5	3.92	1.94

Table 12 presents the descriptive statistics for items included in the variable of self awareness. Table 12 shows the mean scores of self awareness items ranging from 3.77 points to 4.34 points, indicating that the respondents involved in this study commonly look at the items included in self awareness variable as the important factors that can motivate the zakat payer to pay zakat on employment income. In particular, awareness that paying of zakat on employment income is important to enhance Muslim economics (mean score = 4.34 points) was recognized as the most important items the academicians need to have to aware. Awareness that paying zakat can purify my income and awareness that paying zakat on employment income is their responsibility were also perceived a relatively high appreciation by the surveyed academicians.

Table 12
Descriptive statistics for self awarness items

Item(s)	Min. score	Max. score	Mean	Std. deviation
X31	3	5	4.26	1.97
X32	3	5	4.34	1.28
X33	3	5	4.12	1.45
X34	3	5	3.87	1.34
X35	3	5	3.77	1.87

5. Conclusion

As mentioned earlier in section1, two different goals were pursued in this study: understanding the level of payment on zakat employment income and the main factors which influence payment of zakat on employment income among the academicians at UID Jakarta, Indonesia. With regards to this reasons, this study applied the frequency analysis in order to identify the level of payment on zakat employment income among the academicians. In particular, this study utilized the means score to identify the main factors contributes to the payment of zakat on employment income. For the purpose of this study, the main factors which influence payment of zakat on employment income refer to the level of knowledge follow by level of income, and self awareness.

The findings of this study indicated most of respondents have enough knowledge pertaining to the important of paying zakat on employment income and knowledge concerning zakat on employment income as a religious worship in Islam and eligible must pay for zakat on employment income. Furthermore, this study found that two items of income level: academicians have resources to pay zakat on employment income and academicians are able to pay zakat on employment income can play main roles to the payment of zakat on employment income. It is also important to note that the respondents involved in this study commonly look at two items of self awareness as an important factors that can motivate the zakat payer to pay zakat on employment income: awareness that paying of zakat on employment income is important to enhance Muslim economics, awareness that paying zakat can purify my income, and awareness that paying zakat on employment income is their responsibility. Furthermore, the findings of this study indicated that the level of zakat payment among Indonesian academicians is quite low, particularly in the context of zakat on employment income. In other words, most of academicians are not yet paid for their zakat on employment income.

The result implies that there are still a lot of things should be done by all parties involved in the collection of zakat. All parties who are committed in ensuring more eligible people perform their zakat on employment income obligation should take serious actions in order to influence people pay for the zakat on employment income. In the context of Jakarta province, BAZIS Jakarta plays important roles as an agent collecting amount of zakat employment income. Towards this end, BAZIS Jakarta province needs to develop their own strategies in attracting more zakat on employment income payers. The rational is that the amount of zakat on employment income paid by academicians is an important instrument to the development of socio-economic among Muslim society. This study found that the level of knowledge, level of income, and self awareness as factors influence the payment of zakat on employment income. Therefore, BAZIS Jakarta must take actions to encourage academicians from UID for paying zakat on employment income. For example, BAZIS Jakarta needs to educate the academicians on zakat requirement. Then, every academicians should be exposed academically to the important of zakat system from the spiritual, economics and also social responsibility especially to help the needy among the students. This can be done through various ways such as giving proper and continuous information, lectures, campaign and also open discussion about the current issue of zakat on employment income.

References

- Ab Rahman, A. and Syed Omar, S.M. (2010), "Tauhid Epistemology in Increasing the Number of Zakat-ofWealth Payers and Its Contributions Toward The Development of Malaysian Economy", Seventh International Conference – The Tawhidi Epistemology:Zakat and Waqf Economy, 53-63
- Abu Bakar, M. and Abdul Ghani, A. (2011), "Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy)", *International Journal of Business and Social Science*, 2 (4), 237-245
- Abu Bakar, N.B. and Abdul Rashid, H.M. (2010), "Motivations of Paying Zakat on Income: Evidence from Malaysia", *International Journal of Economics and Finance*, 2 (3), 76-84
- Ali, A.F.M. and Aziz, M.R.A. (2014), "Zakat Poverty Line Index and Gender Poverty in Malaysia: Some Issues and Practices", *International Journal of Business and Social Science*, 5 (10), 286-293
- Aziz, A.A., Jamil, M.M., Ismail H., Rahman, N.A. (2013). "The Importance Of Zakat Institutions In Malaysia" *Proceeding the 5th International Conference on Financial Criminology (ICFC)*, 134-144
- Aziz, A.B., Jamil, M.M., Ismail, H., Rahman, N.A. (2013), "The Importance of Zakat Institutions in Malaysia", *Proceeding of the 5th International Conference on Financial Criminology (ICFC-2013)*, 134-144
- Beik, I.S. and Arsyianti, L.D. (2015), "Optimization of Zakat Instrument in Indonesia's Poverty Alleviation Programme", available at <http://www.seadiproject.com>
- Bidin, Z., Idris, K.M., Shamsudin, F.M. (2009). "Predicting Compliance Intention on Zakah on Employment Income in Malaysia: An Application of Reasoned Action Theory", *Jurnal Pengurusan*, 28, 85-102
- Hussain, A. and Abdullah (2015). "Importance Of Zakat In The Establishment Of The Society", *Global Journal For Research Analysis*, 4 (4), 1-2
- Idris, K.M. and Ayob, A.M. (2001). "Attitude Towards Zakah on Employment Income: Comparing Outcomes

- between Single Score and Multidimensional Scores”, *Malaysian Management Journal*, 5 (1&2), 47-63
- Ismail, S.B.H., Jogeran, J.B., Noor, A.H.M. (2012). “Determinant Factors of Paying Zakat On Employment Income By Government Servants In Malaysia”, *International Conference On Islamic Economy And Business*, 34-47
- Khamis, M.R., Mohamad, R., Salleh, A.M., Nawli, A.S. (2014). “Do Religious Practices Influence Compliance Behaviour of Business Zakat among SMEs?”, *Journal of Emerging Economies and Islamic Research*, 2 (2), 1-16
- Lessy, Z. (2009). “Zakat (Alms-Giving) Management In Indonesia: Whose Job Should It Be?” *La Riba: Jurnal Ekonomi Islam*, 3 (1), 106-119
- Rahim, S. and Kaswadi, H. (2014), “An Economic Research on Zakat Compliance among Muslim’s Staff In Unimas”, *Proceeding of the International Conference on Masjid, Zakat and Waqf (IMAF 2014)*, 53-64
- Sapingi, R., Ahmad, N., Mohamad, M. (2011), “A Study on Zakat of Employment Income: Factors That Influence Academics’ Intention to Pay Zakat”, *Proceeding of 2nd International Conference on Business and Economic Research (2011)*, 2492-2507
- Sari, M.D., Bahari, Z., Hamat, Z. (2013), “Review on Indonesian zakah management and obstacles”, *Social Sciences*, 2 (2), 76-89
- Siswanto, D. and Nurhayati, (2012), “Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia”, *International Journal of Management Business Research*, 2 (4), 293- 312
- Tajuddin, T.S., Azman, A.S., Shamsuddin, N. (2015), “Compliance Behaviour of Zakat on Salary Income among Muslim Youth in Klang Valley”, *E-Proceeding of the International Conference on Social Science Research (ICSSR 2015)*, 656-664