

Aziz Ur Rehman; Aslam, Ejaz; Anam Iqbal

## Article

# Factors influencing the intention to give zakāt on employment income: Evidence from the Kingdom of Saudi Arabia

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# Factors influencing the intention to give *zakāt* on employment income: evidence from the Kingdom of Saudi Arabia

Intention to give *zakāt* on employment income

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Aziz Ur Rehman

*IIUM Institute of Islamic Banking and Finance (IiBF),  
International Islamic University Malaysia, Kuala Lumpur, Malaysia*

Ejaz Aslam

*School of Islamic Economics, Banking and Finance (SIEBF), Minhaj University,  
Lahore, Pakistan, and*

Anam Iqbal

*IIUM Institute of Islamic Banking and Finance (IiBF),  
International Islamic University Malaysia, Kuala Lumpur, Malaysia*

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## Abstract

**Purpose** – This study aims to apply the extended theory of planned behaviour (ETPB) to investigate the factors influencing the intention to give *zakāt* on employment income.

**Design/methodology/approach** – This study draws the required data through a survey in three main cities Makkah, Medina and Jeddah in Kingdom of Saudi Arabia (KSA). The final data sample is consisting of 650 useable questionnaires to analyse the objective of this study.

**Findings** – The study finds that moral norm, injunctive norm, descriptive norm and past behaviour have a significant influence on the intention to pay *zakāt* on employment income. The perceived behavioural control and attitude have a negative and weak impact on the intention to give *zakāt* on income.

**Research limitations/implications** – The findings of this study can be useful for the policymakers and regulators to enhance peoples' awareness to give *zakāt* to eradicate poverty and inequality in Muslim societies. *zakāt* is for the deprived people, so the consequences of this study might help to improve their liveability.

**Originality/value** – This study is unique because it identified the behavioural factors that affect the peoples' intention to give *zakāt* in KSA have yet to be profoundly explored in the literature. This study has gathered primary data and applied the ETPB to identify the factors influencing the *zakāt* compliance behaviour in KSA.

**Keywords** Theory of planned behaviour, Intention, Norms, Saudi Arabia, *Zakāt*

**Paper type** Research paper

## 1. Introduction

*Zakāt* is the third fundamental pillar of Islam that plays a crucial role in the redistribution of wealth to the less fortunate Muslim community to eradicate poverty (Ismail Abdel Mohsin, 2020). *Zakāt* is an act of worship that encompasses not just the spiritual aspect but the socio-financial dimension of individuals and society (Al-Qaradāwī, 1999). *Zakāt* is an essential instrument for social justice as it leads to increased prosperity in this world and increases the

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religious merit (thawab) in the hereafter as its payment purifies individuals from sins (Dhar, 2013).

On the subject of *zakāt*, the Holy Qurʾān states: “Take from their wealth (O Prophet) charity to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.” (Qurʾān 9:103). *Zakāt* is closely linked with sadaqah and tax, but it has more importance than tax because it is mandatory, being a directive from Allah (SWT), whereas tax is imposed by the administrative authority (e.g. government). Thus, the responsibility of the local authority to utilize the *zakāt* fund for the benefit of society like as childcare, food subsidy, education, health care, housing and public transportation for the poor (Awaliah-Kasri, 2013; Huda *et al.*, 2012a, b).

Despite knowing that *zakāt* is a religious obligation, many deem paying *zakāt* as an outflow of resources and wealth, but Islamic ideology considers it a purification and an increment in wealth (Muammar and Heikal, 2014). *Zakāt* has lots of benefits individually as well as socially (Ismail Abdel Mohsin, 2020). Personally, it diminishes the tendency in one to be greedy and self-centred. Psychologically, it helps in reducing social inequalities in each society by transferring wealth from the affluent to the poor. Thus, *zakāt* works against the concentration of wealth by redistributing it to the less-privileged segments of the society, which would immensely contribute to alleviating poverty (Ismail Abdel Mohsin, 2020). Furthermore, it creates opportunities to improve the life quality and condition of the Muslim Ummah as well as the society at large (Abdullah *et al.*, 2015).

*Zakāt* is a critical mainstay of Islam that means dispensing an abundance of riches to the poor. Nevertheless, it is practised only by a small number of people due to lack of knowledge about various aspects of *zakāt* (including weak understanding about the individual and collective responsibility regarding *zakāt*), lack of socialization of the rich with the poor and lack of intention of the *muzakki* in cleansing his wealth and carrying out this as moral and social responsibility (Muammar and Heikal, 2014). With regard to the theory of reasoned action (TRA), attention is influenced by attitudes and injunctive norms (Bidin and Idris, 2009). Using the theory of planned behaviour (TPB), Sapingi *et al.* (2011) concluded that attitudes, perceived behavioural control and injunctive norms affected the person’s attention to pay *zakāt*. Several studies use the same theory and get diversified results (Azman and Bidin, 2015; Huda *et al.*, 2012a, b; Sihombing, 2015). Thus, the factor in identifying the intention to pay *zakāt* stayed illusive, and the assessment of *zakāt* quality needs further examination. So, for this purpose, the current study is empirically investigating the factors that affect the intention to pay *zakāt* in the Kingdom of Saudi Arabia (KSA).

This study contributes to the existing literature on *zakāt* in several ways. First, this is the first study that applied extended theory of planned behaviour (ETPB) to identify the factors that affect the intention to give *zakāt* in KSA. Moreover, the present research collectively employed all three norms together: the injunctive norm, the descriptive norm and the moral norm to evaluating the *zakāt* compliance behaviour, which is ignored by the past literature. Thus, the finding of this study provides more comprehensive guidelines to strengthen the policies for the collection and distribution of *zakāt* in KSA. Second, most of the prior empirical studies on *zakāt* are predominantly focussing on Malaysia, Pakistan and Indonesia. Thus, this study extended the understanding of *zakāt* in the Middle East. Finally, on an individual level, the contribution of this study will raise awareness and motivation to the Saudi Muslims to pay *zakāt* as Muslims are obliged to promote what is right and wrong. To the best of our knowledge, the current study is novel as this is the only empirical investigation carried out so far to identify the influential factors that are affecting the intention of the Muslims of KSA to pay *zakāt*.

The remaining parts of the article are organized as follows. Section 2 reviews the related literature on *zakāt* compliance behaviour and formulates the hypothesis. Section 3 details the research methodology, and section 4 explains the empirical results and discussion. Section 5 presents the conclusion of the study.

## 2. Literature review

### 2.1 *Zakāt in Islam*

*Zakāt* is one of the fundamental pillars of Islam; therefore, it is mandatory for every Muslim. Muslims are required to give a specific percentage of their wealth to some designated and rightful beneficiaries of *zakāt*. The word *zakāt* is mentioned very clearly in the Holy Qur'ān (in 19 Suras and 32 Verses) and clarified in *Ḥadīth*. The recipients of *zakāt* have also been elaborately enumerated in the Holy Qur'ān as follows:

“*Zakāt* expenditures are only for the poor, needy, employed to collect [*Zakāt*], bringing hearts together [for Islam], freeing captives [or slaves], those in debt, cause of Allah, [stranded] traveller – an obligation [imposed] by Allah, and Allah is Knowing and Wise” (Qur'ān, 9:60).

As one of the main pillars, *zakāt* payment and distribution are mandatory in Islam. Islam is a religion that promotes social justice in all aspects that is only within a person's capacity. For this reason, there are specific criteria (i.e. *nisab* and *haul*) for the obligation of *zakāt* on every person. The first set of rules for paying *zakāt* is for a person to reach puberty, to be sane and to be a free Muslim. Once those conditions are fulfilled, then the person's wealth should also enter the *nisab* requirement, i.e. the minimum amount of wealth required for paying *zakāt*, which is equivalent to the market value of 87.5 g of gold or 612 g of silver or equal amount any of the gold and silver. It should be noted that not all forms of wealth are liable for *zakāt*. Agricultural products and livestock, mineral, marine products, jewellery, gold, trade and money which reach or which are more than the *nisab* are liable for *zakāt*. Likewise, wealth should be growing or has the potential to develop for it to be eligible for *zakāt* (Al-Qaradāwī, 1999).

### 2.2 *Factors affecting zakāt compliance behaviour*

TPB is an extension of the theory of reasoned action and was proposed by Taib *et al.* (1991), which predict the link between attitudes and behaviour. Taib *et al.* (1991) added perceived behavioural control and subjective norms to assess the particular behaviour. TPB is considered as one of the most commonly used theories to explain and predict the behaviour (Huda *et al.*, 2012a, b). Thus, a gap remains between intention and action caused principally by the individuals who express a positive expectation to practice yet do not act. Therefore, additional variables (past behaviour (PB), attitude (ATT), descriptive norm (DN), injunctive norm (IN), moral norm (MN) and perceived behavioural control (PBC) were introduced in the ETPB to improve TPB's explanatory power of the behaviour (Andam and Osman, 2019; Muammar and Heikal, 2014; Mukhibad *et al.*, 2019; Sapongi *et al.*, 2011). Therefore, the present study evaluates ATT, PBC, IN, DN, MN and PB to analyse the intention to pay *zakāt*.

**2.2.1 Attitude.** ATT is a psychological tendency based on one's beliefs to help needy people (Shook and Bratianu, 2010). The past prominent studies found several factors that are affecting the ATT to pay *zakāt* (Huda *et al.*, 2012a, b; Kashif *et al.*, 2018; Kashif and De-Run, 2015; Linden, 2011). The ETPB stipulates that attitude influences intention to give *zakāt*, which implies that an individual with a positive attitude towards paying *zakāt* is more likely to have the purpose of paying *zakāt* on their wealth. It is supported by several prior studies which conclude that a positive attitude to give *zakāt* translates into an intention to give *zakāt* (Saad and Haniiffa, 2014; Saad *et al.*, 2020; Muammar and Heikal, 2014; Rehman *et al.*, 2021). Based on this reason, the following hypothesis is developed.

*H1.* Attitude has a positive influence on the intention of paying *zakāt*.

**2.2.2 Perceived behaviour.** Based on the ETPB, PBC has a significant influence on the intention to give *zakāt*. While people who have PBC over paying *zakāt* from their employment income are more likely to have the intention to give *zakāt* (Bin-Nashwan *et al.*, 2020; Saad *et al.*, 2020). There

are mixed results on this finding from the previous studies. Knowles *et al.* (2012) and Linden (2011) found that the easier it is to donate, the more likely the person is to intend to give *zakāt*. In contrast, some studies found a significant influence of PBC on the intention to give *zakāt* (Huda *et al.*, 2012a, b; Saad *et al.*, 2020; Kashif and De-Run, 2015; Muammar and Heikal, 2014). Therefore, based on the ETPB and the findings of prior studies, the present research formulated the following hypotheses:

H2. Perceived behavioural control has a positive influence on the intention of paying *zakāt*.

2.2.3 *Injunctive norms*. The IN are one's perceptions and assumptions about others' expectations of specific behaviours that one will or will not perform. According to ETPB, normative components (i.e. IN, DN and MN) influence the intention to give *zakāt* (Sapingi *et al.*, 2011). The assumption holds that the more perceived social pressure by the underlined group (injunctive norm), the more a person is likely to provide *zakāt* from their employment income (Huda *et al.*, 2012a, b). Kashif and De-Run (2015) in Malaysia found that the perceived social pressure influences the intention to donate money in the context of Muslim majority countries like Malaysia. Besides, some studies found an insignificant relationship between the IN and the intention to pay *zakāt* (Linden, 2011). Thus, the relationship between IN and intention to pay *zakāt* is still unclear. Therefore, based on the ETPB, the present study proposes the following hypotheses:

H3. Injunctive norm positively influences the intention of paying *zakāt*.

2.2.4 *Descriptive norms*. Based on ETPB, DN perceive that the reference group committed to pay *zakāt* (Haji-Othman and Alwi, 2017). In this case, the higher the perception, the more likely a person would emulate the behaviour intention to pay *zakāt*. The study conducted by Andam and Osman (2019) stated that the DN have a significant effect on the intention to pay *zakāt* on employment income. It shows the higher the perception, the more likely a person would emulate the behaviour intention to pay *zakāt*. *Zakāt* is not only motivated by religious factor but also by self-satisfaction and organizational factors (Bin-Nashwan *et al.*, 2020). In contrast, some studies showed an insignificant relationship between DN and the intention to give *zakāt* albeit in the context of the Southeast Asian countries (Kashif and De-Run, 2015) and advanced countries such as England (Linden, 2011) and Australia (Smith and McSweeney, 2007). However, consistent with the ETPB and the general view of previous studies, the present study developed the following hypothesis.

H4. Descriptive norms positively influence the intention of paying *zakāt*.

2.2.5 *Moral norms*. MN posit that paying *zakāt* is a personal responsibility of a person to help others in need. Moral norms depend on ethics, which are perceived as right or wrong (Andam and Osman, 2019). Moreover, MN can be decisively having a specific influence on intention. Linden (2011) stated that MN have the most substantial influence on intention. Several studies on charitable paying behaviour also affirmed that moral norms have a significant impact on the intention to pay *zakāt*, particularly in the context of Malaysia (Kashif and De-Run, 2015) and in Australia (Knowles *et al.*, 2012; Smith and McSweeney, 2007). This study, hence, extends prior research in investigating the MN relationship with *zakāt* compliance behaviour. Thus, based on the ETPB, the present study constructed the following hypotheses:

H5. Moral norms have a positive influence on the intention of paying *zakāt*.

2.2.6 *Past behaviour*. ETPB explains that past behaviour shows the person engagement in paying *zakāt* in the past, thus the higher the likelihood to intend to repeat the same action in the present. The prior studies have employed PB in predicting charitable paying behaviour

(Muammar and Heikal, 2014). The finding of several studies confirmed that the more a person had given charity in the past, the more it is likely for that person to repeat the same behaviour in future (Kashif and De-Run, 2015; Knowles *et al.*, 2012; Smith and McSweeney, 2007). Likewise, studies on *zakāt* compliance behaviour asserted that there is a significant positive correlation between PB and the intention to give *zakāt*. This implies that those who had engaged in the behaviour of paying *zakāt* in the past are likely to have the intention to pay *zakāt* (Muammar and Heikal, 2014). Therefore, consistent with the ETPB and the findings discussed above, the present study formulated the following hypotheses:

*H6.* Past behaviour has a positive influence on the intention of paying *zakāt*.

Most of the researchers are examining the behaviour to pay *zakāt* by investigating the demographic variables such as age, gender, education, marital status, income and several dependents that are influencing on the intention to pay *zakāt* (Hassan *et al.*, 2013). Also, the study on *zakāt* compliance has identified several factors that comply with the theory of TRA (Bidin and Idris, 2009) and TPB (Huda *et al.*, 2012a, b). Most of the studies on *zakāt* compliance are from Malaysia (Mustafa *et al.*, 2013), Indonesia (Awaliah Kasri, 2013; Huda *et al.*, 2012a, b; Muammar and Heikal, 2014), Pakistan (Ahmad *et al.*, 2018; Suhaib, 2009) and Bangladesh (Belal and Ali, 2013). However, only a few studies are available that investigate the *zakāt* compliance behaviour of the Muslims in KSA (Ummulkhayr *et al.*, 2017). Thus, the current study attempts to fill the gap in the literature by testing the ETPB with the most recent primary data from three main cities of KSA to investigate the actual factors that affect *zakāt* compliance behaviour. ETPB is unique because it added several factors like PB, IN and descriptive norm that are influences on the intention to pay *zakāt* rigorously (Muammar and Heikal, 2014; Saplingi *et al.*, 2011). Moreover, KSA is the birthplace of Islam and should be an example to the other Muslim majority countries in terms of the institutionalization of *zakāt* and compliance. To the best of our knowledge, there is minimal literature on factors affecting the intention to give *zakāt* in the KSA. Therefore, the present study evaluates ATT, PB, IN, DN, MN and PB that are affecting the intention to pay *zakāt* in Figure 1.

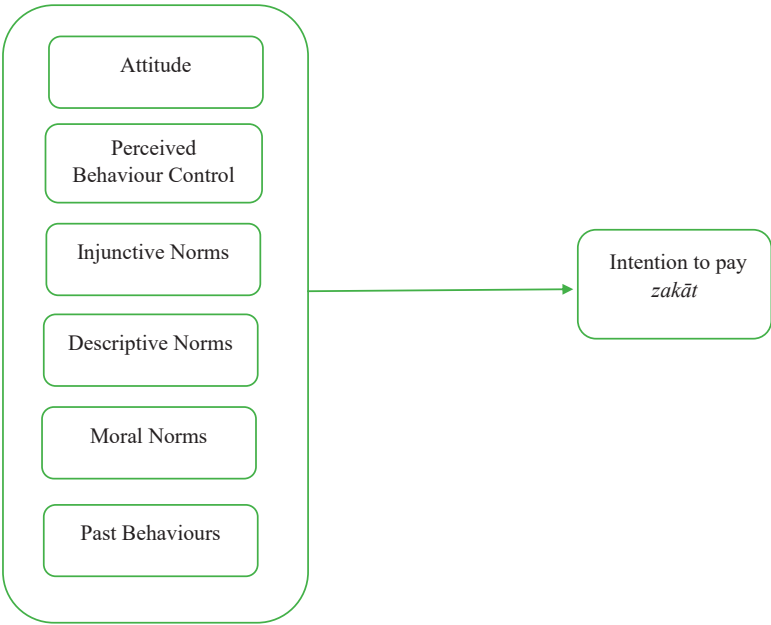
### 3. Research methodology

#### 3.1 Sample

Keeping aligned with the research objectives, the data for this study were collected via questionnaires distributed in an online survey. This method is relatively economical and offers more convenience to the respondents (Rowley, 2014). A total of 900 questionnaires were distributed to employees of the various institutions, including private schools, state universities and different government offices such as the Department of Islamic Institution and Islamic Community, private institutions and Islamic Development Bank (IsDB) in three main cities Makah, Medina and Jeddah in KSA. A total of 697 questionnaires were retrieved, among which 650 are useable for the data analysis. The response rate is 77%, which is acceptable for data analysis. The details on the distribution and collection of questionnaires are presented in Table 1.

#### 3.2 Research instrument

The study adapted various questions from previous studies (Haji-Othman *et al.*, 2017; Kashif and De Run, 2015; Saad *et al.*, 2010). The questionnaire is organized into two sections. The first section focuses on the demographic variables. Section two is categorized into seven sub-sections for all items (attitude, perceived behaviour control, injunctive norms, descriptive norms, moral norms, past behaviour and behaviour intentions). This study used five-point Likert scales (for example, 1 = strongly disagree, 5 = strongly agree) to ask the response of



**Figure 1.**  
Theoretical framework

**Table 1.**  
Distributed and  
collected  
questionnaires

Department/Agency	Distributed	Collected	Response rate
Academic institutions	270	221	81%
Private institutions	300	241	80%
Islamic banks	150	109	72%
Government institutions	180	126	70%
Total	900	697	77%

the respondents. In the first subsection, the factor “attitude” to pay *zakāt* is measure through eight items adopted from (Saad *et al.*, 2010). Secondly, the PBC adapted from the Haji-Othman *et al.* (2017) encapsulated five different elements. Third and fourth, the IN (perceived social pressure by a relevant group) and DN (the perception that the mattered group gives *zakāt*) have four items each. Fifth and sixth, MN and PB intention measured, adopted from Kashif and De Run (2015), have four and five items, respectively. In the last section, the intention to pay *zakāt* comprises of five items. The questionnaire is displayed in Table A1.

3.3 Model specification and econometric model

This study employed the standard multiple regression to analyse the factors that affect the intention to give *zakāt* on employment income. Standard multiple regression is used because it can determine the relative influence of various factors to the intention to give *zakāt* and also has the ability to identify the outliers and anomalies. Furthermore, autocorrelation also identified through the Durbin Watson and also recognized the reliability and validity of the data. To examine the factors that affect the intention to give *zakāt* (H1–H6), the following regression model is developed:



$$INT_i = \alpha_0 + \beta_1 ATT_i + \beta_2 PBC_i + \beta_3 IN_i + \beta_4 DN_i + \beta_5 MN_i + \beta_6 PB_i + \varepsilon_i$$

where  $\alpha$  is the intercept,  $i$  corresponds to respondents. INT refers to behaviour intention. ATT refers to the attitude, PBC refers to the perceived behaviour control, IN refers to the injunctive norms, DN refers to descriptive norms, MN refers to moral norms, PB refers to the past behaviour and  $e$  refers to the error term.

## 4. Results and discussion

### 4.1 Descriptive statistics

Table 2 shows the descriptive statistics of dependent and independent variables. The mean and standard deviation (SD) value of attitude are 4.68 and 0.69, respectively. This result implies that the Muslims in KSA have a favourable attitude towards paying *zakāt*. The mean and SD value of perceiving behaviour are 4.23 and 0.63, which represent that the employees perceived themselves to have control over the payment of *zakāt* on their wealth. The mean and SD value of injunctive norm are 4.31 and 0.62, respectively, implying that most of the respondents are perceived to have the most influential social pressure to give *zakāt* on their income.

The mean and SD value of DN, at 4.22 and 0.64, indicate that most of the reference group gives *zakāt* on their wealth. Similar to the IN, the majority of the people have the mean score of 4.31 and 0.62, indicating a high intention to pay *zakāt* on their income. The mean and SD value of MN are 4.54 and 0.51, which is relatively high and suggests that employees in KSA were paying *zakāt* as their moral responsibility to help others. Regarding PB, the mean and SD value are 4.05 and 0.76, showing that the people have given *zakāt* on their income in the past. Lastly, the mean and SD value of intention are 4.19 and 0.68, which indicates that employees in KSA have strong intention to give *zakāt* on their income.

### 4.2 Reliability test

Table 3 shows the internal consistency, internal reliability, convergent validity and discriminant validity. The composite reliability is within an acceptable range (0.77–0.91) and all the AVE values are more than 0.5. Moreover, concerning Cronbach's alpha coefficient, all the values are above the threshold level of 0.7. Overall, the results show that the entire values are valid and reliable for analysis (Wooldridge, 2010).

### 4.3 Correlation matrix

Table 4 shows that ATT, DN and PB positively and highly correlated with intention. MN and IN have a positive but moderate correlation with intention. In contrast, PBC has a positive and weak correlation with the intention. The range of the collinearity shows that there is no severe problem of collinearity in the model because all variables are less than 0.8. Besides, there is no

Variables	Number of respondents	Mean	Std. Deviation
Attitude	650	4.68	0.69
Perceived behavioural control	650	4.23	0.63
Injunctive norm	650	4.31	0.62
Descriptive norm	650	4.22	0.64
Moral norm	650	4.54	0.51
Past behaviour	650	4.05	0.76
Intention	650	4.19	0.68

**Table 2.**  
Descriptive statistics



multicollinearity issue in the data, none of the variance inflation factor (VIF) is more than the utilized edge level of 10 (Wooldridge, 2010).

4.4 Multiple regression

Table 5 shows that the value of adjusted *R*-square explains 67% of the variation in the intention to give *zakāt*, and there is no issue of autocorrelation among the variables. The results show that DN, PB, MN and IN have a positive and statistically significant relationship with the intention to give *zakāt*. In contrast, PBC and ATT have a negative and statistically significant relationship with the intention to pay *zakāt*. The results indicate that H1 and H2

**Table 3.**  
Internal consistency,  
reliability and  
convergent validity

Variables	Number of items	Composite reliability	Cronbach's alpha	AVE
Attitude	8	0.83	0.94	0.73
Perceived behavioural control	5	0.87	0.93	0.65
Injunctive norm	5	0.82	0.86	0.72
Descriptive norm	5	0.83	0.84	0.66
Moral norm	4	0.76	0.87	0.65
Past behaviour	4	0.84	0.85	0.75
Intention	5	0.85	0.90	0.77

**Table 4.**  
Correlations matrix of  
regressors

Variables	BI	ATT	PBC	DN	MN	In	PB
BI	1						
ATT	0.552**	1					
PBC	0.232**	0.673**	1				
DN	0.647**	0.451**	0.392**	1			
MN	0.445**	0.562**	0.451**	0.491**	1		
IN	0.457**	0.648**	0.543**	0.390**	0.672**	1	
PB	0.764**	0.567**	0.464**	0.571**	0.491**	0.523**	1
Variance inflation factor	2.32	1.90	1.90	2.41	2.23	3.22	2.56

**Note(s):** BI, intention; ATT, attitude; PBC, perceived behaviour control; DN, descriptive norm; MN, moral norms; IN, injunctive norms; PB, past behaviour and \*\**p* < 0.05 (2-tailed)

**Table 5.**  
Multiple regression  
analysis of intention to  
give *zakāt*

Variables	Beta	<i>T</i> -Stats	Sig	Decision
(Constant)	0.523	2.15	0.031**	
Attitude	−0.163	−1.832	0.065*	Not Supported
Perceived behaviour control	−0.312	−5.364	0.000***	Not Supported
Injunctive norms	0.286	4.548	0.000***	Supported
Descriptive norm	0.610	7.559	0.000***	Supported
Moral norms	0.223	2.586	0.008**	Supported
Past behaviour	0.257	3.325	0.001***	Supported
<i>F</i> -statistic	79.76	<i>R</i> -Square	0.694	
Prob. ( <i>F</i> -stat)	0.000 <sup>b</sup>	Adjusted <i>R</i> -Square	0.672	
Durbin–Watson	2.06	Standard Error of Estimate	0.4235	

**Note(s):** \**p* > 0.05; \*\**p* > 0.1; \*\*\**p* > 0.001

are negatively supported to the intention to pay *zakāt* and H3, H4, H5 and H6 positively supported the intention to pay *zakāt* in KSA.

ATT is the most influential factor that affects human perception towards performing a particular behaviour and most distinctive and indispensable concept in contemporary social psychology. The significance of ATT refers to its usage in predicting diverse aspects of the investigation. The current study found that attitude has a weak negative influence on intention to pay *zakāt*, similar to the findings of Muammar and Heikal (2014) that ATT is the most inadequate predictor of intention in Indonesia. Moreover, Kashif and De-Run (2015) found an insignificant relationship between ATT and intention to donate money in Malaysia and McClaren (2015) stated that ATT did not individually predict the ethical behaviour.

The negative expectation of employment leads to developing a negative attitude towards the behaviour of paying *zakāt*. Moreover, it will contribute to shaping the intention of performing the behaviour which is paying *zakāt* to the General Authority of *zakāt* and Tax (GAZT) in KSA. The finding of this study is parallel with the results of the charitable paying literature (Mencarini *et al.*, 2015; Smith and McSweeney, 2007). According to ETPB, the more favourable attitude a person has towards a given product/service, the more likely that person is to buy or use that product/service (Haji-Othman *et al.*, 2017). For instance, the negative attitude of the people to pay *zakāt* might be because of a lack of trust. Ailami (2009) stated that the *zakāt* system of KSA is being ineffective because the system lacks accountability, transparency and efficiency. Another reason Huda *et al.* (2012a, b) found is that *zakāt* payers perceived *zakāt* as a personal matter resulting in not needing an intermediary to fulfil the obligation. Therefore, they have a negative attitude towards payment of *zakāt*.

Moreover, the study found that PBC has a negative relationship with intention to pay *zakāt* in KSA. In fact, PBC is a strong predictor of decision-making in social settings (Chun *et al.*, 2013). Several reasons that might affect the negative attitude towards paying *zakāt* to the GAZT, i.e. organizational policies, and codes of ethics have been found to influence PBC in work settings (Kashif and De Run, 2015). The PBC factor could have been decisive if an influential and explicitly communicated ethical culture can encourage a feeling of empowerment. Furthermore, Kashif *et al.* (2018) stated that acting as a binding force which supports the managers in their decision to remain ethical will affect the communication between the public and the managers in the GAZT. The negative influences of PBC on the intention to give *zakāt* referred that they do not have the ability and power to facilitate this behaviour, which is paying *zakāt* to the GAZT. When actual control mitigates the intention and motivation of performing a particular behaviour, it will inevitably decrease (de Leeuw *et al.*, 2015). It shows that the employment of different Islamic institutions does not have the power to facilitate the adoption of the behaviour which is paying *zakāt* to the GAZT.

*4.4.1 Positive influential factors to give zakāt.* IN is defined as the perceived social pressures of the reference group (Smith and McSweeney, 2007). The study finds a positive and significant relationship between IN and intention, which refer that people are influenced by the social pressure of the reference group when deciding to give *zakāt* on their yearly wealth like the Muslim majority countries like Malaysia (Kashif and De Run, 2015) and in Pakistan (Kashif *et al.*, 2018). This finding inferred that donors from developing countries in South Asia and KSA seem to be influenced by social pressure. However, Muslims usually feel a different level of social norms from others when they decide to give *zakāt* on their income. Moreover, the religious leaders also play an essential role regarding the obligation to pay *zakāt* on income through spiritual talks by the scholars (Abdullah and Sapiei, 2018).

DS refers to the perception of whether the significant group performs the behaviour (Smith and McSweeney, 2007). The study finds that the DS have a positive influence on the intention to give *zakāt* on wealth. It shows that the more the perception that others give *zakāt*, the more likely one would intend to give *zakāt* on wealth. The result of this study is not in line with prior studies on the charitable paying literature because they found an insignificant

relationship between DN and intention (Knowles *et al.*, 2012; Linden, 2011; Smith and McSweeney, 2007). It is perceived that people who are donating money does not translate the intention of giving money to charitable institutions. Similarly, Knowles *et al.* (2012) found that the payment of charity by others does not influence the other people's intention to donate in the future.

In fact, normative beliefs comprise injunctive and descriptive beliefs. The former refers to the importance of the referent persons (e.g. close friends, teachers and parents). For instance, when a person believes that the referent persons want him to perform individual behaviour, this will encourage him to do so (de Leeuw *et al.*, 2015). While the latter refers to a person's belief on whether a vital referent is likely to perform behaviour or will achieve it. Therefore, the approved and common behaviour will motivate a person to complete it. However, Smith and McSweeney (2007) discussed that DN does not influence intention because the predictor can only explain anti-social behaviours such as illicit drug use and alcohol. Thus, the finding of this study shows that DN influences intention to do pro-social behaviour like paying *zakāt*.

Moral norms are structured to emphasize personal feelings of responsibility rather than direct perceived social pressure (Smith and McSweeney, 2007). This study finds that moral norms have a positive relationship with the intention to give *zakāt*. It shows that the higher moral value the people have, the more likely they prefer to give *zakāt*. On the other hand, the charitable paying literature in the context of developing countries such as Pakistan (Kashif and De Run, 2015) and developed countries such as the UK (Linden, 2011) and Australia (Knowles *et al.*, 2012; Smith and McSweeney, 2007) also found that MN has a significant impact on the intention to donate money to charitable institutions. It is agreed that MN are a distinct factor which has a massive effect on intention (Knowles *et al.*, 2012; Linden, 2011). Smith and McSweeney (2007) stated that when it comes to paying *zakāt*, it is more likely for people to feel a religious obligation. Most of the respondents in this study possess sufficient knowledge of *zakāt* and related subject owing to working in different Islamic institutions. Burgoyne *et al.* (2005) found that a sense of personal obligation was an essential reason for charitable paying, indicating that charitable paying is a behaviour that includes a moral component.

The past behaviour has a positive influence on the intention to give *zakāt*. According to Knowles *et al.* (2012), people who have been given *zakāt* in the past are more likely to have a positive attitude towards paying *zakāt* in future. Some studies supported the argument that past behaviour is a predictor of unique variance in intentions to pay *zakāt* (Awaliah Kasri, 2013; Haji-Othman *et al.*, 2017; Aslam *et al.*, 2020; Muhammadak and Aadb, 2016). Some studies found that past behaviour is the best predictor of future behaviour (Haji-Othman *et al.*, 2017) and some other studies have argued that past behaviour is a stronger predictor of behaviour than ATT or PBC (Saad *et al.*, 2016). Lastly, this study found that the more the people have intention to pay *zakāt* obligation in the past, the more they are influenced by their decision to give *zakāt* on wealth.

## 5. Conclusion

The objective of this study is to identify the factors influencing the intention to give *zakāt* on employment income in the context of the KSA. The research was conducted through an online survey in which 900 questionnaires were distributed to employees working in various Islamic institutions in three main cities of KSA. The multiple regression approach was used to determine the relationship between the factors identified in ETPB (i.e. ATT, PB, IN, DN, MN and PB) on intending to give *zakāt*. MN, IN, DN and PB were found to have a significant favourable influence on the intention to give *zakāt* on employment income. In contrast, ATT and PBC have a negative influence on the intention to give *zakāt*, increasing its salience

through intervention programmes may lead to *zakāt* compliance. For this purpose, the religious leaders may highlight the benefits of paying *zakāt* and its positive outcome to the beneficiaries and society as a whole in their sermons to promote positive attitude which would lead to the intention to give *zakāt*. Based on the findings, government approval or disapproval influences the people to give *zakāt*. Also, parents should teach their children as early as possible the favourable attitude of paying and helping others in need (attitude) and demonstrate in practice the attitude to them by their own example (descriptive norm).

This study contributed to expanding the existing knowledge in several ways. First, it provides and enriches the *zakāt* literature in the KSA. Further, the study assists the religious organizations, interested groups and individuals in promoting *zakāt* payment system by the formulation of policies, programmes and activities. Second, the study can serve as a guide to strengthen the local institutions in the collection and distribution of *zakāt* fund more effectively and efficiently. Third, the study findings can be used as the basis to determine which factors the institutions should concentrate the most on and which the least to increase the propensity of payment of *zakāt* by the people of KSA. For this purpose, the GAZT may provide an opportunity to the people to give their suggestions on how to increase the effectiveness and efficiency to improve the *zakāt* revenue. Finally, on an individual level, the contribution of this study will raise awareness and motivation to the Saudi Muslims to pay *zakāt* as Muslims are obliged to promote what is right and abhor what is wrong. In addition, special seminars and workshops about *zakāt* will encourage professionals to increase *zakāt* awareness and Islamic knowledge.

Although this study has identified factors influencing the intention to give *zakāt* on income in KSA, the study has some limitations. These limitations provide directions for researchers to conduct researches in the domain of *zakāt* compliance behaviour. The present study only focuses on the employees in KSA. However, future research can take a mixture of private and government job employees with large sample size. Furthermore, the study pooled the data from different cities in one data set, while future research with a larger sample can compare the various cities as well as with other countries. Future studies may also explore additional behavioural aspects that have possible effects on *zakāt* compliance behaviour. Lastly, the present study tests the relationship between the factors identified by ETPB and intention, and it does not verify the relationship between the intention and the behaviour control which is part of the limitation of the study.

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(Survey Questions for the Factors Affecting *zakāt* Compliance in Makkah, Medina, and Jeddah)

We seek your kind cooperation to complete this questionnaire. We thank you for the time spent to provide the valuable information

### Section 1: Demography

1. Age

☐

20-30

☐

41-50

☐

31-40

☐

51-60 and more.

2. Gender

☐

Male

☐

Female

3. Marital Status

☐

Single

☐

Widower/divorced

☐

Married

☐

4. Level of Income

☐

2,000-3,000

☐

3,100-5,000

☐

5,100-10,000

☐

Above 10,000

5. Educational Attainment

☐

Bachelor's Degree

☐

Doctorate Degree

☐

Master's Degree

☐

Others

☐

Professional Degree

### Section 2: Attitude:

Paying *zakāt* on your income in the next year would be:

Unpleasant	1	2	3	4	5	Pleasant
Useless	1	2	3	4	5	Useful
Unsatisfying	1	2	3	4	5	Satisfying
Unfavourable	1	2	3	4	5	Favourable
Negative	1	2	3	4	5	Positive
Bad	1	2	3	4	5	Good
Inconsiderable	1	2	3	4	5	Considerable
Pointless	1	2	3	4	5	Important

### Section 3: Perceived Behavioural Control

1. If I wanted to, I could easily give *zakāt* in the next year

<i>strongly disagree</i>	1	2	3	4	5	<i>strongly agree</i>
--------------------------	---	---	---	---	---	-----------------------

2. Overall, how much control do you have over whether you give *zakāt* in the next year

<i>no control</i>	1	2	3	4	5	<i>complete control</i>
-------------------	---	---	---	---	---	-------------------------

3. It is mostly up to me whether I give *zakāt* in the next year

<i>not at all true</i>	1	2	3	4	5	<i>absolutely true</i>
------------------------	---	---	---	---	---	------------------------

(continued)

4. How confident are you that you will be able to give *zakāt* in the next year
- |                             |   |   |   |   |   |                            |
|-----------------------------|---|---|---|---|---|----------------------------|
| <i>not at all confident</i> | 1 | 2 | 3 | 4 | 5 | <i>extremely confident</i> |
|-----------------------------|---|---|---|---|---|----------------------------|
5. Giving *zakāt* in the next year is easy for me to do
- |                        |   |   |   |   |   |                        |
|------------------------|---|---|---|---|---|------------------------|
| <i>not at all true</i> | 1 | 2 | 3 | 4 | 5 | <i>absolutely true</i> |
|------------------------|---|---|---|---|---|------------------------|

**Section 4: Injunctive norms**

1. Think of the people important to you. What percentage of them do you think would disapprove of you giving *zakāt*
- |         |         |        |       |          |
|---------|---------|--------|-------|----------|
| (1= 0%, | 2= 20%, | 3=60%, | 4=80% | 5= 100%) |
|---------|---------|--------|-------|----------|
2. The people closest to me would support me in giving *zakāt* in the next year
- |                        |   |   |   |   |   |                        |
|------------------------|---|---|---|---|---|------------------------|
| <i>not at all true</i> | 1 | 2 | 3 | 4 | 5 | <i>absolutely true</i> |
|------------------------|---|---|---|---|---|------------------------|
3. The people closest to me would disapprove if I give *zakāt* in the next year
- |                      |   |   |   |   |   |                    |
|----------------------|---|---|---|---|---|--------------------|
| <i>very unlikely</i> | 1 | 2 | 3 | 4 | 5 | <i>very likely</i> |
|----------------------|---|---|---|---|---|--------------------|
4. Most people who are important to me think that giving *zakāt* in the next year would be
- |                    |   |   |   |   |   |                  |
|--------------------|---|---|---|---|---|------------------|
| <i>undesirable</i> | 1 | 2 | 3 | 4 | 5 | <i>Desirable</i> |
|--------------------|---|---|---|---|---|------------------|
5. Would the people closest to you approve or disapprove of giving *zakāt* in the next year
- |                            |   |   |   |   |   |                         |
|----------------------------|---|---|---|---|---|-------------------------|
| <i>strongly disapprove</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly approve</i> |
|----------------------------|---|---|---|---|---|-------------------------|
6. If I give *zakāt* in the next year, the people closest to me would
- |                            |   |   |   |   |   |                         |
|----------------------------|---|---|---|---|---|-------------------------|
| <i>strongly disapprove</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly approve</i> |
|----------------------------|---|---|---|---|---|-------------------------|

**Section 5: Descriptive norms**

1. Think of those people important to you. What percentage of them do you think give *zakāt*
- |         |         |        |       |          |
|---------|---------|--------|-------|----------|
| (1= 0%, | 2= 20%, | 3=60%, | 4=80% | 5= 100%) |
|---------|---------|--------|-------|----------|
2. Most people who are important to me give *zakāt*
- |                          |   |   |   |   |   |                       |
|--------------------------|---|---|---|---|---|-----------------------|
| <i>strongly disagree</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly agree</i> |
|--------------------------|---|---|---|---|---|-----------------------|
3. Those people closest to me do not give *zakāt*
- |                          |   |   |   |   |   |                       |
|--------------------------|---|---|---|---|---|-----------------------|
| <i>strongly disagree</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly agree</i> |
|--------------------------|---|---|---|---|---|-----------------------|
4. How likely is it for those close to you to give *zakāt*?
- |                           |   |   |   |   |   |                         |
|---------------------------|---|---|---|---|---|-------------------------|
| <i>extremely unlikely</i> | 1 | 2 | 3 | 4 | 5 | <i>extremely likely</i> |
|---------------------------|---|---|---|---|---|-------------------------|

**Section 6: Moral Norms**

1. I am the kind of person who gives *zakāt*
- |                          |   |   |   |   |   |                       |
|--------------------------|---|---|---|---|---|-----------------------|
| <i>strongly disagree</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly agree</i> |
|--------------------------|---|---|---|---|---|-----------------------|
2. I would feel guilty if I did not give *zakāt*
- |                      |   |   |   |   |   |                    |
|----------------------|---|---|---|---|---|--------------------|
| <i>very unlikely</i> | 1 | 2 | 3 | 4 | 5 | <i>very likely</i> |
|----------------------|---|---|---|---|---|--------------------|
3. I believe I have a moral obligation to give *zakāt*
- |                          |   |   |   |   |   |                       |
|--------------------------|---|---|---|---|---|-----------------------|
| <i>strongly disagree</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly agree</i> |
|--------------------------|---|---|---|---|---|-----------------------|
4. Not giving *zakāt* goes against my principles
- |                          |   |   |   |   |   |                       |
|--------------------------|---|---|---|---|---|-----------------------|
| <i>strongly disagree</i> | 1 | 2 | 3 | 4 | 5 | <i>strongly agree</i> |
|--------------------------|---|---|---|---|---|-----------------------|

Table A1.

(continued)

### Section 7: Past behaviour (5 items)

1. I do not give *zakāt*

<i>not at all true</i>	1	2	3	4	5	<i>very true</i>
------------------------	---	---	---	---	---	------------------

2. Over the past year, I did not give *zakāt*

<i>not at all true</i>	1	2	3	4	5	<i>very true</i>
------------------------	---	---	---	---	---	------------------

3. It is unusual for me to give *zakāt*

<i>strongly disagree</i>	1	2	3	4	5	<i>strongly agree</i>
--------------------------	---	---	---	---	---	-----------------------

4. I usually give *zakāt*

<i>not at all true</i>	1	2	3	4	5	<i>very true</i>
------------------------	---	---	---	---	---	------------------

5. How often do you pay *zakāt*?

<i>not at all</i>	1	2	3	4	5	<i>Frequently</i>
-------------------	---	---	---	---	---	-------------------

### Section 8: intention

1. I will give *zakāt* in the next year

<i>definitely not</i>	1	2	3	4	5	<i>Definitely</i>
-----------------------	---	---	---	---	---	-------------------

2. I would like to give *zakāt* in the next year

<i>not at all</i>	1	2	3	4	5	<i>Definitely</i>
-------------------	---	---	---	---	---	-------------------

3. I do not intend to give *zakāt* in the next year

<i>strongly disagree</i>	1	2	3	4	5	<i>strongly agree</i>
--------------------------	---	---	---	---	---	-----------------------

4. I intend to give *zakāt* in the next year

<i>strongly disagree</i>	1	2	3	4	5	<i>strongly agree</i>
--------------------------	---	---	---	---	---	-----------------------

5. How likely is it for you to give *zakāt* in the next year?

<i>very unlikely</i>	1	2	3	4	5	<i>very likely</i>
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--Thank You--

Table A1.

### Corresponding author

Ejaz Aslam can be contacted at: [ejazaslam95@gmail.com](mailto:ejazaslam95@gmail.com)

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