

The Analysis of Attitudes, Subjective Norms, and Behavioral Control on *Muzakki's* Intention to Pay *Zakah*

Nurul Huda

Lecturer

Faculty of Economics

Yarsi University

Department of Middle Eastern and Islamic Studies
Postgraduate Program of the University of Indonesia
Indonesia

Nova Rini

A Lecturer

STIE Muhammadiyah Jakarta/ The Department of Middle East and Islam Studies
Postgraduate Program of the University of Indonesia
Indonesia

Yosi Mardoni

Graduate of Middle Eastern and Islamic Studies
Postgraduate Program of the University of Indonesia
Indonesia

Purnama Putra

Graduate of Middle Eastern and Islamic Studies
Postgraduate Program of The University of Indonesia
Indonesia

Abstract

There has been a growing interest in research investigating various issues of zakah. Following the theory of planned behavior, this study aimed to determine the effect of attitudes, subjective norms, and control behavior on muzakki's intention to pay zakah. This study involved 247 muzakki participants responding to 300 questionnaires. Using the method of multiple linear regression for data analysis, it was found that Attitudes and Control Behavior variables have a positive and significant effect on the muzakki intention variable, while Subjective norms do not. The variables of Attitudes, Subjective Norms and Control Behavior each contributed 4.62%, 2.88% and 8.5% to the muzakki intention variable. The overall contribution value of Attitude, Subjective Norms, and Control Behavior variables to muzakki's intention variable is 16%. This indicates that 84% of muzakki's intention to pay is influenced by other variables not analyzed in this study.

Keywords: Attitude, Subjective Norms, Control Behavior, Intention of *Zakah*

1. Introduction

Zakat is a term used in the Koran signifying the special obligation for Muslims to give some of their possessions to charity. Etimologically, *zakah* is derived from an Arabic word meaning “to purify” and “to grow” (Mannan, 1986).

Muzakki's behavior when paying *zakah* is a part of overt behavior. The determining factor for this behavior is the amount of intention of an individual whether or not to exert that particular behavior (Fishbein dan Ajzen, 1975).

Ajzen (1988) argues that intention can be used to predict the strength of an individual willingness to perform a behavior and a number of planned and conducted efforts to perform it. It is discussed in the *Reason Action Theory* (Fishbein dan Ajzen, 1975) that intention originates from two determining factors. The first factor is personal in nature and is reflected in one's attitude. The second factor is subjective norms which reflect social influence.

In the next development, Ajzen (1988) explains that in addition to attitude and subjective norms, there is the third influencing factor called perceived behavioral control. Perceived behavioral control is one's perception of the control one possesses related to certain behaviors. Thus, one's intention can be predicted through three main determining factors: attitude towards certain behaviors, possessed subjective norms and perceived behavioral control. This theory is known as the Theory of Planned Behavior.

Muzakki's intention to pay *zakah* is influenced by his attitude towards the attributes inherent in *zakah* paying, by the influence of others closest to him, and also by his perception of the behavioral control that can both be promoting and hindering factor in paying *zakah*.

The problem investigated in this study is *muzakki's* paying *zakah* behavior. In particular, the behavior under investigation was seen based on the *muzakki's* intention in paying his *zakah*. To find out the factors intervening the behavior, variables with influences on intention were analysed. These variables include attitudes, subjective norms or social influence and perceived behavioral control (Ajzen, 1988). The amount of each variable in an individual is attributed to the exertion of the behavior.

2. Literature Review

2.1 Zakah

Zakah is one of the five pillars of Islam. It is a *maaliyah ijtimaiyyah* kind of worship that has a strategic and determining position for the Ummah's welfare development. Not only is *zakah* a vertical form of worship to Allah (*hablumminallah*), it is also a horizontal form of worship (*hablumminannas*) (Hidayati dan Tohirin, 2010, Lubis et al, 2011)

In his inter-fiqhy-school (*madhaib*) studies, Zuhayly (2008) mentions definition of *zakah* across fiqhy schools. According to Maliki School (*madhab*), *zakah* is paying out a specific part of a specific type of wealth that has reached the amount of zakatable minimum (*nisab*) to those who deserve to receive it (*mutahik*). In addition, the wealth is zakatable if it has been in one's possession for one lunar year, and neither mining nor farm produce. While in Hanafi *madhab*, *zakah* is making a specific part of a specific kind of wealth a possession of specific groups of people, prescribed by the *Shar'e* Rulings.

2.2 Intention

Fishbein & Ajzen (1975) define intention as a person's subjective probability dimension that connects that particular person to a particular behavior ("*We have defined intention as a person's location on a subjective probability dimension involving a relation between himself and some action. A behavioral intension, therefore, refers to a person's subjective probability that he will perform some behavior.*")

2.3 Attitude

Eagly & Chaiken (1993) argue that attitude is a psychological tendency which is shown in the evaluation on certain entities with some degree of favor or disfavor. This psychological tendency inherently exists in every individual in the form of evaluation covering all types and categories of evaluation, both overt and covert, or in cognitive, affective and conative forms.

Shook & Bratianu (2010) state that one forms one's attitude based on one's beliefs in the possible outcomes. The more favorable the possibility is, the stronger the intention to do the behavior will be, and vice versa: the less favorable the outcome possibility is, the weaker the intention to do the behavior will be.

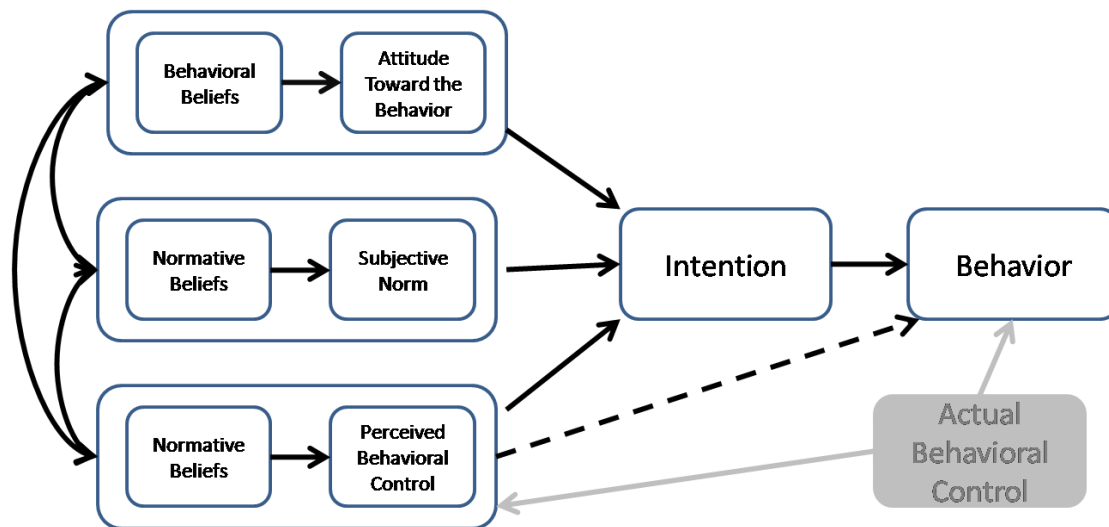
2.4 Subjective Norms

Subjective norms are one's perceptions or assumptions about others' expectations of certain behaviors that one will or will not perform. Since this perception is very subjective in nature, this dimension is referred to as subjective norms. Similar attitudes towards behavior, subjective norms are also influenced by beliefs. The two are distinct however.

Attitudes towards behavior are a function of belief in the behavior (*behavioral belief*) that will be performed, while subjective norms are a function of one's beliefs that are formed by others in one's life. (Fishbein & Ajzen, 1975; Hanno & Violette, 1996, Eagly, A. H., and Chaiken, S. 1993).

2.5 Behavioral Control

Perceived behavioral control or simply behavioral control is one's perceived ease or difficulty in performing one particular behavior (Ajzen, 2005). To explain the perception related to this perceived behavioral control, Ajzen distinguishes it from the locus of control suggested by Rotter (1966). Locus of control is related to one's beliefs which are relatively stable in all situations. Perceived behavioral control on the other hand, may change depending on situations and kinds of behaviors to be performed. Locus of control is concerned with one's beliefs that one's success in doing something depends on one's own effort (Rotter, 1966). If this belief is related to specific achievements, such as one's belief in mastering computing skill well, then it is called perceived behavioral control.



Source: Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*,

2.6 Related Research on Muzakki's Intention to Pay Zakah

Abu Bakar dan Rashid (2010) conducted a study entitled *Motivations of Paying Zakat on Income: Evidence from Malaysia*, to investigate factors influencing muzakki's intentions of paying zakah on income/profession. The research was conducted at the International Islamic University Malaysia (IIUM) that involved three schools of Kulliyah of Economics and Management Sciences (KENMS), Ahmad Ibrahim Kulliyah of Laws (AIKOL) and Kulliyah of Islamic Revealed Knowledge (KIRK). The questionnaires distributed consisted of four parts: (1) the respondents' demography (2) whether or not the respondents pay zakah on income/profession (3) the reasons of why the respondents pay or do not pay zakah on income/profession (4) the payment method, i.e. through zakah collecting organizations or directly to the *mustahik* (zakah recipients). 281 questionnaires were distributed but only 37 (13.2%) were returned. The study showed that social, religious and Islamic-related factors were dominant factors influencing the respondents to pay zakah. Furthermore, the study suggested the need for zakah-related education due to the fact that there are still many Muslims who are not aware of zakah on profession.

In addition, Muda, Marzuki dan Shahrudin (2006) conducted a study entitled *Factors Influencing Individual Participation In Zakat Contribution: Exploratory Investigation* with the purpose of investigating factors influencing one's motivation for paying zakah. The method used in this study was factors analysis related to one's motivation for paying zakah. The data were obtained through questionnaires designed following a previous study. The respondents' characteristics used were religion, utilitarian, satisfaction and organization. Through the analyses of the main factors, five results were found: altruism, faith level, self satisfaction, organization dan utilitarian were accounted for 67.32% of the variants within the data sets. Further analyses showed that altruism was the highest score, followed by faith, self satisfaction and utilitarian.

The preliminary findings in *zakah* issues showed that participation in *zakah* was not only motivated by religious factor but also by individual and organizational factors.

Another study on *zakah* intention was conducted by Husna (2009) entitled *Intention to Pay Zakah on Employment Income among Manufacturing Employees in Penang*. This study sought to find out the relation between attitude, subjective norms and behavioral control using the theory of planned behavior. A sample of 173 people were involved and asked to fill in questionnaires about attitude, subjective norms and behavioral control as well as intention to pay *zakah*. The study showed that attitude and behavioral control had significant effect on the intention to pay *zakah*. Subjective norms, on the other hand, did not have significant influence on the intention to pay *zakah*. This study revealed that in general, the theory of planned behavior can be used to predict the intention to pay *zakah* so that it can be used by *zakah* collecting organizations to increase the *zakah* received.

Still in the same same topic, Sapingi, Ahmad and Mohamad (2011) conducted a study entitled *A Study on Zakah of Employment Income: Factors that Influence Academics' Intention to Pay Zakah*. The study was carried out to reveal factors contributing to the intention to pay *zakah* among academicians in both state and private institutions. The theory of Planned Behavior (TPB) developed by Fishbein dan Ajzen was employed to identify factors influencing their intentions to pay *zakah* on their income. 231 questionnaires were distributed and the same number was returned for this purpose. The study indicated the relationship among three statistical methods used, i.e. descriptive analysis, correlation and modeling regression. The results suggested a significant influence of attitudes and behavioral control on the intention of *zakah* paying.

3. Research Method

3.1 Research Design

This research is quantitative in nature with the research instruments of questionnaire and ordinal scale measurement. This study was designed as a survey field study, a scientific non-experimental study that systemically investigates relationships or correlation between variables and is conducted in real-life situation.

3.2 Sampling Technique

The sampling technique used was non probability sampling, purposive sampling in particular. The detail number of participants in this research can be distinguished based on the research stages: (1) at the elicitation stage: 50 respondents; (2) at the questionnaire testing stage: 50 respondents; and (3) at the data collection stage: questionnaires for 300 respondents (for the areas of East, West, North, South and Central Jakarta with the minimum returning rate of 75 % (225 respondents)).

3.3 Data

The data collected were primary data in form of qualitative data with ordinal scale. The data were collected using interview, especially at the elicitation stage, and questionnaires at the research stage.

3.4 Research Instrument and Data Collection

There were two instruments used in the study. The first instrument was Fishbein and Ajzen's (1975) intention measurement scale questionnaires which was modified to measure *muzakki's* intention to pay *zakah*. Another instrument that was deployed in this research was questionnaires consisting of attitudinal measurements, subjective norms and perceived control behavior, along with the beliefs inherent in the variables.

3.5 Analisis Data

In line with the research objectives, data analysis was conducted using *multiple regression analysis*. The formula for the multiple regression analysis is in line with Ajzen's intention theory as follows:

$$I = (A)W1 + (SN)W2 + KP(W3)$$

Where :	I	= Intention for performing a behavior
	A _B	= Attitude towards the behavior
	SN	= Subjective Norms
	KP	= Behavioral Control
	W1, W2 & W3	= the degree of measured determinants

Based on the research variables above, the hypotheses formulated for the research were as follows:

1. H_{01} : There is no influence of attitudes on *muzakki*'s intention to pay zakah
 H_{a1} : There is an influence of attitudes on *muzakki*'s intention to pay zakah
2. H_{02} : There is no influence of subjective norms on *muzakki*'s intention to pay zakah
 H_{a2} : There is an influence of subjective norms on *muzakki*'s intention to pay zakah
3. H_{03} : There is no influence of behavioral control on *muzakki*'s intention to pay zakah
 H_{a3} : There is an influence of behavioral control on *muzakki*'s intention to pay zakah

4. Research Findings

4.1 Validity and Reliability Testings

All the statements in the instruments to measure attitude, subjective norms, behavioral control, and *muzakki*'s intention were all valid because the significance level of these statements was below 0.05. In addition to validity, the instrument was also reliable because the value of alfa cronbach was bigger than 0.60.

4.2 Description of Research Data

The attitude variable was acceptable with the value of standard deviation not more than 3. On the attitude variable, three questionnaire items with the highest score average were 3.59, 3.48, and 3.46. These average scores were each for questionnaire statement stating that: 1) respondents believe that by paying *zakah* on wealth they help their Muslim brothers/sisters who are in need, 2) respondents believe that paying *zakah* on wealth would purify their wealth, and 3) respondents believe that paying *zakah* was obligatory. These findings were in conformity with the knowledge information of the respondents, most of whom were aware of the obligation for Muslims to pay *zakah* on wealth (*zakatul mal*). When a Muslim knows that there is an obligation to pay *zakah* on wealth, this individual knows automatically the benefits of the *zakah* distribution.

The highest score average of Subjective Norm variable was 3.37, 3.28, and 3.27. These three highest scores are respectively for questionnaire items on the respondents' parents' support to pay *zakah* on wealth, the respondents' belief in their ustadz's (teacher of Islamic sciences) encouragement to pay *zakah*, and the respondents' family's belief that the respondents have to pay *zakah* on wealth. These results show that the respondents in this study had the biggest support to pay *zakah* from their parents. This indicates that parents have a big role in encouraging and supporting their children to pay *zakah* on wealth. In addition to parents, it was also indicated that the ustadz and family (spouse) played a big role in influencing the respondents to pay *zakah* on wealth.

The highest average scores for the statements in the behavioral control variable were of 3.34, 3.20, and 3.14. These highest average scores were respectively for each of the following statements: respondents will pay *zakah* on wealth because it is a pillar in Islam, The respondents will pay *zakah* on wealth to help the *mustahik* (*zakah* recipients) financially, and the respondents will still pay their *zakah* on wealth even though they have many obstacles/difficulties. These results indicate that a Muslim pays his *zakah* because it is a pillar of their religion, not only because he has knowledge about *zakah*, the ability to pay *zakah*, and resources to pay *zakah*. Thus, in this behavioral control variable, paying *zakah* on wealth because it is a pillar in Islam is a main priority for a Muslim in paying *zakah* on wealth. This finding also confirms the respondents' answer regarding *zakah* knowledge in which most of them were aware of the obligation to pay *zakah* for a Muslim. The obligation to pay *zakah* is a pillar in Islam which is compulsory for Muslims to do. In addition to its being compulsory for Muslims, the respondents in this study also paid *zakah* because by doing so they would help the *mustahik* financially. Thus it is found that the behavioral control of the *muzakki* in paying *zakah* was because it was an obligation and it would benefit the *mustahik* financially. The respondents in this study also showed a favourable behavioral control as stated in their responses that they would still pay out their *zakah* under any circumstances including difficulty and hardship. These findings indicate that the respondents in this study were devoted practising Muslims who obeyed the commands of their Lord, one of which regarding the obligation of paying *zakah* on wealth.

Concerning the Intention Variable, it was found that the highest average scores were 3.17 and 3.00. These highest average scores were for each of the following statements respectively: the respondents will pay *zakah* on wealth this year and they will pay more *zakah* if their income increases. This finding suggests the respondents' strong willingness to pay *zakah* on wealth this year.

This can be seen in the trend of the respondents’ responses in attitude, subjective norms, and behavioral control all of which show a tendency of a perception of paying *zakah* immediately. This condition is reflected in the respondents’ responses on the Intention Variable which tend to agree to pay *zakah* this year. Their responses on the Intention Variable also suggest that they would tend to pay more *zakah* if there is an increase in their income. This desire is in line with their responses to the statements on behavioral control that they will still pay their *zakah* regardless of their present income and despite the distance of the *zakah* collecting organizations from their location.

4.3 The Influence of Attitude, Subjective Norms and Behavioral Control on *Muzakki’s* Intention to Pay *Zakah*

The first research question of this study was about the influence of attitude, subjective norms and behavioral control on *muzakki’s* intention to pay *zakah*. To answer the research question, the questionnaires collected from 247 respondents were analysed using multiple regression method. SPSS software version 18.00 was used in the analysis to obtain the value of regression coefficient, the value of R^2 , the value of Beta, and the value of significance. The results of the computation are presented in Table 1.

Table 1: Regression Value of Attitude, Subjective Norms and Behavioral Control on *Zakah* Intention

	B	S.E	Beta (W)	t	Sig.
Constant	2.640			1.869	0.063
Attitudes	0.082	0.0462	0.155	2.280	0.023
Subjective Norms	0.092	0.0288	0.112	1.676	0.095
Behavioral Control	0.161	0.085	0.250	3.877	0.000*
<i>F value of model</i>	15.446				0.000*
R^2	0.160				
<i>Adjusted R²</i>	0.150				

Note: * $p < 0.05$ (significant)

It is indicated in Table 1 that the attitude, subjective norm and behavioral control variables have influence on *muzakki’s* intention to pay *zakah*. This is shown in the value of adjusted R^2 of 0.160 and the value of statistical F of 15.446. These suggest that 16% of the *muzakki’s* intention to pay *zakah* was explainable using the three free variables of attitude, subjective norms and behavioral control. This model can therefore be applied to explain *muzakki’s* intention to pay *zakah*.

Based on the analysis above, the model of *muzakki’s* intention to pay *zakah* can thus be formulated as follow:

$$I = 2.640 + 0.082(A_B) + 0.092(SN) + 0.161(PBC)$$

Where :

- I = Intention to perform the behavior
- A_B = Attitude towards behavior B
- SN = Subjective Norms
- PBC = Perceived Behavioral Control

Based on the results of regression analysis as presented in Table 1 above, it is apparent that the value of significance of attitude and behavioral control variables on *muzakki’s* intention to pay *zakah* is $p < 0.05$. This means that the variables of attitude and behavioral control have influence on *muzakki’s* attitude to pay *zakah*. While the value of subjective norm variable $p > 0.05$ indicates the acceptance of the former hypothesis and the rejection of the alternative hypothesis, meaning that the subjective norm variable does not influence *muzakki’s* intention to pay *zakah*.

With reference to the research data description of attitude variable, whose highest average score is respondents’ belief that *zakah* can help others in need and whose lowest score average is the respondents’ worry that their wealth would decrease if their *zakah* is paid, and the result of the hypothesis testing, it is concluded that the respondents in this study had attitudes that significantly influenced their intention as *muzakki* to pay *zakah*. This finding also suggests that the respondents in this study, who were also *muzakki*, had attitude which was in conformity with the Koran and Hadith.

This hypothesis testing shows a tendency related to subjective norms that parents' relatively big role in encouraging the respondents to pay *zakah* was not significant in influencing the *muzakki* respondents' intention to pay *zakah*. This finding suggests that one's intention to pay *zakah* is highly dependent on one's self and this is the main factor that makes one pay his *zakah* not because one gets support and encouragement from others around him, be it parents, relatives, colleague or ustadz. This result confirms the study finding conducted by Muda, Marzuki dan Shahrudin (2006) that *zakah* participation is not only motivated by religious factor but also by the individual and organization.

Based on the respondents' responses to behavioral control which has been previously discussed, it was found that the highest score average on this variable was on the item stating that the respondents pay *zakah* because *zakah* is a pillar in Islam that they have to obey. This finding shows the respondents' strong devotion to Islamic teachings, the pillar of Islam regarding paying *zakah* in particular that significantly influenced their intention to pay *zakah*. Other statements under the variable of behavioral control also showed significant influences on *muzakki*'s intention to pay *zakah*.

In addition, Table 1 also suggests that the Effective Contribution (SE) of the attitude variable on *muzakki*'s intention to pay *zakah* is 0.0462 (4.62%). This shows that the attitude variable only accounted for 4.62% of the *muzakki*'s intention to pay *zakah*. This means that other variables not discussed in this study had bigger effective contribution to the *muzakki*'s intention.

The effective contribution of Subjective Norms Variable is 0.0288 (2.88%), which is smaller than that of the attitude variable. This statistics show that there are many other variables not discussed in this study that had bigger effective contribution to *muzakki*'s intention.

The effective contribution of Behavioral Control Variable is 0.085 (8.5%) which is bigger than that of the attitude and subjective norms to *muzakki*'s intention to pay *zakah*.

The overall contribution of Attitude, Subjective Norms and Behavioral Control variables to *muzakki*'s intention to pay *zakah* can be seen in the R^2 values of regression model in this study, which is 16%. This percentage shows that the three variables are only attributed to 16% of the *muzakki*'s intention to pay *zakah*, while the remaining 84% is attributed to other factors not discussed in this study.

5. Discussion

The results of the present study are almost similar to those previously conducted by Husna (2009) and Sapingsi, Ahmad & Mohamad (2011). Their study investigated the relationship between attitudes, subjective norms and perceived control behavior using the theory of planned behavior. The study showed that attitudes and perceived behavioral control had significant influence on *muzakki*'s intention to pay out his *zakah*, while subjective norms did not have significant influence on their intention to pay *zakah*.

The results of this study are also in line with Ajzen's (2005) Planned Behavior theory. According to the theory, the factor of perceived behavioral control has the characteristics to strengthen and weaken intentions. If the behavior is perceived to be doable, the intention gets strengthened. If the behavior is perceived difficult or impossible to do, the intention weakens. What is suggested by this theory regarding perceived behavioral control is well reflected in the present study. As indicated in the questionnaires, the study shows that if the *muzakki* respondents do not pay *zakah*, since it is a pillar of Islam, because it is one pillar of Islam, the *muzakki* do not pay *zakah* in the respected year, and they will consider paying more *zakah* if their income doesn't increase. This finding indicates that the reason why the respondents pay *zakah* because it is a pillar in Islam that they have to obey. This gets the highest average score compared to other statements related to perceived behavioral control of the respondents in paying out *zakah* so that one of the statement items in the intention variables, i.e. the respondents prefer prioritizing paying *zakah* this year to not paying *zakah* when their income doesn't increase.

6. Conclusion

Attitudes, subjective norms and perceived behavioral control variables have simultaneously significant influence on *muzakki*'s intention to pay *zakah*. Partially however, attitude and perceived behavioral control variables have positive and significant influences on *muzakki*'s intention to pay *zakah* variable.

Subjective norms variable on the other hand, have positive yet not significant influence on the *zakah* intention variable.

The effective contribution value of attitude variable to *muzakki's* intention to pay *zakah* variable is 4.62%. On the other hand, the effective contribution of subjective norm variable to *muzakki's* intention to pay *zakah* is 2.88%. Finally, the effective contribution of perceived behavioral control variable to *muzakki's* intention to pay *zakah* is 8.5%.

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