

Measuring Religious Values Development Based on *Maqasid Syariah* Approach in Compliance Behavior of Business Zakat Scenario

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Abstract

Religious values are one of the important aspects in explaining human behavior. However, lack of study focused on how to develop and measuring the religious values are hardly found in literature since the issue is important to discuss to produce good results. Hence, the main objective of this study is to develop the measurement instrument in measuring religious values based on *Maqasid Al-Syariah* approach as guideline in compliance behavior of business zakat scenario. 276 questionnaires managed to be collected from SMEs entrepreneurs in Selangor. Rasch Measurement Model was employed to analyze the data. From the results of item polarity and misfit indicates that all items measured religious values really measured what supposedly to measure since all items fit with the Rasch Measurement Model. The implication of this paper provides evidence of the usefulness of *Maqasid Al-Syariah* approach as a guideline in order to develop the measurement of religious values in compliance behavior of business zakat scenario. At the same, it also suggests that Rasch Measurement Model the usefulness of Rasch Measurement Model in analyzing the items that measured what supposedly to measure.

Keywords: *Maqasid Al-Syariah*, Business Zakat, Compliance, Rasch Measurement Model

1. Introduction

Measurement is important in research because it details the methods of measuring variables or constructs in the theoretical model of the study (Uma Sekaran, 2006). Measurement is based on the selection of items on the scale to be used. The correct measurement instrument used to measure the variables is very important in order to produce a good result. Kamil Md Idris, Zainol Bidin, and Ram Al-Jaffri Saad (2012, p. 3) mentioned “the suitability of a particular measurement of the environment of concern in a particular study is an issue that requires serious consideration prior to conducting a research. This is to avoid misconception and wrong conclusion in certain areas under study”. The issue of measurement instrument will be very important to discuss especially the study related to religious values since it considered sensitive aspect of the society. Researchers should not simply adapting or adopting in the development of religious value measurement. Hence, the good development, measurement instrument used to measure the religious values is very important to produce better and more reliable results.

In measuring the religious values, many researchers have used a number of various approaches such as an Islamic index (Naziruddin Abdullah & M. Shabri Abd Majid, 2009), Muslim attitudes towards religiosity scale (Rusnah Muhamad & S. Susela Devi, 2006) and adapted from the west. Even though a

number of approaches have used in order to develop the measurement of religious values, it must be tested the reliable and valid to confirm it's suitable with current study and to improve the measurement. From the scenario, one study to develop a good measurement of religious values with the robustness of analysis is needed. Hence, this study intends to develop of religious value measurement from the both aspects; items on the scale to use and person responses. At the same time, *Maqasid Al-Syariah* approach will be used for lack of study applied this approach in the development of religious value measurement.

2. Religious Values Measurement

In explaining the subject of religiosity, Pope and Raihana Mohd Ali (2010) categorized it into two perspectives consisting of religious affiliation and religious commitment. Religious affiliation refers to a particular group of religions which is avoided by individuals such as Islam, Christianity, Buddhism and Hinduism. While religious commitment refers to the individual's state of commitment to the religion and its teachings. In addition, according to Glock (1962) religiosity can be divided into five dimensions consisting of the ideological dimension which refers to the followers complying with a certain set of beliefs. Secondly, the ritualistic dimension refers to the specific religious practices such as praying, fasting and meditation. Thirdly, the experiential dimension refers to the depth of experience in religion as a measurement of religiosity. The fourth dimension is the intellectual dimension where explanations regarding religion and religious knowledge are sought and utilized by followers to strengthen their beliefs. Lastly, the consequential dimension identifies the results of the action taken by followers in complying with the first four dimensions as behavior guidelines.

In general, religious values one of the complex constructs, since it can be measured in many ways with many different dimensions. As mentioned earlier, there have various approaches have been developed by previous studies in order to measure the religious values. Most of popular approach has been used to measure religious values is adapted measurement instrument from another study into their studies (Kamil Md Idris et al., 2012). In the traditional way, Chatters, Levin, and Taylor (1992) measured the religiosity levels based on organizational religiosity behavior, non-organizational behavior and subjective religiosity approach. Organizational religiosity behavior refers to the tendency of individuals to partake in religious activities conducted by the institution such as volunteering as a member of certain organizations. Non-organizational behavior refers to an individual's participation in religious activities without the persuasion of other parties. Subjective religiosity, then refers to the individual's psychology comprising aspects such as trustworthiness, knowledge, attitude and experience which are related to the religion.

In another study, Torgler (2003) measure religiosity based on the individual frequencies attended activities at Church. Frequency a person turned up to church shows how much they focus to religious activity and follow all the orders. The measurement of religiosity by Torgler (2003) synchronized with the study by Myers (1996) who measure religiosity with the individual activities at church such as frequency of reading bible, frequency listening religious broadcasts, frequency involved with church activities, frequency of attending church and frequency of focus in prayer. Both studies show that religiosity also can be measure based on individual responsibility towards their religion.

Another approach in measuring religiosity through the religious orientation

approach developed by Allport and Ross (1967). The approach is to measure the religiosity in consumer research. The development of religiosity measurement based on the two forms of orientation, namely internal orientation that referring to the individual action to show of religion for self satisfaction and external orientation referring to the individual action to show of religion for other people.

In the scenario of Islamic studies, there are several approaches that have been developed by previous studies in measuring religiosity. Mostly the development of religiosity measurement based on the three basic tenets of life, namely *Syariah* (Islamic law and regulation), *Aqidah* (basic belief) and *Akhlak* (morals and values) (Kamil Md Idris et al., 2012; Ram Al-Jaffri Saad, 2010a; Rusnah Muhamad & S.Susela Devi, 2006) even though the measurement were adapted from western researchers (Kamil Md Idris et al., 2012). First tenets are *syariah* that refers to Islamic law guiding the actions of human beings through four major areas likes *ibadah*, *muamalat*, *munakahat* and *jenayah*. Second tenets is *aqidah* that describe the concept of faith and belief to Allah, His Angels, books of revelation, His prophets, Afterlife and destiny/divine decree (Ram Al-Jaffri Saad, 2010a). Rusnah Muhamad and S.Susela Devi (2006) state that *aqidah* is all forms of human faith in Allah which is demonstrated in actions. This suggests that *Aqidah* is not just verbal or oral faith but requires implemented action (Zakaria Stapa, 1998). Lastly, *Akhlak* refers to the attitude of human beings in life, moral behavior and also ethics (Kamil Md Idris et al., 2012). As such, *Akhlak* impacts greatly on daily life and behavioral situations in terms of beliefs, thoughts and actions (Rusnah Muhamad & S.Susela Devi, 2006). All the elements are interrelated and together they mold individuals with high levels of religiosity.

Kamil Md Idris (2002) initially adapted the measurement in religiosity

levels from a study by Chatters et al. (1992). This adaptation was done to ensure the measurement methods were applied to the Muslim population studied. The study by Kamil Md Idris (2002) emphasized just two elements; organizational religiosity behavior and non-organizational behavior in measuring the religiosity levels amongst Muslim individuals. The adapted measurement has become the foundation for subsequent research in measuring the influence of religiosity levels on zakat compliance behavior.

Besides adapting approach, Naziruddin Abdullah and M.Shabri Abd Majid (2009) measures the religious values through the development of religiosity index. The development is based on the three deeds in Islam, such as compulsory deeds which referring to the individual doing the compulsory action as required in Islam, such as fasting the whole month of *Ramadhan*, pray five times a day without failed, performed the obligation of zakat *al-fitr* annually and others. Secondly, recommended deeds that refer to the commended action performed by individual as required in Islam likes reading the Holy Qur'an every day, giving *sadaqah*, perform recommended prayer, perform recommended fast and others. Thirdly, prohibited deeds which referring to the prohibited action in Islam and every Muslim individual compulsory to avoid doing that, such as usury, corruption, cheating, gambling and others.

3. Religious Values Measurement and *Maqasid Al-Syariah* Approach

Development of religious value measurement requires a lot of contexts to discuss how the development of measurement instrument used to measure religiosity accurately. Even though a number of approaches have been adapted, lack of studies applied the *Maqasid Al-Syariah* approach in the development of religious value measurement. This is

because *Maqasid Al-Syariah* can be seen as a basic guideline for human actions and activities (Mustafa Omar Mohammad & Syahidawati Shahwan, 2013). There have five principles in *Maqasid Al-Syariah* namely protection of life, protection of religion, protection of mind/intellect, protection of wealth and protection of dignity (Mustafa Omar Mohammad & Syahidawati Shahwan, 2013; Rosbi Abd Rahman & Sanep Ahmad, 2010b). Based on the five principles Rosbi Abd Rahman and Sanep Ahmad (2010a) described protection of life is to ensure every individual make an effort in protected themselves as well as their family. Protection of religion is to ensure every Muslim individual follows the Islamic guideline and try to avoid doing the action that prohibited in Islam. Protection of mind/intellect is an encouragement to every individual used their mind in the development of their skills and knowledge to ensure personal well-being, family and community. Protection of wealth is to make sure the wealth has come from

legitimate sources. Islam encourages individuals to find their wealth in many ways, but it should be avoided from prohibited ways. Lastly, protection of dignity is referring to the individual should protect their dignity, including their generation in order to get respect from others. So that, they must follow the Islamic guidelines and not driven to doing the prohibited action in Islam.

From the explanation regarding the five principles of *Maqasid Al-Syariah* principles clearly it can be seen as guideline in the development of measurement instrument of religious values. The items adapted from previous studies can be synchronized with the five principles of *Maqasid Al-Syariah* in order to suitable with this study. Hence, the development of religious values measurement based on *Maqasid Al-Syariah* approach in this study as shows in figure 1. All items adapted from previous studies and some modifications were done to suitable with the compliance behavior of business zakat scenario.

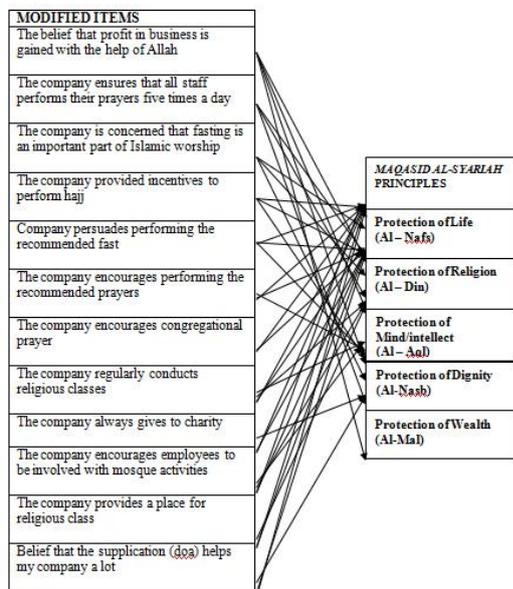


Figure 1: Adaption *Maqasid Al-Syariah* Approach in Development of Religious values Measurement

4. Methodology

In terms of research design, a quantitative approach was adopted in the process of data collected. These factors were measured through multi-item measures using the five-point Likert rating scale. The population of this study consists of a group of small and medium business owners in Selangor registered with the Malaysian Selangor Malay Chamber of Commerce (DPMMNS) in nine territories and representing six major categories. The sampling technique applied in this study is the proportionate stratified random sampling technique which was conducted on the nine territories in Selangor. In collecting data for this study, the instrument used was a set of questionnaires delivered to all selected respondents. A total of 600 questionnaires were distributed. The data were then

analyzed using the Rasch Measurement Model.

5. Findings

Data analysis in this study was conducted through Rasch Measurement Model in order to fulfill the objective of this study. Based on the 600 sets of questionnaires distributed, 315 sets of questionnaires returned. 39 sets of questionnaires were rejected due to incomplete answers and unanswered questionnaires. As such, just 276 sets of questionnaires were analyzed. This number is satisfactory for the purposes of factor analysis as suggested by Coakes and Ong (2011) who mentioned a sample size of more than 200 as adequate.

5.1. Descriptive Statistics

Table 1 shows the descriptive statistics for the demographic variable presented by the business profile. This variable comprises the following: business location which is represented by nine districts in Selangor, the age of the firm which is divided into four groups, business sector, which is

divided into six major business sectors as classified by DPMMNS and business category which is represented by four main categories based on classification by DPMMNS. Of the 276 respondents, 22.8 percent (63 respondents) operated their businesses in the Klang area which represents the highest percentage compared to other locations. The lowest percentage is represented by the Sepang area with 2.9 percent (8 respondents). With regard to the age of the firm, most respondents had operated their business for more than 10 years (38.8%). As classified by DPMMNS, the business sector can be categorized into six major sectors. Most of the respondents were in the services and utilities sector (34.4%) followed by the other sectors such as retailing and wholesaling (26.8%), property and building (16.3%), agricultural (9.1%), manufacturing (7.2%) and technology (6.2%). The category of business was also classified into enterprise, partnership, sole proprietor or co-operative. Based on the analysis, most respondents operated their businesses as enterprises (64.9%) compared to the other business categories.

Table 1: Descriptive Statistics for Respondents' Profile

Business Profile	Frequency	Percent
Business Location		
Sabak Bernam	22	8.0
Kuala Selangor	63	22.8
Klang	56	20.3
Petaling	52	18.8
Kuala Langat	15	5.4
Sepang	8	2.9
Hulu Selangor	22	8.0
Hulu Langat	26	9.4
Gombak	12	4.3
	78	28.3
Age of Firm		
Below 3 years	36	13.0
4 years to 6 years	55	19.9
7 years to 9 years	107	38.8
Above 10 years	95	34.4
Business Sector		
Services and utilities		
Agricultural	25	9.1
Property and building	45	16.3
Technology	17	6.2
Manufacturing	20	7.2
Retailing and wholesaling	74	26.8
Business Category		
Enterprise	179	64.9
Partnership	36	13.0
Sole Proprietor	56	20.3
Cooperative	5	1.8

5.2. Rasch Measurement Model

The process of data analysis in this study employed the Rasch Measurement Model. At this stage, the analysis only focused on several aspects to achieve the objectives of this study. These include analysis on the summary statistics to ensure the reliability at acceptable value, items polarity and misfits and person statistics.

5.2.1 Summary statistics

The results from the 276 respondents were tabulated and analyzed. Table 2 describes a total of 3180 data points from the 276 responses to the 12 items that measured religious practices. The

3180 data points explained was large enough to remain useful and stable for person measure estimates and to obtain useful and stable item calibrations. This generated a log-likelihood chi-square value of 5790.81 with 2901 degrees of freedom and $p=0.000$. The Cronbach alpha (α) was in 0.88 indicating good reliability and acceptable in showing the level of consistency (Churchill, 1979; George & Mallery, 2003; Helmstadter, 1966; Marino & Stuart, 2005; Nunnally, 1967). The person reliability index was at 0.87, indicating good reliability (Fisher, 2007). This denotes that the respondents were consistent in their response. The item reliability

index was given as 0.99 which is an excellent index, showing that the measurement instrument can

distinguish between person ability and the difficulty of the religious practice assignment.

Table 2: Summary Statistics for Religious Values

Persons Measured								
	Total Score	Count	Measure	Model error	Infit MNSQ	ZSTD	Outfit MNSQ	ZSTD
Mean	45.3	12.0	1.56	.47	1.00	-.2	1.05	.2
S.D	6.2	.0	1.43	.11	.89	1.6	1.09	1.6
Max	59.0	12.0	6.20	1.07	9.15	7.7	9.90	8.4
Min	27.0	12.0	-1.56	.38	.16	-3.3	.16	-3.3
Real RMSE	.55	True SD	1.32	Separation	2.40	Person Reliability	.85	
Model RMSE	.49	True SD	1.35	Separation	2.76	Person Reliability	.88	
S.E. of Person MEAN = .04								

Person RAW SCORE-TO-MEASURE CORRELATION = .99
 CRONBACH ALPHA (KR-20) Person RAW SCORE “TEST” RELIABILITY = .88

Items Measured								
	Total Score	Count	Measure	Model error	Infit MNSQ	ZSTD	Outfit MNSQ	ZSTD
Mean	1054.6	276.0	.00	.10	1.00	-.2	1.06	-.1
S.D	127.4	.0	1.22	.01	.27	2.8	.34	2.6
Max	1265.0	276.0	1.65	.13	1.67	5.9	1.76	4.7
Min	863.0	276.0	-2.37	.08	.67	-4.1	.67	-4.0
Real RMSE	.11	True SD	1.22	Separation	11.44	Item Reliability	.99	
Model RMSE	.10	True SD	1.22	Separation	12.22	Item Reliability	.99	
S.E. of Person MEAN = 0.24								

3180 Data points. Log-likelihood Chi-square: 5790.81 with 2901 d.f p=.000

5.2.2. *Items Polarity and Misfit*

Item polarity is an indicator used to show the items are in line with the construct measurement and it is also based on point measure correlation (PMC). The measurement with a positive index for all items shows correlation with the construct. Measurements with a negative index highlight the items that need to be re-examined for removal or rephrasing as it has elicited careless responses (Mohd Kashfi Mohd Jailani, 2011). In addition, the analysis to identify the misfit items, three indicators such as point measure correlation value (PMC), mean square

(MNSQ) and Z-standardized (ZSTD) are utilized. According to Azrilah Abdul Aziz (2011) there are three criteria to be considered in examining the outfit data. The item is considered to be a misfit with the model if the point measure correlation (PMC) is larger than 0.4 and less than 0.85 ($0.4 < \text{PtMea Corr} < 0.85$), the outfit mean square (MNSQ) is larger than 0.5 and less than 1.5 ($0.5 < \text{MNSQ} < 1.5$) and the outfit Z-standard (ZSTD) is larger than -2 and less than +2. The three criteria must be fulfilled in identifying the outfit or outliers in the data. Hence, based on the item polarity and misfit as shown in table 3 revealed that all 12 items

constructed with the positive value of point measure correlation coefficient (PMC) indicating that all items measured were in the same direction in the development of the construct. For item misfit, none of the 12 items were

identified as misfits as they did not fulfill the three criteria of misfit responses. This indicated that all the respondents' responses fit to the Rasch Measurement Model.

Table 3: Item Polarity and Misfit for Religious Values

Entry No	Outfit		PtMea Corr (PMC)	Item
	MNSQ	ZSTD		
11	1.09	1.0	0.66	RV11
4	1.26	2.7	0.70	RV04
8	1.04	0.5	0.67	RV08
5	0.72	-3.1	0.71	RV05
6	0.69	-3.3	0.71	RV06
10	1.03	0.3	0.65	RV10
7	0.79	-2.2	0.69	RV07
9	0.89	-1.1	0.68	RV09
2	1.18	1.4	0.56	RV02
3	0.91	-0.6	0.56	RV03
12	1.54	3.2	0.45	RV12
1	0.87	-0.5	0.44	RV01
Mean	1.00	-0.1		
S.D.	0.23	2.2		

5.2.3. Person Misfit

Person misfit was conducted to identify any respondents in misfit situations. This analysis to ensure that the 276 respondents were in fit conditions. Based on criteria for misfit respondents; point measure correlation (PMC) is larger than 0.4 and less than 0.85 ($0.4 < \text{PtMea Corr} < 0.85$), the outfit mean square (MNSQ) is larger than 0.5 and less than 1.5 ($0.5 < \text{MNSQ} < 1.5$) and the outfit Z-standard (ZSTD) is

larger than -2 and less than +2 (Azrilah Abdul Aziz, 2011), the results on person misfit revealed 38 respondents as misfit respondents since they fulfilled the three indicators of misfit persons as shown in table 4. This meant that the 38 misfit respondents could not understand or agree with the items in measuring religious practices. Thus, from the 276 respondents, only 238 respondents fit with the Rasch Model.

Table 4: Person Misfit for Religious Values

Entry No	Outfit		PtMea Corr (PMC)	Person
	MNSQ	ZSTD		
1	2.54	2.7	0.16	2431
17	2.17	2.4	0.86	2361
21	Maximum Measure			2312
22	Maximum Measure			2333
33	Maximum Measure			4112
36	Maximum Measure			2111
44	2.49	2.1	0.20	4421
47	Maximum Measure			2321
48	2.29	2.4	-0.24	2321
51	2.18	2.3	-0.42	1351
61	0.21	-2.8	0.87	3241
73	Maximum Measure			4464
79	0.26	-2.4	0.88	4111
81	9.90	8.4	-0.42	4263
85	0.18	-3.0	0.87	3111
89	Maximum Measure			2461
100	2.42	2.2	-0.16	4451
122	0.18	-3.1	0.89	1411
130	0.17	-3.2	0.90	1211
134	2.10	2.2	0.89	1141
157	2.01	2.1	0.86	3462
158	Maximum Measure			3112
159	0.24	-2.4	0.87	4441
164	7.46	2.9	-0.13	3463
176	2.81	3.2	-0.23	2161
177	2.28	2.4	0.11	2461
180	Maximum Measure			2461
184	Maximum Measure			2261
187	0.16	-3.3	0.93	2461
202	3.04	3.4	-0.21	3413
204	Maximum Measure			3261
207	9.90	8.1	-0.37	4431
208	Maximum Measure			3361
218	0.21	-2.8	0.87	1312
219	Maximum Measure			1212
237	Maximum Measure			2123
242	0.22	-2.8	1.00	2211
262	2.12	2.2	0.32	3224

After the misfit persons had been identified, it is crucial to analyze the results of the summary statistics to see if better results were obtained compared to before the identification of misfit respondents or vice versa. As shown in table 5, the value of Cronbach alpha was at 0.89 higher than before identification of misfit

respondents. Apart from that, person and item reliability index was higher than before at 0.87 and 0.99 respectively. Moreover, the persons were in 'fair' index and the items were in 'excellent' index (Fisher, 2007), with both persons and items showing higher index value than before. Thus, the analysis highlights that the

measurement instrument used to measure religious practices was

reliable and valid and formed a good measurement.

Table 5: Final Analysis for Religious Values

	Before identifying misfit respondents	After identifying misfit respondents
Cronbach Alpha	0.88	0.89
Person Reliability Index	0.85	0.87
Item Reliability Index	0.99	0.99

6. Discussion

This study offers an alternative in term of development of religious value measurement based on *Maqasid Al-Syariah* approach. As a basic, the analysis of the Rasch Measurement Model revealed that items adapted in measuring religious values really measure what supposed to measure. This is because all items free from the misfit situation and the polarity of the items stated in the same direction. However, some of respondent stated in the misfit and it explained that some of respondents did not understand and agree with the items that measure religious values. The results of this study are very important since the analysis not just focusing on the items development that measure religious values, but at the same produced an analysis from the respondents' responses. This is important to ensure whether the development of religious value measurement really measure what supposed to measure. At least, the finding of this measurement could provide as an initial point for other researchers to apply this measurement in their study.

At the same time, this study also applied *Maqasid Al-Syariah* approach as a guideline in order to develop the measurement of religious values. The analysis revealed that all items can be synchronized with the five principles of *Maqasid Al-Syariah* since the results of item and person statistics shows at good situation. However, some of respondents did not understand or agree with the items

that measure religious values since their response stated at misfit situation. This is proved that, *Maqasid Al-Syariah* approach becomes another approach can be used by researchers in order to develop religious value measurement besides common approaches have been used by previous studies.

7. Conclusion

This study is to develop of religious value measurement through *Maqasid Al-Syariah* approach. The results confirm that, the measurement of religious values also can be developed based on the principles of *Maqasid Al-Syariah* and not just the common approaches. This is because *Maqasid Al-Syariah* is the basis of all human actions and activities based on *Al-Qur'an* and *Al-Sunnah*. So that, the approach becomes a suitable approach in order to develop of religious value measurement.

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