

The Role of Zakat on Muslims' Tax Compliance Behavior – from Qualitative Perspectives

Mazni Abdullah
Faculty of Business & Accountancy,
University of Malaya
Kuala Lumpur
Email: mazni@um.edu.my

Abstract

Tax compliance has always been an issue ever since the existence of tax. Various theories and models have been proposed and introduced in the literature to assist governments, tax agencies and relevant authorities to encourage voluntary compliance behaviour or to discourage non-compliance attitudes. In tax compliance literature, zakat has not been explicitly considered as one of the factors that might affect tax compliance. This study aims to explore the role played by zakat and provide the framework for encouraging tax compliance among Muslims taxpayers. This study is based on interviews with Muslims taxpayers in Malaysia and a review of literatures. This qualitative analysis contributes to different views of tax compliance issues and adds to the extant literature on zakat and tax compliance. Practically, the proposed framework can be tested empirically by future research and this would enhance our understanding on the role zakat on Muslims' tax compliance behaviour.

Keywords: Zakat, Tax compliance, Muslim taxpayers, Interview

1. Introduction

Tax compliance is a public finance topic that has been an issue in almost all countries. Torgler (2006) remarks that tax compliance issues will remain an area of discovery as long as taxes exist. Hence, the issue has been an interest of various parties including policy-makers, tax authorities and researchers since many years ago and still topical until today. Largely, the development of tax compliance research has been dominated by the economic approach in order to explain compliance behavior. From economic perspective, taxes are costs for taxpayers that they try to avoid or reduce. Taxpayers are thus likely to evade tax unless the probability that their evasion is detected and the severity of the expected penalties render tax evasion an unattractive option. According to this economic framework, the tax rate, detection probability and penalty structure, determine the monetary costs of compliance, which in turn influence taxpayers' compliance behavior (Fischer, Wartick & Mark, 1992). The economic deterrence approach assumes that taxpayers will evade tax as long as the benefit of underreporting taxes is greater than the expected cost of being caught and punished (Allingham & Sandmo, 1972). As such, studies of tax compliance normally assume that deterrence is the only means of generating compliance (see Andreoni, Erard, & Feinstein, 1998).

Nevertheless, some researchers argued that taxpayers' compliance behavior cannot be explained entirely by the economic factors (e.g. Andreoni et al., 1998; Cullis & Lewis, 1997; Graetz & Wilde, 1985). Other factors such as individuals' behavior and psychological factors may also influence compliance behavior. Behavioral approach assumes that individuals are

not simply independent, selfish utility maximizers, but they interact according to differing attitudes, beliefs, norms and roles (Elffers, 1991). The behavioral perspective incorporates sociological and psychological factors, such as age, gender, ethnicity, education, culture, institutional influence, peer influence, ethics and tax morale in order to understand individuals' compliance behavior.

While the literature acknowledges that individual's behavior also contributes to tax compliance, not many studies have investigated the influence of religious values held by individual taxpayers in the tax decision-making models. As such, this study aims to contribute to the extant literature by examining the role of religious values held by taxpayers on tax compliance behavior. Specifically, this study examines the role of zakat on tax compliance behavior, from the perspectives of Muslim taxpayers. This study proposes that zakat payment is another variable that can explain tax compliance behavior among Muslim taxpayers. This qualitative analysis contributes to different views of tax compliance issues and adds to the extant literature on zakat and tax compliance.

The paper is structured as follows. Section 2 discusses the literature review. Section 3 describes the research method. Section 4 presents the findings and discussion. Section 5 concludes the paper.

2. Literature Review

2.1 Religiosity and Tax compliance

Religiosity can be defined as the extent to which an individual is committed to their religion and its teachings (Johnson et al. 2001). It has been acknowledged in the literature that religion can influence an individual attitude, behavior and character (e.g. Palil, Md Akhir & Wan Ahmad, 2013; Torgler, 2006; 2003; Barro & McCleary, 2003; Greely, 1963). This is because the religious components, elements and dimensions can dictate the affective and cognitive functioning that eventually affect an individual judgment (Kamil, Zainol & Ram AlJafri 2012). Sanctions and rewards systems in religious institution might also influence the followers to act in the lines of accepted rules and laws. As such, religiosity can be regarded as an individual internal moral enforcement mechanism that might inhibit illegal and immoral behaviour (see Torgler, 2006). The findings of prior studies have also suggested that religiosity has influenced individuals' behaviors such as reducing the cheating rate (Rettinger & Jordan, 2005; Bloodgood et al., 2008), inhibit criminal behavior (Elis & Peterson, 1996; Baier & Wright, 2001), encourage ethical behavior (Keller et al., 2007) and tax compliance behaviour (Mohdali & Pope, 2014; Palil et al., 2013). Prior studies also showed that religiosity has a positive influence on life satisfaction (ten Kate et al., 2017).

Though religiosity has influenced individuals' behaviour, it is important to note that each individual would have a different degree of religiosity. Abou-Youssef et al. (2015) commented that the degree of religiosity among Muslims also varies, whereby some adhere fully to Islam and others do not. Hence, to generalise the behaviour of adherents to the same religion would be misleading (see Abou-Youssef et al., 2015; Khraim, 2010; Beit-Hallahmi & Argyle, 1997). In light of this, numerous measurements have been used by researchers to measure religiosity (Abou-Youssef et al., 2015). Palil et al. (2013) for example, used the individual approach where they measured religiosity according to how many times the person attends religious activities, whether that person has been brought up religiously at home and self-description as either a religious or a non-religious person. Some researchers used both religious affiliation and religious commitment to measure religiosity. Religious affiliation refers to a particular religious group adhered to by individuals such as Islam, Christianity, Buddhism and Hinduism (Hirschman, 1983). Religious commitment, on the other hand, refers to the extent an individual observes their religious values, beliefs and practices in their everyday lives (Worthington et al., 2003).

Some religious scholars also argued that religiosity is a multidimensional construct that consists of various elements of religion, including belief, practice, knowledge and experience, which necessitates its components be studied individually (see Abou-Youssef et al., 2015; Salleh, 2012; Khraim, 2010). Earlier measurement of religiosity by Glock (1962) consists of four dimensions: (1) ideological dimension – referring to the extent to which the followers of the religion are expected to adhere to a certain set of beliefs; (2) ritualistic dimension – referring to specific religious practices adhered to by the followers such as prayer, fasting and meditation; (3) experiential dimension – emphasising religious experience as the indicator of the level of religiosity, (4) intellectual dimension – referring to religious knowledge used to strengthen one’s religious beliefs. Later Glock and Nicosia (1964) added a fifth dimension i.e. a consequential dimension which identifies the effects of adherence to the first four dimensions that guide individuals to behave according to religious belief, practice, experience and knowledge. Alports and Ross (1967) measured religiosity in two dimensions of orientation namely intrinsic (religion as an end) and extrinsic (religion as a means). Torgler (2006) categorised measurement of religiosity into two types: variables that can be observed (e.g. frequency of church attendance, being an active member of a church, and being brought up religiously at home) and variables that cannot be observed such as being religious, trust in the church, and the importance of religion in a person’s life. Wan Ahmad et al. (2008) measured religiosity according to the core dimensions of Islamic teaching, namely faith, Islamic laws and *akhlaq* and the measurement consists of 22 items. Tiliouine and Belgoumidi (2009) proposed a Comprehensive Measure of Islamic Religiosity (CMIR), consists of 60 items that were divided into four religious domains: (1) religious belief – dealing with matters concerning faith such as believing in God, Judgement Day, Hell, Paradise and the Sacred Books, (2) religious practice – dealing with practical matters such as prayers and fasting, (3) religious altruism – dealing with relational aspects such as treating parents, relatives and neighbours well, and (4) religious enrichment – dealing with activities that broaden religious knowledge and spiritual experience such as reading religious books and attending religious meetings.

In sum, these prior studies have shown that religiosity is a multidimensional construct and the content and number of religious dimensions used by researchers vary considerably.

2.2 *Zakat and Tax Compliance*

Zakat is the third of the five pillars of Islamic faith which Muslims must obey, and it is one of the mechanisms used since the days of Prophet Muhammad (pbuh) to alleviate poverty and helping to balance the socio-economic of a country (Ahmed & Md Salleh, 2016; Samad & Glenn, 2010). *Zakat* reduces income inequality by redistributing wealth from the rich to the poor or needy (Aziz & Mohamad, 2016; Abdul Rahman, 2010), and hence promoting justice, accountability and compassion in society. *Zakat* is an Arabic word which carries several meaning including growth, increase, cleanness and purification (see Abd. Wahab & Abdul Rahman, 2011; Ahmed, 2004). *Zakat* which is also referred as Islamic or religious tax in the literature is a religious duty of Muslims which has been made obligatory by God to Muslims who fulfilled the *zakat* requirements¹ to give a specific amount of their wealth to entitled recipients or *asnaf* that has been prescribed in the Quran. The Quran (60: 9) specifically states that the following eight categories of recipients or *asnaf* are entitled for *zakat* allocation, namely (1) the destitute (*Fakir*), (2) the poor (*Miskin*), (3) the indebted (*Gharmin*), (4) stranded traveller (*Ibnus Sabil*), (5) new convert Muslim (*Muallaf*), (6) to free from slaves/bondages (*Riqab*), (7) to those who fight in the path of God (*Fisabilillah*) and (8) person who collects *zakat* (*Amil*).

¹ *Zakat* is incumbent upon Muslims who have met the following requirements: (1) Muslim, (2) Independent, (3) Zakatable wealth reaches a minimum threshold (*Nisab*), and (4) The lapse of a full of lunar year (*hawl*) from the date zakatable wealth reaches the *Nisab*.

The paying of zakat represented as visible symbol of Muslims commitment and loyalty to the religious (Nanji, 1985). *Zakat* can be categorized into two main categories; (1) *zakat* fitrah which is paid by Muslims in the month of Ramadhan and (2) *zakat* on wealth which includes *zakat* on employment income, business income, savings, crops and agriculture, gold and silver, shares and natural resources (Farah Mastura & Zainol, 2015). In Islam, Muslims are accountable for the way they use their wealth, and they earn religious merit by using it in a socially favorable way (Nanji, 1985). Hence, paying *zakat* would not reduce *zakat* payer's wealth. Instead, the payers or contributors obtain blessings (*barakah*) from God (Khurshid et al., 2014). *Zakat* payers' wealth is purified and growth has been mentioned in the Quran:

Take zakat of their wealth in part, with zakat you cleanse and purify them (surah Al-Taubah: 103)

For those who give in charity, men and women, and loan to Allah a beautiful loan, it shall be increased manifold (to their credit) and they shall have (besides) a generous reward (surah Al-Hadid, 18)

Besides purifying wealth, *zakat* would also purify people from the sin of greed as Islam promotes the welfare of the society and accountability (Velayutham, 2014). The obligation of paying *zakat* among Muslims is emphasized in the Quran where it has been mentioned many times in the Quran² and those who ignored their *zakat* obligations will receive severe punishment on the Day of Judgment. Hence it is a duty of Muslims who have met the *zakat* requirements to contribute to *zakat*. Adnan and Gaffikin (1997, p.121) also argue that one who pays *zakat* tends to avoid the unwanted practice of cheating or window dressing in any form because nothing can be hidden from Allah. It was well established in *zakat* literature that there was a positive and significant relationship between religiosity and *zakat* compliance behaviour (e.g. Farah Mastura & Zainol, 2015; Kamil et al. 2012).

In light of the arguments above, we can expect that Muslims with strong religious values are more aware of their religious obligation to pay *zakat*, which in turn influence them to voluntarily comply with tax laws compared to Muslims with low religious values. In other words, paying *zakat* would strongly motivate Muslim taxpayers to also comply with the tax laws or encourage positive compliance behavior in Muslim society. Moreover, in Malaysia, Muslims taxpayers who paid *zakat* on employment income³ can claim such contribution as tax rebate⁴ to lessen their actual tax payment to the government. Hence, taxpayers are willing to voluntarily comply with tax laws if they view *zakat* as one of the ways to lessen their tax payment to government (Mohdali & Pope, 2014).

3. Research Method

To evaluate the role of *zakat* on tax compliance behaviour, a qualitative approach was chosen. This study uses a semi-structured interview whereby an interview guide is used to ensure important issues are covered and that the same basic questions are pursued with each interviewee. The questions used in the interview guide are open-ended questions to allow interviewees to express their views in their own words. Using a snowballing approach, a total of 24 Muslim taxpayers were interviewed to gauge their views regarding the issue. Each interview session lasted between 30 and 60 minutes. Each interview was recorded and subsequently transcribed verbatim for review.

² According to Abd Muin et al. (2015), *zakat* has been mentioned 58 times in the Quran.

³ In Malaysia, Muzakarah of the National Fatwa Committee in 1997 has decided that *zakat* on employment income is mandatory for Muslims who fulfilled *zakat* requirements (Muhammad et al., 2015)

⁴ The rebate for *zakat* payment is stated in the Income Tax Act 1967.

To address the ethical concern in the interview research, we followed the following research protocol. First, we obtained approval from the research unit of university before embarking on the interviews. Second, we informed the interviewees the objectives and procedures of the study which included their right not to answer specific questions, the anonymity and confidentiality of interviewees and organizations they represent, how the information would be used and quoted in the study, and the plan to publish the findings in journals. To guarantee anonymity and confidentiality of interviewees, their name and organizations they represent are not disclosed in this study. The characteristics of the respondents are summarized in Table 1.

Table 1 Characteristics of the sample

Respondent	Occupation	Gender	No. of year as Taxpayer
1	Executive	Male	3
2	Legal Officer	Male	3
3	Executive	Male	1
4	Executive	Male	1
5	Manager	Male	20
6	Engineer	Male	3
7	Executive	Female	1
8	Lawyer	Male	6
9	Manager	Female	10
10	Teacher	Female	9
11	Lawyer	Male	2
12	Lawyer	Male	1
13	Lawyer	Female	9
14	Engineer	Male	3
15	Nurse	Female	3
16	Legal Officer	Female	2
17	Assistant Manager	Male	3
18	Engineer	Female	1
19	Supervisor	Male	2
20	Assistant Manager	Male	5
21	Legal Officer	Male	4
22	Legal Officer	Male	6
23	Manager	Male	5
24	Teacher	Female	15

4. Findings and discussion

On the role of zakat in tax compliance behavior, majority of the respondents viewed that zakat can influence taxpayers to comply with tax laws. It is important to highlight that zakat is not enforced by any civil law in any Muslim society (Metwally, 1997). Muslims who disobey their religious duties will only receive their punishment in the hereafter. Therefore, it can be assumed that Muslims who paid their zakat are those who understand their religious duties and possess strong religious values. Muslims with strong religious values are highly likely comply with the rules and laws, and they will avoid any immoral or illegal acts as they know nothing can be hidden from Allah. Some of the remarks by respondents:

I believe zakat can influence tax compliance...those who paid zakat for sure understand their religious duty and they possess good Islamic values. These Islamic values would also influence them to obey tax laws (Respondent 10).

All Muslims know that Zakat is one of the Islamic pillars that Muslims should obey. I believe Muslims who obey Islamic laws should also obey any laws in the country including the tax laws. (Respondent 7)

Muslims who possess high religious values will comply with tax laws similar to compliance with zakat obligation (Respondent 24).

As a Muslim we know whatever we do now will be judged hereafter, either be rewarded or punished by Allah. If we follow Islamic teaching, understand our duties as a citizen, we will comply with tax laws. So I believe those who paid zakat would also pay the tax applied to them. (Respondent 21)

Some of respondents also viewed that zakat can encourage tax compliance behaviour because zakat inculcates a sense of accountability among Muslims which in turn influence them to comply with tax laws. Respondent 6 pointed out that “*zakat instils good values like accountability and care to society, and these values will influence Muslims taxpayers to abide with tax laws as well*”.

Another argument that zakat can encourage tax compliance behaviour in Malaysia is because of the rebate given by the government, which is in line with the argument by Mohdali and Pope (2014). Respondent 3 argued that “*the rebate given for those who paid zakat on employment is an incentive for Muslims to voluntarily pay their taxes*”.

Despite the positive responses regarding the relationship between zakat and tax compliance, some respondents indicated that zakat may not encourage voluntary tax compliance behaviour. Two of the respondents argued that:

Some Muslims may think that paying zakat is more important than income tax because zakat is an obligation ordained by Allah whereas tax laws is set by government...so they might not pay their tax though they paid their zakat (Respondent 15)

I don't think zakat plays a role here, people will comply with tax laws if they know that they will be punished for not complying with the laws...I tend to believe that penalty plays an important role to encourage tax compliance in Malaysia. (Respondent 2)

These responses might indicate that there are other factors apart from zakat that may influence tax compliance behaviour in Malaysia.

Overall, the findings from interviews suggest that zakat can promote tax compliance behaviour for the following reasons; first, those who paid zakat possess strong Islamic values, and this strong Islamic values would also influence them to comply with tax laws; second, the sense of accountability and care to society arise from paying zakat would influence Muslim taxpayers to abide with the tax laws; and third, the tax rebate given for those who paid zakat is an incentive for Muslim taxpayers to comply with tax laws.

5. Conclusions and Future Research

This study examined the role of zakat on tax compliance behaviour from the perspectives of Muslim taxpayers. The findings from the interviews suggest that zakat can influence tax compliance behaviour of Muslims taxpayers. Based on the interview findings, this study proposes that future research can include zakat payment as a potential variable that can influence tax compliance behaviour in the research framework. In tax compliance literature so far, zakat payment has not been tested in determining tax compliance factors. Hence, it is interesting to know whether this factor will significantly influence tax compliance behaviour in quantitative study. This study however is not without limitations. Snowballing sampling approach and small sample size used in this study may not represent the views of all Muslims in Malaysia. Thus, any generalisation of the findings of this study must be made with caution.

Acknowledgments

The authors would like to acknowledge the financial support provided by University of Malaya under the equitable society research cluster (ESRC) research grant RP015B-13SBS.

References

- Abd Muin, M.A., Md Hussain, M.N., Ahmad, M., Abu Bakar, M. and Abdullah, S. (2015), "Pelaksanaan Konsep Zakat dalam Keusahawanan Sosial Islam: Isu dan Cabaran", in *Isu Kontemporari Agihan Zakat di Malaysia*, eds. Nor Aini Ali, Azizi Che Seman and Mohammad Taqiuddin Mohamad, pp.109-128.
- Abd. Wahab, N. and Abdul Rahman, A. R. (2011). A framework to analyse the efficiency and governance of zakat institutions, *Journal of Islamic Accounting and Business Research*, 2 (1), pp. 43-62.
- Abdul Rahman, A. R. (2010), Islamic microfinance: an ethical alternative to poverty alleviation, *Humanomics*, 26 (4), pp.284-295.
- Abou-Youssef, M.M.H., Kortam, W., Abou-Aish, and El-Bassiouny, N. (2015). Effects of religiosity on consumer attitudes toward Islamic banking in Egypt. *International Journal of Bank Marketing*, 33(6), pp.786-807.
- Adnan, M. and Gaffikin, M.J.R. (1997). The Shari'ah, Islamic banks and accounting concepts and practices, *Proceedings of the First International Conference on Accounting, Commerce and Finance: The Islamic Perspective*, Sydney, 12-18 February.
- Ahmed, H. and Md Salleh, A. M.H. A. P. (2014). Inclusive Islamic Financial Planning: a conceptual framework. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(2), pp. 170-189.
- Ahmed, Habib (2004). Role of Zakat and Awqaf in Poverty Alleviation, Islamic Development Bank Group & Islamic Research and Training Institute, Jeddah, available at [http://ierc.sbu.ac.ir/File/Book/role of zakah and awqaf in poverty alleviation.pdf](http://ierc.sbu.ac.ir/File/Book/role%20of%20zakah%20and%20awqaf%20in%20poverty%20alleviation.pdf) (accessed 14 March 2017).
- Allingham, M. G., and Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics*, 1, p. 323-338.
- Allport, G.W. and Ross, J.M. (1967). Personal Religious Orientation and Prejudice. *Journal of Personality and Social Psychology*, 5, p. 432-443.
- Andreoni, J., Erard, B. and Feinstein, J. (1998). Tax Compliance, *Journal of Economic Literature*, 36(2), p.818-860.

- Aziz, M. N. and Mohamad, O.B. (2016), Islamic social business to alleviate poverty and social inequality, *International Journal of Social Economics*, 43(6), pp. 573-592.
- Baier, C., and Wright, B. (2001). "If You Love Me, Keep My Commandments": A Meta-Analysis of the Effect of Religion on Crime. *Journal of Research in Crime and Delinquency*, 38(3), p. 3-21.
- Barro, R., and McCleary, R. (2003). Religion and Economic Growth across Countries. *American Sociological Review*, 68(5), p. 760-781.
- Beit-Hallahmi, B. and Argyle, M. (1997), "The Psychology of Religious Behaviour, Belief and Experience, Routledge.
- Bloodgood, J., Turnley, W., and Mudrack, P. (2008). The Influence of Ethics Instruction, Religiosity, and Intelligence on Cheating Behavior. *Journal of Business Ethics*, 82(3), p.557-571.
- Cullis, J. G. and Lewis, A. (1997). Why people pay taxes: From a conventional economic model to a model of social convention. *Journal of Economic Psychology*, 18(2-3), p. 305-321.
- Elffers, H. (1991). Income tax evasion: Theory and measurement. Amsterdam: Kluwer.
- Ellis, L., and Peterson, J. (1996). Crime and Religion: An International Comparison among Thirteen Industrial Nations. *Personality and Individual Differences*, 20(6), p. 761-768.
- Farah Mastura, N. A. and Zainol, B. (2015). Factors Influencing Zakat Compliance Behaviour on Saving, *International Journal of Business and Social Research*, 5 (1), pp.118- 128.
- Fischer, C., Wartick, M., and Mark, M. (1992). Detection probability and taxpayer compliance: A review of the literature. *Journal of Accounting Literature*, 11, pp.1-46.
- Glock, C. Y. (1962). On the Study of Religious Commitment. *Religious Education*, 57(4), pp. 98-110.
- Glock, C. Y. and Nicosia, F.M. (1964). Uses of sociology in studying 'consumption' behaviour", *Journal of Marketing*, 28(3), pp.51-54.
- Graetz, M. and Wilde, L. (1985). The economics of tax compliance: Fact and fantasy. *National Tax Journal*, 38(3), pp. 355-63.
- Greeley, A. M. (1963). A Note on the Origins of Religious Differences. *Journal for the Scientific Study of Religion*, 3(1), pp. 21-31.
- Hirschman, E. C. (1983). Religious Affiliation and Consumption Processes: An Initial Paradigm. *Research in Marketing*, 6, pp.131-170.
- Kamil, M. I., Zainol, B. and Ram Al Jaffri (2012). Islamic religiosity measurement and its relationship with business income zakat compliance behavior, *Jurnal Pengurusan*, 34, pp. 3-10.
- Keller, A. C., Smith, K. T., and Smith, L. M. (2007). Do Gender, Educational Level, Religiosity, and Work Experience Affect the Ethical Decision-Making of U.S. Accountants? *Critical Perspectives on Accounting*, 18(3), pp. 299-314.
- Khraim, H. (2010), Measuring religiosity in consumer research from an Islamic perspective, *Journal of Economic & Administrative Sciences*, 26(1), pp.52-78.
- Khurshid, M.A., Al-Aali, A., Soliman, A. A. and Mohamad Amin, S. (2014). Developing an Islamic corporate social responsibility model (ICSR), *Competitiveness Review*, 24(4), pp. 258-274.
- Metwally, M.M. (1997). Economic consequences of applying Islamic principles in Muslim societies, *International Journal of Social Economics*, 24 (7/8/9), pp.941-957.
- Mohdali, R. and Pope, J. (2014). The influence of religiosity on taxpayers' compliance attitudes. *Accounting Research Journal*, 27(1), pp.71-91.
- Muhammad, F., Abdul Razak, A., Mohd Hussin, M.Y. and Saidin, N.H.(2015), "Analisis Kepatuhan Menghitung Zakat Berasaskan Sumber Pendapatan", in *Isu Kontemporari Pengurusan dan Pembayaran Zakat di Malaysia*, eds. Nor Aini Ali, Azizi Che Seman and Mohammad Taqiuddin Mohamad, pp.117-134.

- Nanji, A. A. (1985). Ethics and Taxation: The perspective of the Islamic Tradition, *Journal of Religious Ethics*, 13(1), pp. 161-178.
- Palil, M. R., Md Akir, M.R. and Wan Ahmad, W.F. (2013). The perception of taxpayers on tax knowledge and tax education with level of tax compliance: A study the influences of religiosity. *ASEAN Journal of Economics, Management and Accounting*, 1 (1), pp.118-129.
- Rettinger, D. A., and Jordan, A. E. (2005). The Relations among Religion, Motivation, and College Cheating: A Natural Experiment. *Ethics & Behavior*, 15(2), pp.107-129.
- Salleh, M. S. (2012). Religiosity in development: A theoretical construct of an Islamic-based development”, *International Journal of Humanities and Social Science*, 2(14), pp. 266-274.
- Samad, A. and Glenn, L.M. (2010). Development of Zakah and Zakah coverage in monotheistic faiths, *International Journal of Social Economics*, 37(4), pp. 302-315.
- ten Kate, J., de Koster, W. and van der Waal, J. (2017). The effect of religiosity on life satisfaction in a secularized context: Assessing the relevance of believing and belonging, *Review of Religious Research*, pp. 1-21.
- Tiliouine, Habib and Abbes, Belgoumidi. (2009). An exploratory study of religiosity, meaning in life and subjective wellbeing in Muslim students in Algeria, *Applied Research Quality Life*, 4, pp.109-127.
- Torgler, B. (2003). To Evade Taxes or Not to Evade: That is the Question. *Journal of Socio-Economics*, 32(3), pp. 283-302.
- Torgler, B. (2006). The importance of faith: Tax morale and religiosity, *Journal of Economic Behavior and Organization*, 61, pp. 81-109.
- Velayutham, S. (2014). Conventional accounting vs Islamic accounting: the debate revisited, *Journal of Islamic Accounting and Business Research*, 5, (2), pp.126-141.
- Wan Ahmad, W.M., Ab Rahman, Asmak, Ali, N and Che Seman, Azizi. (2008). Religiosity And Banking Selection Criteria Amongst Malays in Lembah Klang, *Jurnal Syariah*, 16 (2), pp. 99-130.
- Worthington, E. L., Jr., Wade, N. G., Hight, T. L., Ripley, J. S., McCullough, M. E., Berry, J. W., Schmitt, M. M., Berry, J. T., Bursley, K. H., & O'Connor, L. (2003). The Religious Commitment Inventory-10: Development, Refinement, and Validation of a Brief Scale for Research and Counseling. *Journal of Counseling Psychology*, 50(1), pp. 84-96