

PENGARUH KOMITMEN AGAMA DAN
KEPERCAYAAN INSTITUSI
TERHADAP GELAGAT FILANTROPI ISLAM DI
MALAYSIA

MOHAMAD SYAHMI BIN MAT DAUD

UNIVERSITI KEBANGSAAN MALAYSIA

PENGARUH KOMITMEN AGAMA DAN KEPERCAYAAN INSTITUSI
TERHADAP GELAGAT FILANTROPI ISLAM DI MALAYSIA

MOHAMAD SYAHMI BIN MAT DAUD

TESIS YANG DIKEMUKAKAN UNTUK MEMPEROLEH
IJAZAH DOKTOR FALSAFAH

FAKULTI EKONOMI DAN PENGURUSAN
UNIVERSITI KEBANGSAAN MALAYSIA
BANGI

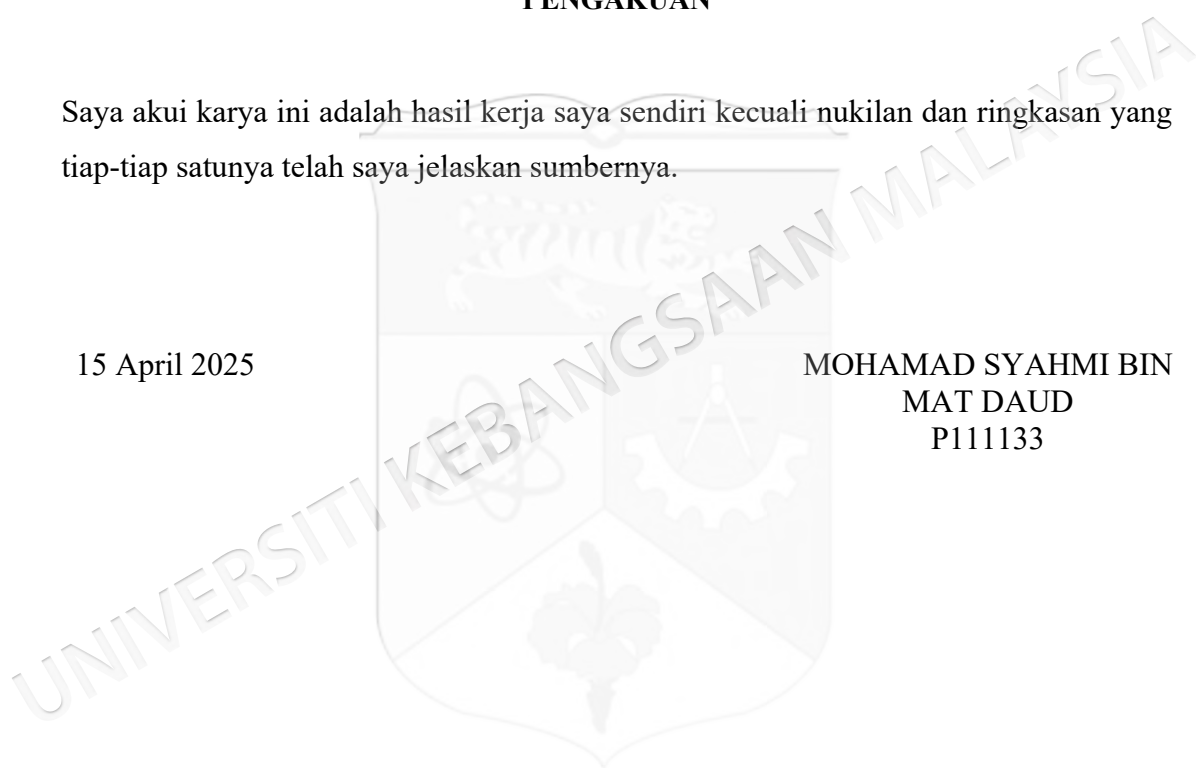
2025

PENAKUAN

Saya akui karya ini adalah hasil kerja saya sendiri kecuali nukilan dan ringkasan yang tiap-tiap satunya telah saya jelaskan sumbernya.

15 April 2025

MOHAMAD SYAHMI BIN
MAT DAUD
P111133





UKM-SPKPPP-PT(PdP)-05-AK04-BO07

No. Semakan: 01

Tarikh Kuat Kuasa:
01/04/2024**BORANG DAN SENARAI SEMAK PENYERAHAN TESIS SELEPAS
PEMBETULAN**
*Form and Check List of Amended Thesis Submission***G. PERAKUAN TESIS SARJANA / DOKTOR FALSAFAH
(CERTIFICATION OF MASTERS / DOCTORAL THESIS)**

Nama penuh pengarang (Author's Full Name)	MOHAMAD SYAHMI BIN MAT DAUD		
No. Pendaftaran Pelajar (Student's Registration No.)	P111133	Sesi Akademik (Academic Session)	2024/ 2025
Tajuk Tesis (Thesis Title)	PENGARUH KOMITMEN AGAMA DAN KEPERCAYAAN INSTITUSI TERHADAP GELAGAT FILANTROPI ISLAM DI MALAYSIA		

Merujuk kepada Klausa 4.2 Dasar Harta Intelek Pelajar UKM (Tambahan), tesis adalah hak milik pelajar. Saya mengaku tesis ini sebagai (*Tandakan ✓ bagi maklumat yang berkaitan):
(With regard to Clause 4.2 of the UKM Student Intellectual Property Policy (Supplementary), the thesis is the student's property. I hereby declare this thesis as (*Mark ✓ on relevant information):

- *RAHSIA
(CONFIDENTIAL)** Mengandungi maklumat rahsia di bawah AKTA RAHSIA RASMI 1972
(Consisting of classified information under the OFFICIAL SECRETS ACT 1972)
- *TERHAD
(RESTRICTED)** Mengandungi maklumat TERHAD yang telah ditentukan oleh organisasi/ badan di mana penyelidikan dijalankan
(Consisting of RESTRICTED information which has been determined by the organization/ body where the research was conducted)
- *AKSES TERBUKA/
TIDAK TERHAD
(OPEN ACCESS/
NON-RESTRICTED)** Saya membenarkan tesis ini diterbitkan secara akses terbuka, teks penuh atau dibuat salinan untuk tujuan pengajian, pembelajaran, penyelidikan sahaja.
(I allow this thesis to be published through open access, full text or copied for study, learning and research purposes only)

Bagi kategori Akses Terbuka / Tidak Terhad, saya membenarkan tesis (Sarjana / Doktor Falsafah) ini di simpan di Perpustakaan Universiti Kebangsaan Malaysia (UKM)* dengan syarat-syarat kegunaan seperti berikut:

(For the Open Access / Non-Restricted category, I allow this (Master's / Doctoral) Thesis to be kept in the Universiti Kebangsaan Malaysia (UKM) Library with the following usage conditions:)

1. Perpustakaan UKM mempunyai hak untuk membuat salinan untuk tujuan pengajian, pembelajaran, penyelidikan sahaja.
(UKM Library has the right to reproduce the thesis for study, learning and research purposes only.)
2. Perpustakaan Universiti Kebangsaan Malaysia dibenarkan membuat satu (1) salinan tesis ini untuk tujuan pertukaran antara institusi pengajian tinggi dan mana-mana badan/ agensi kerajaan, tertakluk kepada terma dan syarat.
(UKM Library is allowed to make one (1) copy of this thesis for exchange purposes among higher education institutions and any government body/agency, subject to terms and conditions.)





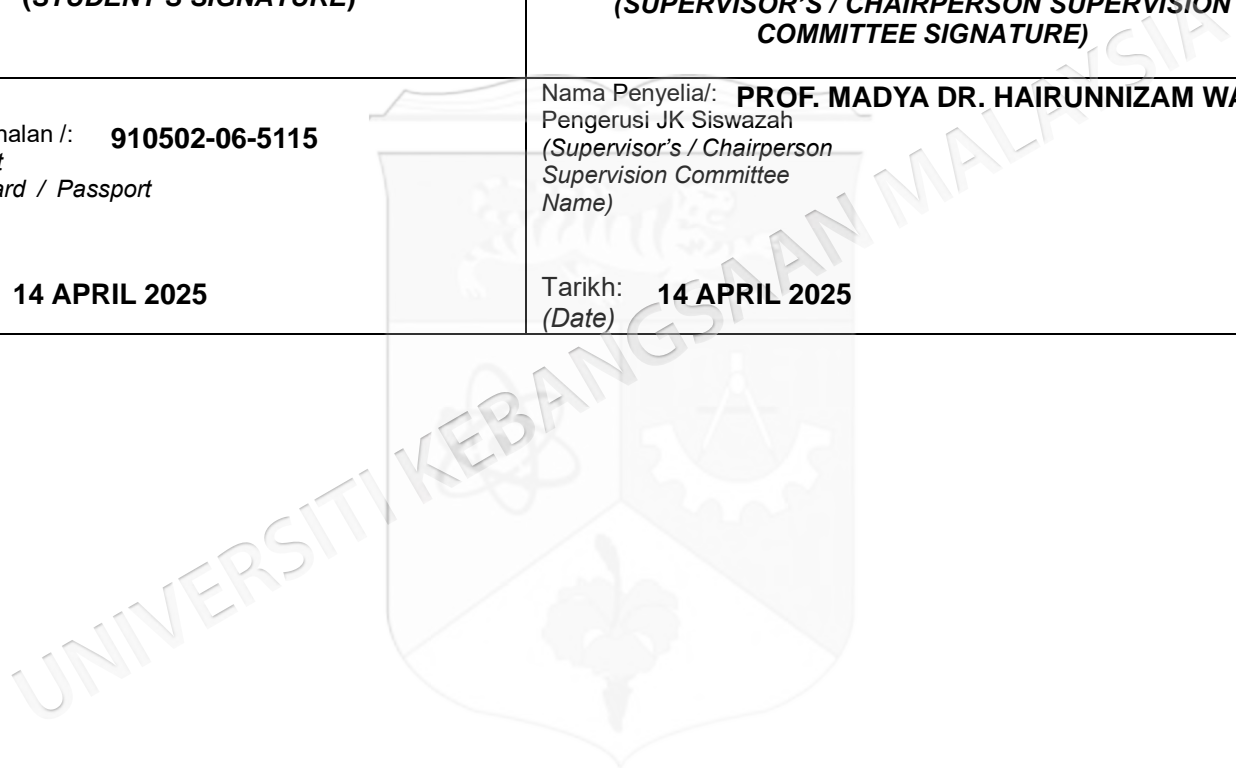
UKM-SPKPPP-PT(PdP)-05-AK04-BO07

No. Semakan: 01

Tarikh Kuat Kuasa:
01/04/2024

**BORANG DAN SENARAI SEMAK PENYERAHAN TESIS SELEPAS
PEMBETULAN**
Form and Check List of Amended Thesis Submission

PENGESAHAN PELAJAR (STUDENT VERIFICATION)	PENGESAHAN PENYELIA (SUPERVISOR VERIFICATION)
 TANDATANGAN PELAJAR (STUDENT'S SIGNATURE)	 TANDATANGAN PENYELIA / PENERUSI JK SISWAZAH (SUPERVISOR'S / CHAIRPERSON SUPERVISION COMMITTEE SIGNATURE)
Kad Pengenalan /: 910502-06-5115 <i>No. Pasport (Identity Card / Passport No.)</i> Tarikh: 14 APRIL 2025 <i>(Date)</i>	Nama Penyelia: PROF. MADYA DR. HAIRUNNIZAM WAHID <i>Pengerusi JK Siswazah (Supervisor's / Chairperson Supervision Committee Name)</i> Tarikh: 14 APRIL 2025 <i>(Date)</i>



PENGHARGAAN

Dengan nama Allah yang Maha Pemurah lagi Maha Penyayang.

Saya sangat bersyukur kerana diberikan nikmat kesihatan, masa, dan kemampuan untuk menyiapkan tesis ini.

Penghargaan yang tidak terhingga saya tujukan buat guru yang dihormati, Prof. Madya Dr. Hairunnizam Wahid kerana sudi menerima saya sebagai salah seorang pelajar di bawah penyeliaannya. Saya tidak menyangka pertemuan kali pertama dengan beliau pada 20 Disember 2019, jam 9 pagi di FEP, berakhir dengan penghasilan tesis ini. Terima kasih atas segala tunjuk ajar, didikan dan kata-kata semangat kepada saya selama ini. Penghargaan seterusnya saya tujukan buat dua penyelia bersama, Dr. Riayati Ahmad dan Dr. Raudha Md. Ramli yang telah banyak membantu menambahbaik kandungan tesis ini. Semoga Allah S.W.T. memberikan sebaik-baik balasan buat ketiga-tiga guru saya atas jasa dan bantuan mereka.

Penghargaan ini juga tidak terkecuali buat para pensyarah kursus PhD saya, Prof. Madya Dr. Norlida Hanim, Prof. Dr. Tamat Sarmidi dan Prof. Madya Dr. Norlin Khalid. Setiap ilmu dari kursus yang saya hadiri banyak membantu dalam penulisan tesis dan penerbitan artikel. Kepada staf FEP, Pn. Noorsyam dan En. Emirul, anda berdua telah banyak membantu dan mempermudah urusan pengajian saya sejak daripada kolokium, PD sehingga proses Viva. Terima kasih juga kepada seluruh warga FEP, dekan, staf akademik dan staf bukan akademik yang lain yang membantu secara langsung atau tidak langsung. Terima kasih juga kepada pihak UKM di atas pembiayaan kewangan melalui skim geran penyelidikan, Skim Zamalah Universiti dan Maybank Islamic Postgraduate Programme yang membantu kewangan saya sejak awal dan pertengahan pengajian di FEP.

Buat keluarga, abah, mama dan adik-beradik, terima kasih kerana banyak membantu demi melihat saya berjaya di peringkat PhD. Tidak dilupakan juga buat keluarga mentua di Jerantut, abah, mak, ipar duai atas segala dorongan dan semangat selama ini. Buat isteri tersayang, Hanis dan anak, Amru, terima kasih kerana sentiasa berada di sisi selama ini, memahami penat lelah dan jerih perih saya sepanjang bergelar seorang pelajar.

Mohamad Syahmi bin Mat Daud
02 September 2024,
Tanjung Aru, Labuan, Malaysia.

ABSTRAK

Penyelidikan terkini mengenai filantropi Islam telah menunjukkan pola yang semakin meningkat, terutamanya dalam menangani isu-isu kemiskinan dan ketaksamarataan yang telah mencetuskan perbincangan sengit sejak gelombang pandemik pada 2020. Filantropi Islam seperti zakat memainkan peranan yang penting terutama dalam menangani isu ketidaksamaan dan ketaksamarataan dalam kalangan kumpulan marginal di Malaysia. Bagaimanapun, institusi zakat nampaknya menghadapi cabaran seperti ketidaktentuan jumlah kutipan zakat dan penurunan yang ketara dalam pengagihan akibat peningkatan bilangan Asnaf sejak kejutan ekonomi akibat wabak pandemik. Justeru, kajian ini percaya bahawa integrasi antara zakat dan instrumen filantropi lain, seperti infak, diperlukan untuk mewujudkan dana yang lebih mampan, berkesan dan cekap. Pada masa yang sama, integrasi di antara dua instrumen ini memerlukan institusi zakat mengenal pasti faktor-faktor yang mempengaruhi niat membayar zakat dan infak secara serentak. Menurut teori modal sosial (SCT), komitmen agama dan kepercayaan institusi adalah antara faktor penting, diikuti oleh faktor gelagat, seperti yang dicadangkan dalam teori tingkah laku terancang (TPB). Hasilnya, kajian ini bertujuan untuk mengkaji tiga aspek khusus gelagat filantropi Islam, khususnya kepatuhan zakat dan infak: Kajian ini bertujuan untuk: a) mengenal pasti perkaitan antara struktur pengurusan zakat dengan komitmen agama dan amanah institusi; b) menganalisis hubungan antara komitmen agama dan kepercayaan institusi terhadap niat tingkah laku dermawan Islam; dan c) mengkaji kesan struktur pengurusan zakat terhadap niat perilaku dermawan Islam. Kajian ini memperoleh data primer daripada 425 peserta dari Wilayah Persekutuan Malaysia (Kuala Lumpur, Putrajaya, dan Labuan), Pahang, Selangor, Pulau Pinang, Terengganu dan Sabah yang mewakili organisasi yang telah dikorporatkan, separa korporat, dan tidak dikorporatkan oleh zakat institusi. Seterusnya, untuk menguji data primer dan mengesahkan hipotesis, kajian ini menggunakan analisis bivariat khi kuasa dua dan analisis multivariat regresi kuasa dua terkecil separa (PLS-SEM) dengan *WarpPLS*. Hasil analisis, selaras dengan teori yang mendasari, mendedahkan beberapa penemuan penting: 1) Analisis khi kuasa dua menunjukkan bahawa struktur pengurusan institusi zakat adalah penting dan mempunyai kesan positif terhadap komitmen agama dan kepercayaan institusi; 2) regresi kuasa dua terkecil separa mengesahkan bahawa komitmen agama dan kepercayaan institusi mempunyai kesan langsung ke atas sikap, norma subjektif, kawalan tingkah laku yang dirasakan, dan norma moral; 3) sikap dan persepsi kawalan tingkah laku adalah faktor pengantara oleh komitmen agama dan kepercayaan institusi terhadap niat berzakat dan berinjak; 4) Analisis pelbagai peringkat regresi separa kuasa dua mengesahkan bahawa struktur pengurusan zakat mempunyai kesan yang besar terhadap pekali laluan niat pematuhan zakat dengan positif dan signifikan. Kajian ini secara khusus mencadangkan beberapa implikasi dasar yang perlu dipertimbangkan oleh setiap Majlis Agama Islam Negeri (MAIN) di Malaysia apabila melaksanakan pendekatan tadbir urus korporat bagi institusi zakat dan Baitul Mal. Selain itu, kajian ini menggariskan beberapa strategi bagi institusi zakat dan Baitul Mal untuk mempertimbangkan bukan sahaja persepsi umat Islam terhadap institusi tersebut tetapi juga aspek psikologi individu, untuk meningkatkan hasil kutipan filantropi.

THE INFLUENCE OF RELIGIOUS COMMITMENT AND INSTITUTIONAL TRUST ON ISLAMIC PHILANTHROPIC BEHAVIOUR IN MALAYSIA

Recent research on Islamic philanthropy has demonstrated an increasing trend, particularly in addressing poverty and inequality issues that have sparked intense discussions since the pandemic wave in 2020. Islamic philanthropy such as zakat plays a significant role, especially in addressing the issues of inequality and disparity among marginal groups in Malaysia. However, zakat institutions appear to face challenges such as uncertainty in zakat collection amounts and a significant decline in disbursement due to the increasing number of Asnaf since the economic shock of the pandemic outbreak. Hence, this study believes that integration between zakat and other philanthropic instruments, such as infak, is required to create more sustainable, effective, and efficient funds. On the other hand, the integration between these two instruments requires the zakat institution to identify factors that influence the intention of paying zakat and infak simultaneously. According to the social capital theory (SCT), religious commitment and institutional trust are among the essential factors, followed by behavioural factors, as proposed in the theory of planned behaviour (TPB). As a result, this study aims to investigate three specific aspects of Islamic philanthropic behaviour, specifically zakat compliance and Islamic donation: The study aims to: a) identify the association between the structure of zakat management and religious commitment and institutional trust; b) analyse the relationship between religious commitment and institutional trust on Islamic philanthropic behavioural intention; and c) examine the effects of zakat management structure on Islamic philanthropic behavioural intention. This study obtained primary data from 425 participants from Wilayah Persekutuan Malaysia (Kuala Lumpur, Putrajaya, and Labuan), Pahang, Selangor, Pulau Pinang, Terengganu and Sabah who represent organisations that have been corporatised, semi-corporatised, and non-corporatised by zakat institutions. Then, to test the primary data and confirm the hypotheses, this study adopted bivariate chi-square analysis and multivariate partial least-squares regression (PLS-SEM) analysis with WarpPLS. The results, in line with the underlying theories, revealed several significant findings: a) Chi-square analysis showed that the structure of zakat management is important and has a positive effect on both religious commitment and institutional trust; b) partial least squares regression confirmed that religious commitment and institutional trust have a direct effect on attitude, subjective norms, perceived behavioural control, and moral norms; c) attitude and perceived behavioural control are the mediating factors of religious commitment and institutional trust on zakat compliance intention and donation intention; d) Multi-level analysis of the partial least-square regression confirmed that zakat management structure has a sizeable effect on the path coefficients of zakat compliance intention with positive and significant. This study specifically suggested several policy implications that every State Islamic Religious Council (SIRC) in Malaysia should consider when implementing corporate governance approaches for zakat institutions and Baitul Mal. Moreover, this study outlined some strategies for zakat institutions and Baitul Mal to consider not only the perception of Muslims towards these institutions but also the psychological aspects of individuals, to enhance the results of philanthropic fundraising.

KANDUNGAN

		Halaman
PENGAKUAN		ii
PENGHARGAAN		iii
ABSTRAK		iv
KANDUNGAN		vi
SENARAI JADUAL		ix
SENARAI ILUSTRASI		xi
SENARAI SINGKATAN		xii
BAB I	PENDAHULUAN	
1.1	Pengenalan	1
1.2	Pernyataan Masalah	6
1.3	Persoalan Kajian	14
1.4	Objektif Kajian	15
1.5	Skop Kajian	15
1.6	Organisasi Kajian	16
BAB II	SOROTAN KARYA DAN KERANGKA TEORITIKAL KAJIAN	
2.1	Pengenalan	18
2.2	Konsep Filantropi: Pandangan Lazim VS Perspektif Islam	18
2.3	Konsep Moral Ekonomi Islam (<i>Islamic Moral Economy- IME</i>) dan Filantropi Islam	21
2.4	Instrumen Filantropi Islam	23
	2.4.1 Zakat: Instrumen Filantropi Islam Bersifat Mandatori	24
	2.4.2 Infak: Instrumen Filantropi Islam Bersifat Sukarela	27
2.5	Konsep Niat, Gelagat Individu, Niat Kepatuhan Berzakat dan Berinfak	34
2.6	Kerangka Teoritikal mendasari Niat Individu Bergelagat dalam Filantropi	37
	2.6.1 Teori Tingkah Laku Terancang (TPB) dan Gelagat Filantropi	38

2.6.2	Teori Modal Sosial: Definisi, Konsep dan Hubungan dengan Gelagat Filantropi	43
2.7	Faktor-faktor yang Mempengaruhi Kepatuhan Berzakat dan Berinfak	50
2.7.1	Sikap terhadap Filantropi Islam	50
2.7.2	Norma Subjektif	53
2.7.3	Kawalan Gelagat Ditanggap	57
2.7.4	Norma Moral	60
2.7.5	Komitmen Agama	63
2.7.6	Kepercayaan Institusi	67
2.8	Jurang Kajian	70
2.9	Kerangka Konseptual Kajian	74
2.9.1	Hubungan antara Struktur Pentadbiran Institusi Zakat dengan Komitmen Agama dan Kepercayaan Institusi	77
2.9.2	Hubungan antara Komitmen Agama dan Kepercayaan Institusi terhadap Niat Bergelagat dalam Filantropi Islam	78
2.9.3	Hubungan antara Struktur Pengurusan Institusi Zakat ke atas Niat Kepatuhan Berzakat dan Niat Berinfak	81
2.10	Kesimpulan	82
BAB III METODOLOGI KAJIAN		
3.1	Pengenalan	83
3.2	Reka Bentuk Penyelidikan	83
3.3	Kaedah Penyelidikan	87
3.4	Instrumen Penyelidikan	88
3.4.1	Pembinaan Instrumen Soal Selidik	90
3.5	Kajian Rintis	95
3.5.1	Ujian Kesahan Instrumen	95
3.5.2	Ujian Kebolehpercayaan instrumen	98
3.6	Prosedur Persampelan Kajian	99
3.6.1	Populasi Kajian	99
3.6.2	Penentuan Saiz Sampel Kajian	101
3.6.3	Sampel dan Prosedur Persampelan Kajian	103
3.7	Kaedah Analisis Data Kajian	104
3.7.1	Analisis khi kuasa dua	104
3.7.2	Analisis Permodelan Persamaan Berstruktur-Kuasa Dua Terkecil Separa (PLS-SEM)	105
3.8	Kesimpulan	115

BAB IV	ANALISIS DAN PERBINCANGAN KAJIAN	
4.1	Pengenalan	116
4.2	Analisis Deskriptif Profil Responden	116
4.3	Analisis Deskriptif Konstruk kajian	118
4.4	Ujian kenormalan data	123
4.5	Analisis Khi-Kuasa Dua	124
4.6	Permodelan persamaan berstruktur - Kuasa Dua Terkecil Separa (PLS-SEM)	128
	4.6.1 Penilaian Kualiti Model Kajian	128
	4.6.2 Penilaian Struktur Model Kajian	132
	4.6.3 Penganggaran Regresi PLS-SEM	135
4.7	Rumusan Hipotesis Kajian	147
4.8	Kesimpulan	149
BAB V	KESIMPULAN DAN IMPLIKASI KAJIAN	
5.1	Pengenalan	151
5.2	Rumusan Kajian	151
5.3	Implikasi Dasar	157
5.4	Cadangan Kajian Masa Hadapan	159
5.5	Kesimpulan	160
RUJUKAN		162
Lampiran A	Senarai Institusi Zakat di Malaysia berdasarkan Struktur Pengurusan	199
Lampiran B	Borang Soal Selidik	201
Lampiran C	Kelulusan Etika Penyelidikan (SEP-UKM)	207
Lampiran D	Senarai Penerbitan	210

SENARAI JADUAL

No. Jadual	Halaman
Jadual 1.1 Kutipan dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2017 - 2021 (RM Juta)	7
Jadual 1.2 Agihan dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2017 – 2021 (RM Juta)	8
Jadual 2.1 Latar belakang kajian-kajian lepas di <i>Scopus</i> melalui <i>Publish or Perish</i>	71
Jadual 2.2 Fokus penyelidikan dalam kajian-kajian lepas	73
Jadual 2.3 Hipotesis hubungan antara struktur pentadbiran institusi zakat dengan komitmen agama dan kepercayaan institusi	77
Jadual 2.4 Hipotesis hubungan tidak langsung antara komitmen agama dan niat bergelagat dalam filantropi Islam	78
Jadual 2.5 Hipotesis kesan langsung komitmen agama dan kepercayaan institusi	80
Jadual 2.6 Hubungan antara niat kepatuhan berzakat dan niat berinfaq	81
Jadual 3.1 Panduan skala lima Likert	90
Jadual 3.2 Pembangunan instrumen soal selidik kajian	91
Jadual 3.3 Saiz pekali korelasi Pearson (peraturan umum)	96
Jadual 3.4 Nilai pekali korelasi bagi setiap item soalan yang dikaji	96
Jadual 3.5 Bilangan Item sebelum dan selepas ujian kesahan instrumen	98
Jadual 3.6 Saiz pekali Cronbach Alpha	98
Jadual 3.7 Ujian kebolehppercayaan konstruk laten	99
Jadual 3.8 Penduduk bekerja mengikut kumpulan etnik di Malaysia tahun 2021 (juta 000)	100
Jadual 3.9 Senarai negeri dan wilayah persekutuan yang dipilih berdasarkan struktur pengurusan institusi zakat	101
Jadual 4.1 Latar belakang responden	117
Jadual 4.2 Analisis deskriptif konstruk kajian	120

Jadual 4.3	Ujian <i>Skewness</i> dan <i>Kurtosis</i> untuk konstruk kajian	124
Jadual 4.4	Analisis khi-kuasa dia antara pengurusan zakat, komitmen agama dan kepercayaan institusi	125
Jadual 4.5	Keputusan kesahan dan kebolehpercayaan konstruk	129
Jadual 4.6	Keputusan kesahan diskriminan <i>Fornell-Larcker</i> (1981) konstruk	130
Jadual 4.7	Keputusan kesahan diskriminan muatan silang	131
Jadual 4.8	Keputusan kesahan diskriminan HTMT konstruk	132
Jadual 4.9	Penilaian kolineariti model (<i>Variance Inflation Factor</i>)	133
Jadual 4.10	Penilaian pekali penentuan (R^2)	133
Jadual 4.11	Penilaian relevansi ramalan (Q^2)	134
Jadual 4.12	Penilaian ketepatan padanan model (<i>Goodness fit of model</i>)	135
Jadual 4.13	Keputusan kesan pengantaraan regresi PLS-SEM melalui <i>WarpPLS</i>	136
Jadual 4.14	Keputusan kesan langsung regresi PLS-SEM melalui <i>WarpPLS</i>	141
Jadual 4.15	Keputusan analisis kesan pelbagai peringkat (struktur pengurusan institusi zakat) melalui <i>WarpPLS</i>	143
Jadual 4.16	Ringkasan hipotesis objektif pertama kajian	147
Jadual 4.17	Ringkasan hipotesis objektif kedua kajian (kesan pengantaraan)	148
Jadual 4.18	Ringkasan hipotesis objektif kedua kajian (kesan langsung)	149
Jadual 4.19	Ringkasan hipotesis kesan pelbagai peringkat	149

SENARAI ILUSTRASI

No. Rajah		Halaman
Rajah 2.1	Kerangka Teori Tingkah Laku Terancang (Ajzen 1991)	39
Rajah 2.2	Rumusan kajian-kajian lepas di <i>Scopus</i> melalui perisian <i>VOSviewer</i>	72
Rajah 2.3	Kerangka Konseptual Kajian	76
Rajah 2.4	Kerangka Konseptual Kajian Hipotesis Objektif Pertama	77
Rajah 2.5	Kerangka Konseptual Kajian Hipotesis Objektif Kedua (a)	79
Rajah 2.6	Kerangka Konseptual Kajian Hipotesis Objektif Kedua (b)	80
Rajah 2.7	Kerangka Konseptual Kajian Hipotesis Objektif Ketiga	81
Rajah 3.1	Carta Reka Bentuk Penyelidikan	86
Rajah 3.2	Saiz persampelan melalui G*Power 3.1	102
Rajah 3.3	Spesifikasi Model Kajian berdasarkan Perisian <i>WarpPLS</i>	108
Rajah 3.4	Gambaran Kesan Pengantara Regresi PLS	112
Rajah 4.1	Rumusan model penganggaran regresi PLS-SEM melalui <i>WarpPLS</i>	147

SENARAI SINGKATAN

COVID-19	Coronavirus-19
FBO	Faith-Based Organisation
IME	Islamic Moral Economy
LZNK	Lembaga Zakat Negeri Kedah
LZS	Lembaga Zakat Negeri
MAIDAM	Majlis Agama Islam dan Adat Melayu Terengganu
MAIJ	Majlis Agama Islam Johor
MAIK	Majlis Agama Islam Kelantan
MAIN	Majlis Agama Islam Negeri
MAINS	Majlis Agama Islam Negeri Sembilan
MAIPk	Majlis Agama Islam dan Adat Melayu Perak
MAIPs	Majlis Agama Islam dan Adat Istiadat Melayu Perlis
MUIS	Majlis Ugama Islam Sabah
PLS-SEM	Partial Least Square-Structural Equation Modeling
PPZ-MAIWP	Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan
SCT	Social Capital Theory
SIRC	State Islamic Religious Council
TBS	Tabung Baitulmal Sarawak
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
UKM	Universiti Kebangsaan Malaysia
ZPP	Zakat Pulau Pinang

BAB I

PENDAHULUAN

1.1 PENGENALAN

Isu kemiskinan dan ketaksamarataan telah menerima perhatian khusus oleh para pengkaji dan pembuat dasar di seluruh dunia. Dunia juga telah menyaksikan dampak kemiskinan dan ketaksamarataan yang semakin ketara ekoran krisis pandemik COVID-19 yang semakin menghimpit golongan miskin dan terisih. Krisis ekonomi dan sosial, kesan daripada wabak tersebut telah mengakibatkan peningkatan kadar kemiskinan selain perubahan yang signifikan melibatkan aspek pendapatan dan perbelanjaan isi rumah (Mahler et al. 2022). Seperti mana negara-negara membangun lain, Malaysia juga tidak terkecuali daripada menerima dampak yang sama terutama dengan kesan signifikan yang dialami oleh isi rumah di kawasan bandar yang terlibat dalam sektor tidak formal dan buruh berkemahiran rendah.

Sebahagian ahli ekonomi seperti Andreaoni (1989; 1990) percaya filantropi mempunyai potensi besar dalam usaha menangani kemiskinan dan kemelatan. Reich et al. (2017) merumuskan filantropi tidak hanya berperanan mengatasi jurang ketidaksamaan pendapatan dan kekayaan, malahan turut menggambarkan tanggungjawab moral seorang individu kepada mereka yang tidak bernasib baik. Filantropi juga mempunyai kedudukan tersendiri dalam Islam. Berdasarkan kepada dua sumber perundangan utama iaitu Al-Quran dan hadith, Islam menganjurkan penganutnya berusaha memenuhi tuntutan hidup (*syumul al-hayah*) melalui penetapan ke atas hubungan yang seiring antara agama dan aspek ekonomi, termasuk amalan filantropi (Muhammad Hasbi et al. 2022).

Umumnya, filantropi digambarkan sebagai satu cara menyediakan manfaat kepada orang lain. Pertubuhan *Charity Aid Foundation* membentuk *World Giving Index*

yang menyenaraikan tiga bentuk filantropi iaitu kesukarelawan, pendermaan dan membantu individu yang tidak dikenali. Salamon (1992) mengaitkan aktiviti filantropi dengan sumbangan melalui masa atau kebendaan yang berharga seperti kewangan, keselamatan atau harta untuk penyediaan barangan dan perkhidmatan awam selain menjadi sumber pendapatan organisasi bukan untung. Majid et al. (2022) mengesahkan filantropi memainkan peranan dalam mengurangkan kesan krisis bencana alam terhadap pertumbuhan ekonomi dan pengangguran di negara ASEAN-9 antara tahun 2000 hingga 2020. Dapatan kajian tersebut mengetengahkan kepentingan institusi filantropi agama seperti zakat sepanjang bencana berlaku dalam mengukuhkan usaha kerajaan untuk mengurangkan risiko bencana kepada negara.

Sebagai instrumen filantropi Islam, zakat bertujuan menyediakan manfaat masyarakat awam. Terdahulu, kajian-kajian mendapati zakat berfungsi sebagai instrumen fiskal yang berkesan dalam meningkatkan pertumbuhan ekonomi secara adil; sekurang-kurangnya menghasilkan impak terhadap kualiti hidup golongan miskin dan rentan (Mannan 2003; Hairunnizam et al. 2004; M. Kabir & Juanyed 2007). Mohd Heikal et al. (2014) menganggarkan bahawa hasil kutipan zakat berupaya menjana kekayaan sehingga USD 600 bilion setahun sekiranya dipantau dan dikoordinasi dengan baik. Sementara Ahmad et al. (2017) meramalkan bahawa manfaat yang mampu terhasil daripada jumlah tersebut mampu direalisasikan seandainya diterjemahkan melalui prosedur agihan yang cekap dan berkesan.

Pada masa yang sama, terdapat pelbagai isu yang melanda pengurusan institusi zakat. Dalam aspek pengurusan kutipan, terdapat jurang yang besar di antara tahap keinginan yang tinggi untuk memberi dengan realiti sebenar berdasarkan prestasi kutipan zakat seperti yang dilaporkan di Yemen (Bin-Nashwan et al. 2020a), Arab Saudi (Alosaimi et al. 2017), Indonesia (Mohd Heikal et al. 2014), serta negara minoriti Muslim seperti di Filipina (Abdullah & Ahmad Zamri 2019). Menurut Bin-Nashwan et al. (2021b) situasi tersebut dikaitkan dengan kelemahan dari segi kefahaman terhadap zakat, selain kesanggupan dan niat yang rendah seterusnya mengakibatkan kepatuhan zakat yang tidak memuaskan. Malaysia juga tidak terkecuali menerima perhatian daripada para pengkaji, terutama apabila krisis COVID-19 mula melanda negara tersebut pada awal tahun 2020.

Menurut Rahman Saleh dan Mohamad Soleh (2019), agihan zakat harus mengutamakan perkara asas atau *dharuriyyah* seperti aspek kesihatan dan pendidikan asnaf. Namun begitu, matlamat tersebut tidak berupaya dilaksanakan dengan baik ekoran daripada ketidakupayaan institusi tersebut dalam mengadaptasi amalan urus tadbir yang baik (Wahyuni-TD 2017), serta menyediakan perkhidmatan serta pengurusan yang efektif (Wahyuni-TD & Fernando 2016). Misalnya, institusi zakat di Indonesia dilaporkan menyimpan hasil kutipan di bank dan institusi kewangan tempatan berbanding memaksimumkan kadar agihan (BAZNAS 2020), selain wujud isu penyalahgunaan dana zakat (Tribunnews 2017). Di Malaysia, kajian mendapati wujud ketidakpuasan dalam kalangan asnaf melibatkan kualiti pengurusan institusi zakat sepanjang agihan dijalankan (Raja Adzrin et al. 2015). Selain itu, wujud pandangan dan persepsi negatif sebahagian umat Islam, seterusnya menghakis tahap kepercayaan umat Islam kepada kredibiliti institusi tersebut (Hairunnizam et al. 2009; Hafizah et al. 2016).

Ekoran daripada itu, sebahagian pengkaji berpandangan bahawa institusi zakat memerlukan kepada sumber kewangan alternatif dalam memastikan kelangsungan dana yang berterusan untuk pembangunan para Asnaf (M. Kabir 2010; Jouti 2019; Widiastuti et al. 2022a). Dana infak merupakan antara sumber alternatif yang berpotensi untuk diintegrasikan bersama-sama zakat dalam menyelesaikan isu kutipan dan pengagihan zakat. Hal ini kerana infak diiktiraf mempunyai peranan yang hampir sama dengan zakat dalam aspek pembasmian kemiskinan dan pengagihan semula kekayaan (Setiyowati 2019; Widiastuti et al. 2022b). Tambahan pula, infak merupakan satu instrumen pemberian sukarela, dikaitkan dengan fungsi kebajikan sosial dalam (Salwa Amirah 2017). Model amal yang dicadangkan oleh Mohanty (2011) berasaskan kepada fungsi kebajikan sosial oleh Arrow (1963) dan Sen (1986) merumuskan bahawa aktiviti amal oleh masyarakat berupaya menambahbaik taraf kebajikan para penerima tanpa menjejaskan pendapatan atau kekayaan pemberi. Sementara Abdul Ghafar et al. (2015) mengaitkan filantropi Islam dengan dana infak yang menjadi salah satu komponen penting dalam sistem ekonomi berkebajikan selain instrumen zakat.

Umum mengetahui bahawa zakat merupakan bayaran wajib dengan peratusan tertentu ke atas setiap individu Muslim, berbanding infak yang tidak menetapkan

peraturan sumbangan dan bergantung kepada lebih pendapatan atau harta yang ada (Jamal et al. 2019). Individu yang berkemampuan boleh menyumbang dengan jumlah yang lebih banyak setelah menunaikan zakat. Berdasarkan tinjauan literatur, terdapat pelbagai faktor yang mendorong individu untuk terlibat dalam aktiviti filantropi Islam. Muslim lazimnya menyumbang sebagai tanda simpati dan empati terhadap golongan miskin, warga emas dan gelandangan termasuk dalam kalangan bukan Islam (Martens 2014). Berdasarkan sudut pandang agama, zakat merupakan simbolik mentaati suruhan agama dan membantu mereka yang kurang bernasib baik, selain menyedari hakikat harta yang diperolehi bersifat sementara (Opoku 2013). Agama Islam juga menetapkan Muslim mengeluarkan sebahagian harta untuk beberapa tujuan lain seperti kafarah, atau kaedah menghapuskan dosa apabila meninggalkan tanggungjawab yang diwajibkan oleh agama secara sengaja. Selain itu, sumbangan secara sukarela seperti sedekah dan wakaf bertujuan mengharapkan keampunan Tuhan, memohon keberkatan selain sebagai sumbangan untuk manfaat umat Islam secara berterusan (Kashif & De Run 2015; Opoku 2013).

Selain filantropi Islam, kajian lepas juga lain membawakan beberapa faktor dan kesan yang spesifik melibatkan gelagat penyertaan individu dalam filantropi bersifat mandatori dan sukarela secara serentak. Umumnya, faktor-faktor yang mempengaruhi penglibatan individu dalam filantropi dipengaruhi oleh luaran dan dalaman. Faktor luaran terkait dengan aspek kewangan dalam memberikan kesan kepada tindak balas individu terhadap gelagat filantropi (Fajardo et al. 2018; Mayr et al. 2009; Paramita et al. 2020; Peng 2021; Zhang et al. 2021). Individu berpendapatan tinggi cenderung untuk terlibat dengan filantropi secara sukarela, sementara golongan berpendapatan rendah lebih memilih pembayaran wajib. Selain itu, turut terdapat keperluan untuk menggabungkan mekanisme sumbangan secara wajib dan sukarela sebagai langkah meningkatkan hasil sumbangan tanpa mengira kedudukan status pemberi. Peningkatan jumlah sumbangan mempengaruhi peningkatan kesanggupan dan niat pemberian sukarela individu termasuk melalui institusi badan amal (Harbaugh et al. 2007; Mayr et al. 2009). Individu juga dilihat lebih berpuas hati apabila badan amal menerima lebih banyak dana sumbangan dalam pemberian sukarela berbanding bayaran wajib (Harbaugh et al. 2007).

Selain tumpuan kepada faktor luaran seperti kewangan, sebahagian pengkaji seperti Moon et al. (2015), George dan Dane (2016), Gangl et al. (2017) dan Tao et al. (2020) merumuskan bahawa niat bergelagat individu dalam filantropi didorong oleh beberapa faktor bukan ekonomi atau psikologi. Gelagat mandatori dipengaruhi oleh nilai setempat atau norma sosial yang diamalkan oleh masyarakat atau budaya. Seterusnya, individu beranggapan bahawa norma tersebut menjadi sebahagian daripada bertanggungjawab moral agar kehadiran mereka dapat diterima, selain mengelakkan penolakan atau kritikan sosial. Secara perbandingannya, tingkah laku sukarela didorong oleh motivasi dalaman, kehendak dan keinginan peribadi. Tambahan pula, tindakan secara sukarela tidak terikat dengan apa juga bentuk peraturan dan mengejar ganjaran tambahan yang dijanjikan. Ganjaran tersebut termasuk dalam bentuk pengiktirafan, material (wang, pangkat, barangan). Sementara dalam gelagat mandatori, individu lebih cenderung memenuhi kewajipan dan tanggungjawab bergantung kepada peranan masing-masing. Dalam konteks filantropi berasaskan agama, tanggungjawab juga merujuk kepada kepatuhan individu dalam melaksanakan tuntutan agama dan kepercayaan masing-masing.

Namun begitu, terdapat beberapa dapatan lain yang dibawakan oleh para pengkaji selain faktor kewangan dan psikologi. Keseluruhannya, kedua-dua tindakan filantropi (mandatori dan sukarela) dilihat saling terkait antara satu sama lain. Dalam konteks pematuhan cukai (mandatori) dan sumbangan amal (sukarela), Harbaugh et al. (2007) berpandangan cukai akan mempengaruhi jumlah sumbangan amal pada masa yang sama, sekaligus menggambarkan gelagat mandatori mengurangkan penglibatan individu dalam tindakan bersifat sukarela. Namun, kajian tersebut mengandaikan sekiranya jumlah cukai ditetapkan pada kadar yang lebih tinggi. Sebaliknya, Rooney et al. (2020) mendapati bilangan penyumbang meningkat seiring dengan peningkatan jumlah sumbangan sungguhpun kerajaan mengenakan cukai sebanyak 25 peratus ke atas jumlah sumbangan masing-masing. Dengan kata lain, pengenaan cukai dilihat tidak mempengaruhi gelagat dan sumbangan mereka dalam aktiviti amal. Oleh kerana gelagat individu dipengaruhi oleh tekanan luaran dan dalaman (Bai & Bai 2020), interaksi antara gelagat mandatori dan sukarela juga berupaya mewujudkan keseimbangan ke atas gelagat individu keseluruhannya (Barreiro-Hurle et al. 2023). Kedua-dua faktor tersebut adalah berbeza namun saling melengkapi, dan gabungan kedua-dua aspek

tersebut meningkatkan kebolehdjian dan perkembangan pada masa yang sama (Bai & Bai 2020).

Piñeiro et al. (2020) mendapati intervensi mandatori dan sukarela secara serentak menyediakan lebih banyak manfaat, namun bergantung kepada kesanggupan individu untuk terlibat secara bersama. Pada masa yang sama, pematuhan mandatori secara lebih ketat akan menghalang motivasi individu, selain mengakibatkan rasa tidak puas hati dan protes dalam kalangan mereka yang terlibat (Bosch et al. 1993). Justeru, instrumen sukarela bertindak sebagai pengukuh motivasi individu untuk terlibat dalam sebarang tingkah laku dengan lebih baik. Dalam konteks kajian ini, kewajipan zakat tidak semestinya mempengaruhi motivasi Muslim, memandangkan zakat yang dikenakan hanya pada kadar yang rendah, iaitu hanya 2.5 peratus atau pada nilai mutlak tertentu bergantung kepada penetapan Majlis Agama Islam Negeri (MAIN). Selain itu, kadar sumbangan infak sebagai sukarela juga tidak ditetapkan oleh pihak berkuasa, seterusnya memberikan kebebasan kepada umat Islam untuk menyumbang bergantung kepada kemampuan masing-masing.

1.2 PERNYATAAN MASALAH

Di Malaysia, kecekapan pengurusan institusi zakat penting dalam memastikan zakat diuruskan dengan cekap dan sistematik, seterusnya mampu diagihkan kepada para asnaf secara berkesan. Prestasi pengurusan dan kecekapan ditakrifkan sebagai keupayaan sistem menjana output berdasarkan input yang sedia ada (Ismail & Masturah 2014). Dalam konteks institusi zakat, prestasi kecekapan pengurusan zakat diukur melalui pengurusan kutipan dan pengagihan organisasi tersebut. Secara khusus, prestasi kutipan dinilai berdasarkan keupayaan institusi zakat mengekalkan dan meningkatkan jumlah kutipan zakat seiring dengan pertambahan pembayar zakat (*muzakki*), selain disokong oleh disentralisasi sistem pengurusan, jawatankuasa audit dan jumlah lembaga pengarah (Nur Hafizah & Selamah 2013; Norazlina & Abdul Rahim 2012). Sementara itu, prestasi pengagihan merujuk kepada keberkesanan dana zakat diagihkan secara optimum kepada asnaf, berdasarkan peraturan yang ditetapkan oleh syarak, iaitu mengutamakan golongan fakir, miskin, orang yang berhutang dan individu yang sedang bermusafir (Ezza Ellany et al. 2014; Hairunnizam et al. 2017; Mohamad Uda 2005).

Jadual 1.1 Kutipan dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2017 - 2021 (RM)

Kutipan Dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2017 – 2021 (RM)					
Negeri/ Wilayah Persekutuan	2017	2018	2019	2020	2021
Lembaga Zakat Selangor (LZS-MAIS)	757,112,779.00	793,679,701.00	855,137,860.00	912,956,543.00	n.a
Zakat Pulau Pinang (ZPP)	***	119,734,212.91	121,432,704.21	130,875,632.57	147,265,438.00
Tabung Baitulmal Sarawak (TBS)	92,492,168.00	n.a	105,963,561.49	110,374,938.58	n.a
Pusat Pungutan Zakat- Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)	621,414,431.00	658,763,367.96	688,405,441.00	761,851,601.45	708,623,134.93
Pusat Zakat Melaka	85,598,531.92	87,815,011.74	98,838,098.55	100,720,991.88	106,077,328.00
Pusat Kutipan Zakat Pahang	133,655,623.03	138,696,397.46	167,220,290.72	165,260,316.30	186,733,529.07
Lembaga Zakat Negeri Kedah (LZNK)	171,078,475.00	183,556,547.63	206,055,559.61	217,913,020.82	***
Majlis Agama Islam Johor (MAIJ)	260,671,607.01	285,784,094.35	311,727,367.23	300,855,626.51	323,033,096.38
Majlis Agama Islam dan Adat Melayu Perak (MAIPk)	170,804,837.16	176,246,175.19	207,187,053.49	191,633,580.59	
Majlis Agama Islam Negeri Sembilan (MAINS)	124,495,635.45	131,116,487.35	141,521,193.35	144,088,231.79	***
Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)	179,303,841.00	183,034,916.35	195,138,060.00	202,654,987.00	209,988,475.00
Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)	137,949,523.03	160,718,725.50	178,654,905.67	185,104,612.29	***
Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs)					
Majlis Ugama Islam Sabah (MUIS)	88,318,640.61	79,661,792.60	88,997,519.92	101,788,328.22	122,458,982.03

Sumber: Majlis Agama Islam Negeri (MAIN) 2017-2021

Jadual 1.2 Agihan dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2017 – 2021 (RM)

Agihan Dana Zakat Negeri-negeri dan Wilayah Persekutuan di Malaysia 2019 – 2021 (RM)					
Negeri/ Wilayah Persekutuan	2017	2018	2019	2020	2021
Lembaga Zakat Selangor (LZS-MAIS)	616,526,812.00	829,878,020.00	868,263,524.00	867,227,310.00	***
Zakat Pulau Pinang (ZPP)	99,372,721.01	101,010,171.69	111,384,871.79	126,581,574.21	126,531,077.06
Tabung Baitulmal Sarawak (TBS)	50,730,582.00	***	68,143,055.82	71,597,655.81	***
Pusat Pungutan Zakat- Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)	581,534,222.00	550,231,376.46	445,352,346.00	526,470,916.70	732,445,878.00
Pusat Zakat Melaka	79,625,461.00	87,073,849.00	96,620,295.08	80,269,854.00	97,811,396.00
Pusat Kutipan Zakat Pahang					
Lembaga Zakat Negeri Kedah (LZNK)	155,735,704.00	178,463,803.20	192,622,521.12	195,698,217.47	***
Majlis Agama Islam Johor (MAIJ)	293,178,449.62	261,310,155.66	299,809,512.74	299,837,853.40	***
Majlis Agama Islam dan Adat Melayu Perak (MAIPk)	171,048,075.59	171,489,516.00	196,836,278.44	165,047,590.88	
Majlis Agama Islam Negeri Sembilan (MAINS)	107,631,013.73	127,748,585.30	123,406,206.16	114,237,224.28	***
Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)	185,027,240.00	181,936,430.62	189,017,291.00	185,584,047.39	174,126,345.00
Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)	183,760,534.93	163,138,683.29	191,240,463.33	171,122,295.83	***
Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs)					
Majlis Ugama Islam Sabah (MUIS)	93,586,964.34	88,575,346.45	71,621,952.82	68,268,316.44	62,747,937.69

Sumber: Majlis Agama Islam Negeri (MAIN) 2017-2021

Keseluruhannya, prestasi kutipan zakat di setiap negeri dan wilayah persekutuan menunjukkan satu pola peningkatan saban tahun (Jadual 1.1). Tadbir urus institusi zakat melalui pengkorporatan seperti di Selangor (LZS), Pulau Pinang (ZPP) dan Sarawak (TBS) telah membolehkan institusi zakat merekodkan kadar kutipan yang cemerlang, berbanding di negeri yang tidak dikorporatkan. Secara relatifnya, perbezaan tersebut dilihat melalui perbandingan agensi zakat di negeri-negeri yang tidak dikorporatkan. Antaranya agensi zakat di Johor (MAIJ), Perak (MAIPk), Negeri Sembilan (MAINS), Kelantan (MAIK), Terengganu (MAIDAM) dan Sabah (MUIS). Selain itu, institusi zakat dengan sistem pengkorporatan separa juga merekodkan prestasi kutipan yang baik, seperti di Wilayah Persekutuan Malaysia, oleh Pusat Pungutan Zakat- Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP).

Terdapat beberapa faktor yang membawa kepada pengkategorian institusi zakat secara korporat, separa korporat dan yang tidak dikorporatkan. Sungguhpun agama Islam merupakan agama rasmi Persekutuan Malaysia, namun kerangka perundangan sedia ada tidak membolehkan kerajaan persekutuan mengawal institusi zakat secara langsung. Hal ini kerana hal ehwal agama Islam, termasuk zakat termaktub di bawah bidang kuasa kerajaan negeri. Situasi ini kemudiannya membawa kepada perbezaan dalam sistem pengurusan zakat, memandangkan setiap negeri mempunyai hak menentukan peraturan dan kawalan selia berdasarkan enakmen undang-undang yang diperuntukkan (Muhammad Iqmal & Hanefah 2021; Steiner 2011). Seterusnya, sebuah badan, dikenali sebagai MAIN ditubuhkan untuk menguruskan segenap hal ehwal agama Islam, termasuk yang berkait dengan zakat.

Sistem tadbir urus secara korporat dan profesionalisme dijangka mampu meningkatkan kadar kutipan zakat (Abd Halim et al. 2008), melalui beberapa cara. Antaranya mewujudkan pengurusan berkesan, telus, cekap selain menepati tuntutan Syariah (Buallay 2019; Sawmar & Mohammed 2021a; 2021b; Wahyuni-TD et al. 2021). Berbeza dengan tadbir urus secara separa korporat dan bukan korporat, penerimgunaan model secara korporat penting, lebih-lebih sebagai sebuah organisasi yang berkait dengan agama Islam. Indikator seperti ketelusan, tadbir urus yang baik dan amanah merupakan kriteria penting dalam mendapatkan keyakinan pembayar zakat (Ram Al Jaffri et al. 2014). Kajian-kajian terdahulu telah mengenal pasti bahawa

sebahagian pembayar zakat enggan dan keberatan untuk membayar zakat melalui saluran institusi ekoran rasa tidak puas hati dan tanggapan terhadap kepercayaan yang rendah (Hairunnizam et al. 2009; Md Hairi et al. 2012).

Selain faktor pengurusan seperti pengkorporatan agensi zakat, terhadap beberapa faktor sampingan lain yang turut mempengaruhi gelagat pembayaran zakat. Di Indonesia, Rizaldi et al. (2020), mendapati tahap literasi zakat menjadi penyumbang kepada pembayaran zakat, berbanding faktor-faktor lain seperti sikap, norma subjektif dan kawalan terhadap tingkah laku. Literasi tersebut merujuk kepada pengetahuan berkaitan terma dan syarat, metod pengiraan zakat, golongan asnaf dan hukum-hakam yang berkaitan melibatkan kewajipan berzakat (Martono et al. 2019; Mohd Ali et al. 2017). Selain itu, akses kepada institusi zakat juga antara faktor yang sering ditekankan dalam literatur kepatuhan berzakat. Ledakan teknologi maklumat dan perkembangan internet telah mempengaruhi pengurusan organisasi zakat, terutama dalam pembayaran zakat. Menurut Mohd Faisal (2014), sistem E-Zakat, merupakan platform yang diperkenalkan sebagai medium pembayaran zakat atas talian oleh agensi zakat setiap negeri, bertujuan untuk menyediakan perkhidmatan zakat yang lebih baik. Antara manfaat yang telah terbukti termasuk meningkatkan kecekapan pengurusan institusi zakat dan kos efektif, dan membolehkan akses yang lebih meluas kepada maklumat zakat, terutama kepada muzakki.

Sementara itu, Jadual 1.2 membentangkan prestasi institusi zakat berdasarkan kriteria pengagihan. Jadual tersebut juga menunjukkan sebahagian institusi zakat mencatatkan rekod pengagihan zakat yang tinggi pada tahun 2021, berbanding tahun-tahun sebelumnya. Penularan pandemik Coronavirus (COVID-19) telah menyebabkan beberapa institusi zakat mengambil langkah segera secara proaktif dan responsif dalam menyantuni rakyat yang terjejas akibat pandemik tersebut. Langkah ini menyebabkan sebahagian institusi zakat menjalankan agihan zakat melebihi nilai pada tahun sebelumnya, selain turut melangkaui nilai kutipan pada tahun yang sama. Di Pulau Pinang, agensi ZPP mengagihkan hampir 99.9 peratus peruntukan pada tahun 2021 berbanding tahun 2020. Peruntukan tersebut merupakan yang terbesar berbanding tahun-tahun sebelumnya, seperti pada tahun 2017, 2018, 2019 dan 2020. Di Wilayah Persekutuan Malaysia, peningkatan jumlah asnaf sejak wabak COVID-19 memaksa

pihak PPZ-MAIWP memperuntukan agihan yang melebihi hasil kutipan pada tahun 2021 (Jadual 1.1 dan Jadual 1.2).

Situasi ini berpotensi mewujudkan implikasi negatif ke atas institusi zakat terutama dalam tempoh jangka masa panjang. Kemerosotan ekonomi dan impak COVID-19 yang semakin meruncing telah mengakibatkan institusi zakat turut berdepan dengan cabaran yang tidak pernah berlaku sebelum ini (Ghouse et al. 2023). Pada masa yang sama, institusi kewangan konvensional terbukti lebih berdaya tahan, teguh dan mengambil masa yang tidak lama untuk pulih dari krisis, berbanding dengan institusi kewangan Islam (Ghouse et al. 2022; Ghouse et al. 2023). Di Malaysia, pertambahan bilangan asnaf ketika pandemik telah mempengaruhi kebarangkalian dalam ketidaktentuan atau pun penurunan kadar kutipan zakat. Jurang di antara para penerima dan dana sedia ada dijangka kian melebar dengan lebih parah, meski pun kutipan dijalankan saban tahun. Terdapat juga kes penyelewengan dalam bentuk pembayaran zakat yang didorong oleh masalah kewangan akibat wabak, dengan menggantikan jumlah yang wajib di bayar dengan pembelian barangan makanan kepada fakir dan miskin (Islam et al. 2023).

Ketidaktentuan dalam kutipan zakat, ditambah pula dengan peningkatan agihan zakat ekoran pandemik COVID-19 telah membuka kepada beberapa persoalan penting. Sejauhmanakah institusi zakat memerlukan kepada dana alternatif lain untuk memastikan kelangsungan dana buat setiap mustahik? Beberapa kajian mencadangkan integrasi model antara zakat dengan instrumen kewangan Islam lain sebagai penyelesaian kepada kebergantungan kepada satu sumber bantuan. Namun, kajian-kajian tersebut masih memfokuskan kepada satu bentuk mekanisme agihan atau bantuan, sama ada dalam bentuk model teoritikal (Jouti 2019), bantuan bencana alam (Marhanum et al. 2020; Sulistyowati 2019), atau model tadbir urus untuk meningkatkan ketersampaian kepada golongan fakir miskin (Widiastuti et al. 2022a).

Justeru, masih terdapat beberapa perkara yang memerlukan perhatian sepenuhnya melibatkan isu ketidaktentuan kutipan zakat. Pertama, model integrasi antara instrumen zakat dengan instrumen lain untuk menyelesaikan isu ketidaktentuan kutipan zakat masih tidak diberikan penekanan yang mencukupi. Kedua, infak

merupakan instrumen yang berpotensi untuk diintegrasikan, berdasarkan fungsi dan kesesuaian yang dimiliki, seperti yang disentuh pada pengenalan bab (M. Kabir 2010; Jouti 2019; Widiastuti et al. 2022a). Selain itu, tinjauan oleh Gallien et al. (2024) mendapati sebahagian besar responden percaya bahawa instrumen seperti zakat, masih berperanan penting, melebihi instrumen cukai dalam menangani krisis yang sedang berlaku. Pada masa yang sama, responden juga melaporkan bahawa mereka menerima sumbangan infak yang lebih banyak berbanding tahun sebelum terjadinya krisis. Hal ini menggambarkan bahawa kesukaran ekonomi yang sedang berlaku tidak menghalang solidariti sosial di negara mereka. Justeru, kajian terhadap niat dan gelagat individu untuk terlibat dalam kepatuhan berzakat dan berinfaq perlu dijalankan untuk mengenal pasti sejauhmana penerimaan masyarakat, terutama muzakki terhadap keperluan untuk membayar zakat dan berinfaq secara serentak.

Beberapa teori telah dikemukakan dalam mengenal pasti faktor-faktor yang mempengaruhi kepatuhan berzakat dan berinfaq, berdasarkan aspek individu dan organisasi. Teori gelagat terancang (TPB) oleh Ajzen (1991) merupakan antara kerangka teoritikal yang mengukur sejauhmana individu berniat dan sanggup terlibat dalam pelbagai bentuk gelagat. Berdasarkan teori TPB, faktor sikap individu, norma subjektif dan kawalan gelagat ditanggap menjadi asas kepada gelagat dan perlakuan individu. Menurut Ajzen (2011) dan Ravis et al. (2009), kerangka teoritikal TPB merupakan model yang sesuai untuk menguji niat terhadap gelagat individu tertentu terutama dalam konteks pemberian amal. Tambahan lagi, keberkesanan TPB dalam mengenal pasti gelagat individu melebihi kemampuan teori gelagat lain seperti altruisme (Chaisamrej & Zimmerman 2014).

Sementara itu, teori modal sosial (SCT) pula menekankan faktor komitmen agama dan kepercayaan institusi, dalam konteks tadbir urus sesebuah organisasi yang menarik individu menggunakan perkhidmatan yang telah disediakan (Maselko et al. 2011; Hager & Hedberg 2016). Dalam konteks pemberian amal, kedua-dua faktor tersebut sering ditekankan berdasarkan perspektif teori SCT. Berdasarkan SCT, komitmen agama merangsang individu untuk terlibat dalam aktiviti amal seperti filantropi, sebagai satu bentuk komitmen dan tanggungjawab terhadap tuntutan atau ajaran agama. Manakala, kepercayaan terhadap institusi merujuk kepada tanggapan

bahawa dana yang diperolehi terjamin dan kumpulan sasaran boleh menerima manfaat daripada dana tersebut dengan berkesan.

Secara khusus, komitmen agama melahirkan satu bentuk perasaan yang menekankan rasa wajib dalam membantu individu yang tidak bernasib baik, seterusnya mempengaruhi kadar pemberian amal yang lebih tinggi, terutamanya oleh individu yang mempunyai pegangan agama yang kuat (Mohamad Syahmi et al. 2024). Perasaan tersebut merupakan satu tuntutan moral berasaskan altruisme, kemurahan hati, atau empati kepada orang lain. Sementara kepercayaan yang tinggi terhadap organisasi badan pula mempengaruhi keyakinan penyumbang terhadap institusi, terutamanya institusi keagamaan, dalam menggunakan dana secara berkesan dan beretika. Oleh itu, tahap kepercayaan institusi yang lebih tinggi mempengaruhi kesediaan untuk menderma, ekoran keyakinan penderma terhadap sumbangan mereka akan digunakan dengan sebaiknya (Kasri & Ramli 2019).

Di sebahagian negara, tadbir urus sesebuah organisasi badan amal dan filantropi turut terlibat sama dalam aktiviti keagamaan dan ritual agama (Jacinto et al. 2023). Faktor keagamaan dan tanggapan masyarakat terhadap kepercayaan institusi menjadi faktor penting dalam tadbir urus organisasi, seterusnya mempengaruhi keberkesanan aktiviti badan amal (Bielefeld & Cleveland 2013; Clarke 2007; Sider & Unruh 2004). Selain itu, kedua-dua faktor tersebut juga mempengaruhi gelagat pengguna atau penerima manfaat (Ongaro & Tantardini 2023; Campbell et al. 2005). Situasi berkenaan tidak jauh berbeza dengan institusi zakat di Malaysia. Sebagai sebuah entiti dengan imej dan identiti Islam, tadbir urus institusi zakat juga seharusnya memberi kesan kepada aspek keagamaan dan kepercayaan masyarakat masyarakat Islam, terutama muzakki yang berurusan secara langsung dengan institusi zakat. Namun, masih tidak terdapat kajian empirikal yang berjaya membuktikan sama ada struktur pengurusan institusi zakat (korporat, separa korporat, bukan korporat) mempunyai perkaitan dengan komitmen agama dan kepercayaan institusi melibatkan para muzakki di Malaysia.

Sementara itu, faktor komitmen agama dan kepercayaan terhadap institusi seperti agensi zakat dan MAIN merupakan dua faktor kritikal dalam mengaitkan niat individu Muslim dengan aktiviti filantropi. Justeru, kajian ini membangkitkan persoalan

tentang sejauhmana teori TPB dan SCT dapat diintegrasikan dalam mengenal pasti gelagat kepatuhan berzakat dan berinfak secara serentak. Secara khusus, penggunaan teori TPB sebagai pengantara dalam mengenal pasti niat dan gelagat individu telah mendapat perhatian daripada sarjana merentasi disiplin ilmu yang lain (Alexandris et al. 2007; Courneya et al. 1999; Greaves et al. 2013; Hagger & Hamilton 2020; Huang & Kee 2024; Villanueva-Flores et al. 2023). Berdasarkan kajian-kajian melibatkan gelagat berzakat dan berinfak (Aji et al. 2021; Bin-Nashwan et al. 2021a; Kasri & Ramli 2019; Laily Dwi & Salina 2021; Mohamad Syahmi et al. 2022; Siti Salwa et al. 2018), kajian ini mendapati aplikasi kedua-dua teori dalam kajian filantropi Islam masih terhad.

Pengurusan institusi zakat di Malaysia memainkan peranan penting dalam memastikan setiap perkara berkaitan proses kutipan zakat dijalankan secara berkesan. Institusi zakat di Malaysia telah mengalami beberapa fasa perkembangan dengan tujuan membentuk, membina dan menyampaikan perkhidmatan yang cekap kepada masyarakat Islam seiring dengan pengukuhan kepercayaan muzakki. Namun, masih terdapat kekurangan bukti empirikal dalam mengenal pasti sejauhmana struktur pentadbiran zakat (korporat, separa korporat, bukan korporat) mempengaruhi terhadap niat kepatuhan berzakat dan berinfak secara serentak. Kajian oleh Muhammad Husni (2022a; 2022b) mendapati tadbir urus zakat berjaya mengekalkan prestasi kutipan zakat ketika tercetusnya pandemik. Namun kajian tersebut terhad kepada satu agensi zakat di Malaysia, selain ketiadaan bukti empirikal dalam mengesahkan struktur pengurusan zakat telah memberi kesan kepada jumlah kutipan agensi zakat.

1.3 PERSOALAN KAJIAN

Berdasarkan perbincangan yang dijalankan pada bahagian pernyataan masalah, kajian ini membangkitkan beberapa persoalan seperti berikut:

1. Adakah struktur pengurusan institusi zakat secara korporat, separa korporat dan bukan korporat mempengaruhi komitmen agama dan kepercayaan institusi
2. Bagaimanakah pengaruh komitmen agama dan kepercayaan institusi terhadap gelagat filantropi Islam di Malaysia?

3. Bagaimanakah struktur pengurusan institusi zakat secara korporat, separa korporat dan bukan korporat mempengaruhi gelagat filantropi Islam di Malaysia?

1.4 OBJEKTIF KAJIAN

1. Mengenal pasti hubungan antara struktur pengurusan institusi zakat secara korporat, separa korporat dan bukan korporat terhadap komitmen agama dan kepercayaan institusi
2. Menganalisis komitmen agama dan kepercayaan institusi terhadap gelagat filantropi Islam di Malaysia
3. Menganalisis kesan struktur pengurusan institusi zakat secara korporat, separa korporat dan bukan korporat terhadap gelagat filantropi Islam di Malaysia

1.5 SKOP KAJIAN

Isu pengurusan institusi zakat di Malaysia telah banyak disentuh oleh pengkaji dalam usaha menambah baik keberkesanan kutipan dan pengagihan zakat. Kajian ini meneruskan usaha kajian-kajian terdahulu dengan menumpukan kepada integrasi zakat dan infak sebagai langkah penyelesaian kepada isu ketidaktentuan kutipan zakat. Tinjauan literatur mendapati integrasi antara zakat dan infak dan beberapa instrumen filantropi Islam lain telah disentuh oleh para pengkaji. Namun, rata-rata kajian tersebut memfokuskan kepada strategi meningkatkan keberkesanan bantuan kepada para penerima. Pada masa yang sama, tumpuan untuk menyelesaikan isu ketidaktentuan kutipan masih kurang diberikan melalui strategi pengintegrasian instrumen filantropi Islam. Dalam mengenal pasti potensi gabungan antara instrumen zakat dan infak, penerimaan masyarakat, terutama pembayar zakat perlu dipertimbangkan.

Selain itu, skop kajian juga melibatkan individu yang berzakat di agensi zakat negeri dan turut berinfaq di masjid, di mana kedua-dua institusi tersebut di bawah kawalan selia MAIN. Justeru, antara kriteria pengecualian kajian termasuk individu yang berzakat dan berinfaq di luar daripada institusi di bawah kawalan selia MAIN zakat. Hal ini kerana, maklum balas daripada individu yang berzakat atau berinfaq melalui institusi selain di bawah bidang kuasa MAIN akan memberikan kesan kepada

objektif ketiga kajian, iaitu menganalisis struktur pentadbiran zakat dalam mempengaruhi gelagat filantropi Islam, secara khusus berinfaq.

Keseluruhannya, kajian ini memfokuskan kepada faktor-faktor yang mempengaruhi niat bergelagat dalam filantropi Islam, melibatkan niat kepatuhan berzakat dan berinfaq secara serentak. Kajian ini merungkai sama ada institusi yang bertanggungjawab menguruskan dana mempunyai pengaruh terhadap kedua-dua tingkah laku tersebut. Secara khusus, individu yang terlibat sebagai responden berniat membayar zakat dengan pusat zakat, dan berinfaq pada masa yang sama di masjid. Di Malaysia, masjid berfungsi sebagai pusat kutipan infak di bawah pengawasan MAIN, selain turut menjadi tempat kutipan zakat oleh amil. Kajian ini mengambil kira sejauhmana keyakinan masyarakat terhadap pengurusan institusi zakat, yang telah bertapak sejak sekian lama di Malaysia memberi kesan kepada niat masyarakat Islam untuk berinfaq. Berikutan itu, kajian ini memfokuskan kepada responden yang terdiri daripada individu Muslim di Malaysia dengan dua kriteria utama iaitu (1) berumur 21 tahun dan ke atas dan (2) memiliki pendapatan yang tetap dan stabil. Selain itu, kajian ini menetapkan instrumen filantropi terutama infak mesti difahami dalam konteks sumbangan berbentuk kewangan, dan sumbangan melalui barangan atau perkhidmatan dikecualikan daripada skop penyelidikan.

1.6 ORGANISASI KAJIAN

Keseluruhan, kajian ini terdiri daripada lima bab. Bab satu menghuraikan pengenalan dan latar belakang kajian yang memfokuskan kepada zakat sebagai instrumen bersifat mandatori, dan infak sebagai instrumen filantropi bersifat sukarela. Seterusnya, kajian ini mengemukakan permasalahan kajian yang menghuraikan isu pengurusan kutipan zakat, seterusnya mengemukakan tiga persoalan dan objektif kajian.

Pada bab kedua, perbincangan dijalankan melibatkan definisi dan konsep filantropi berdasarkan pandangan sarjana Barat dan Islam, filantropi berdasarkan perspektif moral ekonomi Islam dan konsep zakat dan infak. Bab dua kajian juga mengupas kerangka teoritikal kajian, secara khusus terhadap teori gelagat terancang (TPB) dan teori modal sosial (SCT). Seterusnya, bahagian kedua ini membina kerangka konseptual berdasarkan dapatan kajian-kajian lepas, hipotesis kajian dan jurang kajian.

Kerangka konseptual kajian merangkumi dua pembolehubah bersandar, empat pembolehubah pengantara dan dua pembolehubah tidak bersandar.

Seterusnya, bahagian ketiga menghuraikan metodologi kajian. Bab ketiga mengetengahkan beberapa perkara penting melibatkan reka bentuk penyelidikan, proses pembinaan instrumen soal selidik, teknik persampelan dan penentuan saiz sampel. Bab ini juga membincangkan teknik analisis data kajian menggunakan perisian IBM SPP dan WarpPLS. Kajian ini menggunakan beberapa teknik analisis melibatkan analisis deskriptif, analisis khi-kuasa dua dan analisis regresi kuasa dua terkecil biasa (PLS-SEM).

Bab keempat kemudiannya melaporkan setiap hasil analisis yang diteloh dirancang pada bab tiga. Analisis pada bab empat bertujuan menjawab persoalan dan objektif kajian yang ditetapkan dengan mengesahkan hipotesis-hipotesis yang telah dibentuk pada bab dua kajian. Akhir sekali, bab lima kajian menghuraikan perbincangan dan rumusan berdasarkan setiap objektif kajian. Seterusnya bab ini membincangkan implikasi kajian dalam bentuk sumbangan terhadap teoretikal dan praktikal. Selain itu, bahagian ini akan menggariskan beberapa limitasi dan cadangan untuk kajian masa hadapan.

RUJUKAN

Al-Quran. (t.th.).

Abd Halim Mohd Noor, Rozman Md. Yusof, & Ahmad Che Yaakob. 2008. Performance indicators model for zakat institution. *Jurnal Pengurusan JAWHAR* 1(2): 70-84.

Abdelzaher, D. M., Kotb, A., & Helfaya, A. 2017. Eco-Islam: beyond the principles of why and what, and into the principles of how. *Journal of Business Ethics* 155: 623–643.

Abdul Ghafar Ismail, Muhammad Hasbi Zaenal, Muhammad Hakimi Mohd Shafiai. 2015. Philanthropy in Islam: a promise to welfare economics system. Working Papers 1435-3 The Islamic Research and Training Institute (IRTI).

Abdullah Campong Andam & Ahmad Zamri Osman. 2019. Determinants of intention to give zakat on employment income: experience from Marawi City, Philippines. *Journal of Islamic Business and Accounting* 10(4): 528-545.

Abdul Ghafar Ismail, Rose Abdullah & Muhammad Hasbi Zaenal (pnyt.) Islamic Philanthropy, hlm. 23-49. Palgrave Studies in Islamic Banking, Finance, and Economics: Palgrave Macmillan.

Abdur-Rashid, K. 2021. Financing kindness as a society: the rise and fall of the waqf as a central Islamic philanthropic institution (awqāf). *Journal of Muslim Philanthropy and Civil Society* 5(1): 49-67.

Abubakar, M. 2019. Waqf Philanthropy and orphans' socio-economic development in Northern Nigeria based on maqasid al shariah principles. Dlm. Khalifa, Mohamed Ali, M. Kabir Hassan, Abd elrahman Elzahi Saaid Ali (pnyt.) Revitalization of Waqf for Socio-Economic Development, Volume I. hlm. 31-42. Palgrave Macmillan Cham.

Abubakar U. Farouk, Kamil Md. Idris & Ram Al Jaffri Md. Saad. 2018. Moderating role of religiosity on zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management* 11(3): 357-373.

Abu-Rumman, S. 2023. Islamic philanthropy in Kuwait. Dlm. Siddiqui, S.A (pnyt.) Philanthropy in Muslim World: Majority and Minority Muslim Communities, hlm 119-132: Edward Elgar Publishing.

Abeng, T. 1997. Business ethics in Islamic context: perspective of a Muslim business leader. *Business Ethics Quarterly* 7(3): 47–54.

Aghnides, N.P. 1961. Mohammedan Theories of Finance. Lahore: United Printing Press

Ahmad Zamri Osman. 2012. Accountability in managing waqf properties: the case of two State Religious Councils in Malaysia. Tesis Dr. Fal, School of Management, Royal Holloway University of London.

- Ahmad, K. 2003. The challenge of global capitalism. in J.H. Dunning (ed.), *Making Globalization Good: The moral challenges of global capitalism*, Oxford: Oxford University Press, pp. 181–209.
- Ahmad, K. 1994. *Islamic approach to development: some policy implications*. Islamabad: Institute of Policy Studies.
- Ahmad, K. 1980. Economic development in an Islamic framework, in K. Ahmad and Z.I. Ansari (eds), *Islamic Perspectives: Studies in Honour of Mawlana Sayyid Abul A'la Mawdudi*, Leicester and Jeddah: The Islamic Foundation and Saudi Publishing House.
- Ahmed, M. 1995. *Business ethics in Islam*. Islamabad: The International Institute of Islamic Thought.
- Aji, H.M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., Hidayat, A. 2021. Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research* 12(1): 1-20.
- Ajzen, I., & Fishbein, M. (2005). The influence of attitudes on behavior. Dlm. Albarracin, D., Johnson, B.T. & Zanna, M.P. (pnyt.), *The handbook of attitudes*, hlm. 173–221. Mahwah, NJ: Erlbaum
- Ajzen, I. (2012). The Theory of Planned Behaviour. Dlm. Lange, P. A. M., Kruglanski, A. W. & E. T. Higgins (pnyt). *Handbook of Theories of Social Psychology*, hlm. 438-459.
- Ajzen, I. 2011. The theory of planned behaviour: reactions and reflections. *Psychology & Health* 26(9): 1113–1127.
- Ajzen, I. 1991. The theory of planned behavior. *Organizational Behavior And Human Decision Processes* 5: 179–211.
- Alabede, J.O. 2012. An investigation of factors influencing taxpayers' compliance behaviour: evidence from Nigeria. Tesis Dr. Fal, Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia.
- Alam, A., Ratnasari, R.T., Mua'awanah, C., & Hamidah, R.A. 2022. Generation z perceptions in paying zakat, infaq, and sadaqah using fintech: a comparative study of Indonesia and Malaysia. *Investment Management and Financial Innovations* 19(2): 320-330.
- Aldeen, K. Nour, Ratih, I.S., & Pertiwi, R. Sari 2022. Cash waqf from the millennials' perspective: a case of Indonesia. *ISRA International Journal of Islamic Finance* 14(1): 20-37
- Ali, A.K. 2021. Contributions and roles of KH. Abdul Hamid in local wisdom: a Study of the Tarjumān Book. *Islamic Quarterly* 65(3): 327-354.

- Alexandris, K., Barkoukis, B. & Tsormpatzoudis, C. 2007. Does the theory of planned behavior elements mediated the relationship between perceived constraints and intention to participate in physical activities? a study among older individuals. *European Review of Aging and Physical Activity* 4: 39-48.
- Alexseev, M.A. & Zhemukhov, S.N. 2016. From Mecca with tolerance: religion, social recategorisation and social capital. *Religion, State & Society* 43(4): 371-391.
- Ali, A. J., & Al-Aali, A. L. 2015. Marketing and ethics: what Islamic ethics have contributed and the challenges ahead. *Journal of Business Ethics* 129(4): 833–845.
- Allingham, M. G & Sandmo, A. 1972. Income tax evasion: a theoretical analysis. *Journal of Public Economics* 1(3-4): 323- 328.
- Allport, G. W., & Ross, J. M. 1967. Personal religious orientation and prejudice. *Journal of Personality and Social Psychology* 5: 447–457.
- Almarri, J., & Meewella, J. 2015. Social entrepreneurship and Islamic philanthropy. *International Journal of Business and Globalisation* 15(3): 405-424.
- Alosaimi, M. H., Bidin, Z., & Derashid, C. 2017. Detection risk and penalty magnitude and zakah on business compliance: a conceptual model. *International Business Management* 11(12): 2023–2025.
- Anoraga, B. 2024. A Decade of charitable crowdfunding and its impacts on the social justice trajectory of islamic philanthropy in Indonesia. *Advances in Southeast Asian Studies* 17(1): 5-24.
- Andreoni, J. 1989. Giving with impure altruism: Applications to charity and Ricardian equivalence. *The Journal of Political Economy* 97(6): 1447-1458.
- Andreoni, J. 1990. Impure altruism and donations to public goods: a theory of warm-glow giving. *Economic Journal* 100(401): 464-477.
- Anoraga, B. 2023. Crowdfunding for inter-faith peace: youth, networked social movement, and Muslim philanthropy NGOs in contemporary Indonesia. *Indonesian Journal of Islam and Muslim Societies* 13(2): 307-337.
- Aris, H. & Nor Asmat, I. 2023. Factors influencing Thai muslims' willingness to donate cash waqf to religious projects. *ISRA International Journal of Islamic Finance* 15(4): 104-106.
- Arlı, D. & Lasmono, H. 2015. Are religious people more caring? exploring the impact of religiosity on charitable organizations in a developing country. *International Journal of Nonprofit and Voluntary Sector Marketing* 20: 38–51.
- Armitage, C. J. & Conner, M. 2001. Efficacy of the theory of planned behaviour: a meta-analytic review. *British Journal of Social Psychology* 40: 471–499.
- Asaker, M.A. 2022. UNHCR refugee zakat fund within canadian Islamic philanthropy. *Journal of Muslim Philanthropy and Civil Society* 6(2): 85-90,

- Asutay, M., Aziz, P.F., Indrastomo, B.S. & Karbhari, Y. 2023. Religiosity and charitable giving on investors' trading behaviour in the Indonesian Islamic stock market: Islamic vs market logic. *Journal of Business Ethics* 188: 327-348.
- Asutay, M., 2013. Islamic moral economy as the foundation of Islamic finance. *Islamic Finance in Europe* 55-68.
- Asutay, M. 2012. Conceptualising and locating the social failure of Islamic finance: aspirations of Islamic moral economy vs the realities of Islamic finance. *Asian and African Area Studies* 11(2): 93-112.
- Asutay, M. 2007a. A political economy approach to Islamic economics: systemic understanding for an alternative economic system. *Kyoto Bulletin of Islamic Area Studies* 1(2): 3-18.
- Asutay, M. 2007b. Conceptualisation of the second best solution in overcoming the social failure of Islamic finance: examining the overpowering of homoislamicus by homoeconomicus. *IIUM Journal in Economics and Management* 15(2): 167-195.
- Asyari, A., Hoque, M.E., Susanto, P, Begum, H., Awaluddin, A., Marwan, M. Al-Mamun, A. 2024. Online cash waqf behavioral intention: the role of knowledge of cash waqf and trust. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-07-2023-0224>
- Avdeyeva, T.V., Burgetova, K. & Welch, I.D. 2006. To help or not to help? factors that determined helping responses to katrina victims. *Analyses of Social Issues and Public Policy* 6(1): 159-173.
- Avdikic, A. & Asutay, M. 2023. Testing the development impact of islamic banking: Islamic moral economy approach to development. *Economic Systems* <https://doi.org/10.1016/j.ecosys.2024.101229>.
- Avkiran, N. & C. Ringle, C.M. 2018. Partial least squares structural equation modeling. Springer, Cham: Switzerland.
- Ayuniyyah, Q., Pramanik, A.H., Saad, N.M. & Ariffin, M.I. 2022. The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management* 15(5): 924-942.
- Azlina Azrah Mohd Zakaria, Rose Ruziana Abd. Samad & Zurina Shafii. 2013. Venture philanthropy waqf model: a conceptual study. *Jurnal Pengurusan* 38: 119-125.
- Azman Ab Rahman, Mohammad Haji Alias & Syed Mohd Najib Syed Omar. 2012. Zakat institution in Malaysia: problems and issues. *Global Journal Al-Thaqafah* 2(1): 35-41.
- Babbie, E. 2005. The Basics of Social Research. Ulang cetak. Belmont: Thomson/Wadsworth.

- Bae, S.Y. & Chang, P.J. 2021. The effect of coronavirus disease-19 (COVID-19) risk perception on behavioural intention towards 'untact' tourism in South Korea during the first wave of the pandemic (March 2020). *Current Issues in Tourism* 24(7): 1017-1035.
- Bai, G. & Bai, Y. 2020. Voluntary or forced: different effects of personal and social norms on urban residents' environmental protection behavior. *International Journal of Environmental Research and Public Health* 17(10): 3525.
- Baharuddin, G. & Possumah, B.T. 2022. Blended finance and the role of waqf bank: shaping the SDGs in Indonesia. Dlm. Azid, T., Mukhlisin, M. & Altwijry, O (pnyt.) *Wealth Management and Investment in Islamic Settings*. hlm. 357-365. Springer: Singapore.
- Bajpai, S., & Bajpai, R. 2014. Goodness of measurement: reliability and validity. *Medical Science and Public Health* 3(2): 112–115.
- Bananuka, J., Kasera, M., Najjemba, G.M., Musimenta, D., Ssekiziyivu, B. and Kimuli, S.N.L. 2020. Attitude: mediator of subjective norm, religiosity and intention to adopt Islamic banking. *Journal of Islamic Marketing* 11(1): 81-96.
- Bandura, A. 1977. Self-efficacy: toward a unifying theory of behavioral change. *Psychological Review* 84(2): 191–215.
- Bani-Khalid, T., Alshira'h, A.F. & Alshirah, M.H. 2022. Determinants of tax compliance intention among Jordanian SMEs: a focus on the Theory of Planned Behavior. *Economies* 10(2).
- Barclay, D., Thompson, R., & Higgins, C. 1995. The partial least squares (PLS) approach to causal modeling: personal computer use as an illustration. *Technology Studies* 2(2): 285-309.
- Bagozzi, R.P., Yi, Y., Singh, S. 1991. On the use of structural equation models in experimental designs: two extensions. *International Journal of Research in Marketing* 8(2): 125-140.
- Baron M, Kenny A .1986. The moderator–mediator variable distinction in social-psychological research: conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology* 51(6): 1173-1182.
- Barreiro-Hurle, J., Dessart, F. J., Rommel, J., Czajkowski, M., Espinosa-Goded, M., Rodriguez-Entrena, M., Thomas, F. & Zagorska, K. 2023. Willing or complying? the delicate interplay between voluntary and mandatory interventions to promote farmers' environmental behavior. *Food Policy* 120: 102481.
- Bartolini, S. 2005. Restructuring Europe. centre formation, system building, and political structuring between the nation state and the European Union. New York: Oxford University Press.
- Batson, C. D. 1991. The altruism question: towards a social psychological answer. Hillsdale, NJ: Lawrence Erlbaum Associates.

- Bayu Taufiq Possumah & Abdul Ghafar Ismail. 2012. Public wealth management by Baitul Mal and legal constraint. Working Paper in Islamic Economics and Finance No. 1216. Paper to be presented at the Third International Workshop in Islamic Economics Theory, Jogjakarta, 19-20 June 2012.
- BAZNAS. 2020. BAZNAS tanda tangani nota kesepahaman penghimpunan zakat, infak, sedekah dengan pegadaian”, available at: https://baznas.go.id / docrelease/baca/BAZNAS_Tanda_Tangani_Nota_Kesepahaman_Penghimpunan_Zakat,_Infak,_Sedekah_dengan_Pegadaian/45 [19 May 2019].
- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the Theory of Planned Behaviour. *Journal of Research in Personality* 25(3): 285–301.
- Becker, J. Rai, A., Rigdon, E. 2013. Predictive validity and formative measurement in structural equation modeling: embracing practical relevance. Proceedings of the 34th International Conference on Information Systems, 1–19.
- Bekkers R. 2006. Keeping the Faith: Origins of Confidence in Charitable Organizations and its Consequences for Philanthropy. Paper presented at the NCVO/VSSN Researching the Voluntary Sector Conference 2006, Warwick University, UK.
- Bekkers, R. & Wiepking, P. 2011. A literature review of empirical studies of philanthropy: eight mechanisms that drive charitable giving. *Nonprofit and Voluntary Sector Quarterly* 40(5): 924–973.
- Bekkers, R. & Schuyt, T.N.M. 2008. And who is your neighbor? explaining the effect of religion on charitable giving and volunteering in the Netherlands. *Review of Religious Research* 50(1): 74-96.
- Bekkers, R. 2012. Trust and volunteering: selection or causation? evidence from a 4 year panel study. *Political Behavior* 34(2): 225–247.
- Beekun, R., & Badawi, J. 2005. Balancing ethical responsibility among multiple organisational stakeholders: the Islamic perspective. *Journal of Business Ethics* 60: 131–145.
- Benk, S., Budak, T., & Cakmak, A. F. 2012. Tax professionals’ perceptions of tax fairness: survey evidence in Turkey. *International Journal of Business and Social Science* 3(2): 112–117.
- Benitez, J., Henseler, J., Castillo, A. & Schuberth, F. 2020. How to perform and report an impactful analysis using partial least squares: Guidelines for confirmatory and explanatory IS research. *Information & Management* 57: 103168.
- Bensaid, B., Grine, F., Nor, M.R.M. & MohdYusoff, M.Y.Z. 2013. Ethico-spiritual dimensions of charity: an Islamic perspective. *Middle East Journal of Scientific Research* 13(2): 171-182.
- Bentler, P. M., & Bonett, D. G. 1980. Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin* 88(3): 588–606.

- Berakon, I., Aji, H.M., & Hafizi, M.R. 2022. Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth. *Journal of Islamic Marketing* 13(7): 1551-1573,
- Berggren, N. & Bjørnskov, C. 2011. Is the importance of religion in daily life related to social trust? cross-country and cross-state comparisons. *Journal of Economic Behavior and Organization* 80(3): 459-480.
- Berraies, S., Lajili, R. & Chtioui, R. 2020. Social capital, employees' well-being and knowledge sharing: does enterprise social networks use matter? Case of Tunisian knowledge-intensive firms. *Journal of Intellectual Capital* 21(6): 1153-1183.
- Bhandari, A. 2022. Design thinking: from bibliometric analysis to content analysis, current research trends, and future research directions. *Journal of the Knowledge Economy* 13: 1-56.
- Bhat, P.I., Gopalan, S., Dongre, Y. 2010. Philanthropy and Religion, Hinduism. Dlm. Anheier, H.K., Toepler, S. (pnyt.) *International Encyclopedia of Civil Society*. hlm. 1161-1172. New York; Springer.
- Bielefeld, W. & Cleveland, W. 2013. Faith-based organizations as service providers and their relationship to government. *Nonprofit and Voluntary Sector Quarterly* 42(3): 468-494
- Bierhoff, B. 1987. Donor and recipient: social development, social interaction and evolution processes. *European Journal of Social Psychology* 17: 113-130
- Bin-Nashwan, S.A., Abdul-Jabbar, H. & Aziz, S.A. 2021a. Does trust in zakat institution enhance entrepreneurs' zakat compliance? *Journal of Islamic Accounting and Business Research* 12(5): 768-790.
- Bin-Nashwan, S.A, Abdul-Jabbar, H., Dziegielewskic, S.F. & Aziz, S.A. 2021b. Moderating effect of perceived behavioral control on Islamic tax (zakah) compliance behavior among businessmen in Yemen. *Journal of Social Service Research* 47(2): 292-302.
- Bin-Nashwan, S.A., Abdul-Jabbar, H. Aziz, S. A., & Viswanathan, K. K. 2020a. A socio-economic model of zakah compliance. *International Journal of Sociology and Social Policy* 40(3/4): 304-320.
- Bin-Nashwan, S.A., Al-Daihani, M., Abdul-Jabbar, H. & Al-Ttaffi, L.H.A. 2020b. Social solidarity amid the COVID-19 outbreak: fundraising campaigns and donors' attitudes. *International Journal of Sociology and Social Policy* 42(3/4): 232-247.
- Bobek, D.D. & Hatfield, R.C. 2003. An investigation of the Theory of Planned Behavior and the role of moral obligation in tax compliance. *Behavioral Research in Accounting* 15(1): 13-38.
- Bobek, D. D., Hatfield, R. C., & Wentzel, K. 2007. An investigation of why taxpayers prefer refunds: a theory of planned behavior approach. *Journal of the American Taxation Association* 29(1): 93-111.

- Borsboom, D., Mellenbergh, G. J., & van Heerden, J. 2003. The theoretical status of latent variables. *Psychological Review* 110(2): 203–219.
- Bosch, D.J., Cook, Z.L., Fuglie, K.O. 1993. Voluntary versus mandatory agricultural policies to protect water quality: adoption of nitrogen testing in Nebraska. *Applied Economic Perspectives and Policy* 17(1): 13-24.
- Bourdieu, P. 1986. *The forms of capital*. Dlm. Richardson, J. (pnyt.) Handbook of Theory and Research for the Sociology of Education. hlm. 15-29. Westport, CT: Greenwood.
- Brammer, S., Williams, G. & Zinkin, J. 2007. Religion and attitudes to corporate social responsibility in a large crosscountry sample. *Journal of Business Ethics* 71(3): 229–243.
- Brill, J.E. 2004. *Likert scale*. Dlm. Lavrakas, P.J. (pnyt.), Encyclopaedia of survey research methods, hlm 428-429. Thousand Oaks: SAGE Publications, Inc.
- Brooks, A.C. 2005. Does social capital make you generous? *Social Science Quarterly* 86(1): 1-15.
- Brown, E. & Ferris, J.M. 2007. Social capital and philanthropy: an analysis of the impact of social capital on individual giving and volunteering. *Nonprofit and Voluntary Sector Quarterly* 36(1): 85-99.
- Brown, R.A. 2013. *Islam In Modern Thailand: Faith, Philanthropy And Politics*. Routledge.
- Bryan, T.K. & Nguyen, E. 2022. Building social capital through nonprofit capacity building programs: the case of Omaha Community Foundation. *Local Development and Society* 3(2): 286-292.
- Buallay, A. 2019. Corporate governance, Sharia'ah governance and performance. *International Journal of Islamic and Middle Eastern Finance and Management* 12(2): 216-235.
- Bulbulia, J. 2004. Religious costs as adaptations that signal altruistic intention. *Evolution and Cognition* 10: 19-38.
- Bullock, J.G. & Green, D.P. 2021. The Failings of conventional mediation analysis and a design-based alternative. *Advances in Methods and Practices in Psychological Science* 4(4): 1-18.
- Burnett, K. 1992. *Relationship fundraising*. London: White Lion Press.
- Bykov, A.A. 2015. The origin of Christian charity. *Procedia - Social and Behavioral Sciences* 166: 609-615.
- Callegaro, M, Katja, L.M. & Vasja, V. 2015. *Web survey methodology*. London, UK: SAGE Publications Ltd.

- Campbell, D.E., West, M.R. & Peterson, P.E. 2005. Participation in a national, means-tested school voucher program. *Journal of Policy Analysis and Management* 24(3): 523–541.
- Canton, H. 2021. Islamic development bank- IsDB. In. The Europa directory of international organizations 2021 (pp. 649–651). Routledge.
- Cao, J., Qiu, H., Morrison, A.M. & Wei, W. 2022. The role of social capital in predicting tourists' waste sorting intentions in rural destinations: extending the Theory of Planned Behavior. *International Journal of Environmental Research and Public Health* 19: 1-20.
- Castillo, G.M.L., Engler, A. & Wollni, M. 2021. Planned behavior and social capital: Understanding farmers' behavior toward pressurized irrigation technologies. *Agricultural Water Management* 243: 106524.
- Chacón, F., Vecina, M. L., & Dávila, M. C. 2007. The three-stage model of volunteers' duration of service. *Social Behavior and Personality: An International Journal* 35(5): 627– 642.
- Chaisamrej, R & Zimmerman, R.S. 2014. A comparative investigation of TPB and altruism frameworks for an empirically based communication approach to enhance paper recycling. *Applied Environmental Education and Communication* 13(1): 28-37.
- Chaisamrej, R. 2006. The integration of the Theory of Planned Behavior, altruism, and self-construal: implications for designing recycling campaigns in individualistic and collectivistic societies. Tesis Dr. Fal, University of Kentucky Doctoral Dissertations.
- Chan, C. W., Troutman, C.S. & O'Bryan, D. 2000. An expanded model of taxpayer compliance: empirical evidence from United States and Hong Kong. *Journal of International Accounting, Auditing and Taxation* 9(2): 83-103.
- Charng, W., Piliavin, A., & Callero, L. 1988. Role identity and reasoned action in the prediction of repeated behavior. *Social Psychology Quarterly* 51(4): 303–317.
- Cheek, D.W., Kramarek, M. & Rooney, P. 2015. Charity and philanthropy: overview. *International Encyclopedia of the Social & Behavioral Sciences* (Second Edition) 364-370.
- Chetioui, Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S. and Katona, S. 2023. Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: does Islamic religiosity matter? *Journal of Islamic Marketing* 14(5): 1169-1187.
- Chin, W. 1998. The partial least squares approach to structural equation modeling. Dlm. Marcoulides, G.A. (pnyt.), Modern methods for business research, hlm. 295–336. Lawrence Erlbaum Associates Publishers.

- Chin, W. 2010. *How to write up and report PLS analyses*, Dlm. Esposito, V., Chin, W. Henseler, J. & Wang, H. (pnyt.), *Handbook of partial least squares: concepts, methods and applications*, hlm. 655-690. Springer: Berlin, Germany.
- Choi, H. 2010. Religious institutions and ethnic entrepreneurship: the korean ethnic church as a small business incubator. *Economic Development Quarterly* 24(4): 372-383.
- Chou, Y.K. 2006. Three simple models of social capital and economic growth. *The Journal of Social Economics* 35(5): 889-912.
- Chua Yan Piaw. 2014. *Asas statistik penyelidikan*. Ulang cetak. Kuala Lumpur: McGraw-Hill Education.
- Clarke, G. 2007. Agents of transformation? donors, faith-based organizations and international development. *Third World Quarterly* 28(1): 77-96.
- Cohen, J. 1988. *Statistical power analysis for the behavioral sciences*. Ulang cetak. Hillsdale, NJ: Lawrence Erlbaum Associates, Publishers.
- Conner, M., & Abraham, C. 2001. Conscientiousness and the theory of planned behavior: toward a more complete model of the antecedents of intentioned behavior. *Personality and Social Psychology Bulletin* 27(11): 1547-1561
- Conner, M., & Armitage, C. J. 1998. Extending the theory of planned behavior: a review and avenues for further research. *Journal of Applied Social Psychology* 28(15): 1429-1464.
- Conner, M., & Sparks, P. 1996. The theory of planned behaviour and health behaviours. Dlm. Conner, M. & Norman, P. (pnyt.) *Predicting health behaviour: Research and practice with social cognition models*, hlm. 121-162. Open University Press.
- Conroy, S. J., & Emerson, T. L. 2004. Business ethics and religion: religiosity as a predictor of ethical awareness among students. *Journal of Business Ethics* 50(4): 383-396.
- Corbett, J.B. 2005. Altruism, self-interest, and the reasonable person model of environmentally responsible behavior. *Science Communication* 26(4): 368-389.
- Courneya, K.S., Bobick, T.M. & Schinke, R.J. 1999. Does the theory of planned behavior mediate the relation between personality and exercise behavior? *Basic and Applied Social Psychology* 21(4): 317-324.
- Cowley E., Mckenzie T., Pharoah C., & Smith S. 2011. *The new state of donation: three decades of household giving to charity 1978-2011*. London: CGAP Centre for Charitable Giving and Philanthropy.
- Cronk, L. 1994. Evolutionary theories of morality and the manipulative use of signals. *Zygon* 29: 81-101.

- Crumpler, H. & Grossman, P.J. 2008. An experimental test of warm glow giving. *Journal of Public Economics* 92(5): 1011-1021.
- Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. 2009. Tax morale affects tax compliance: evidence from surveys and an art factual field experiment. *Journal of Economic Behavior & Organization* 70(3): 447–457.
- Dahiru, T. (2008). P – value, a true test of statistical significance? a cautionary note. *Annals of Ibadan Postgraduate Medicine* 6(1): 21-26
- Daniel, P. S. & Sam, A. G. 2011. *Research Methodology*. Delhi: Kalpaz Publications.
- Dasgupta, P. and Serageldin, I. 2000. Social capital: a multifaceted perspective. The World Bank: Washington, DC.
- Dash, G. & Paul, J. 2021. CB-SEM vs PLS-SEM methods for research in social sciences and technology forecasting. *Technological Forecasting and Social Change* 173: 121092.
- David, C. & Covert, R.W. 2007. *Designing and constructing instruments for social research and evaluation*. Amerika Syarikat: John Wiley and Sons.
- Davies, J., Foxall, G.R. & Pallister, J. 2002. Beyond the intention-behaviour mythology: an integrated model of recycling. *Marketing Theory* 2(1): 29-113.
- Dees, J.G. 2001. The meaning of ‘social entrepreneurship.’ Working paper, Drew Charter School.
- Denoon, G.S.H. 2010. Philanthropy and religion, Buddhism. Dlm. Anheier, H.K., & Toepler, S (pnyt.) *International Encyclopedia of Civil Society*, hlm. 1159-1162. New York: Springer.
- Desrichard, O., Roché, S. & Bègue, L. 2007. The theory of planned behavior as mediator of the effect of parental supervision: A study of intentions to violate driving rules in a representative sample of adolescents. *Journal of Safety Research* 38: 447-452.
- Devos, K., & Zackrisson, M. 2015. Tax compliance and the public disclosure of tax information: an Australia/Norway comparison. *eJournal of Tax Research* 13(1): 108–129.
- Diamantopoulos, A. & Siguaw, J.A. 2006. Formative versus reflective indicators in organizational measure development: a comparison and empirical illustration. *British Journal of Management* 17(4): 263-282.
- Dixon, T. 2008. *The invention of altruism: making moral meanings in Victorian Britain*. London: British Academy.
- Donthu, N., Kumar, S., Mukherjee, D., Pandey, N. & Lim, W.M. 2021a. How to conduct a bibliometric analysis: an overview and guidelines. *Journal of Business Research* 133: 285-296.

- D'Souza, C., Valladares, L., Ratten, V., Nanere, M., Ahmed, T., Nguyen, N. & Marimuthu, M. 2021. The effects of religious participation and brand image on commitment to donate to faith-based charities. *Journal of Nonprofit and Public Sector Marketing* 35(1): 81-109.
- Dulock, H. D. 1993. Research design: descriptive research. *Journal of Pediatric Oncology Nursing* 10(4): 154–157.
- Eagly, A.H. & Chaiken, S. 2007. The advantages of an inclusive definition of attitude. *Social Cognition: The Official Journal of the International Social Cognition Network* 25(5): 582-602.
- Eisenberg, N. 1986. *Altruistic emotion, cognition, and behavior*. Hillsdale, NJ: Erlbaum.
- Erlane, K. Ghani, Asmah Abdul Aziz, Sakinah Mohamed Tajularifin & Nahla Samargandi. 2018. Effect of board management and governmental model on zakat payers' trust on zakat institutions. *Global Journal of Thaqafah (Special Issue)*: 73-86.
- Evers, A. & Gesthuizen, M. 2011. The impact of generalized and institutional trust on donating to activist, leisure, and interest organizations: individual and contextual effects. *Journal of Philanthropy and Marketing* 16(4): 381-392.
- Eyigunlu, M. 2023. Towards a sociology of moral giving: Social Motivations and Functions of Acts of Donation. *Sociology Lens*, 36(4): 429-442.
- Etza Ellany Abdul Lateff, Mohd Rizal Palil & Mohamat Sabri Hassan. 2014. Prestasi kecekapan agihan kewangan dan bukan kewangan dalam kalangan institusi zakat di Malaysia. *Jurnal Ekonomi Malaysia* 48(2): 51-60.
- Fafchamps, M. & Minten, B. (2002). Returns to social capital network capital among traders. *Oxford Economic Papers* 54(2): 173-206.
- Fairchild, A.J. & MacKinnon, D.P. 2009. A general model for testing mediation and moderation impacts. *Prevention Science: The Official Journal of the Society for Prevention Research* 10(2): 87-99.
- Fajardo, T. M., Townsend, C., and Bolander, W. 2018. Toward an optimal donation solicitation: evidence from the field of the differential influence of donor-related and organization-related information on donation choice and amount. *Journal of Marketing* 82(2): 142-152.
- Farah Mastura Noor Azman & Zainol Bidin. 2015. Factors influencing zakat compliance behavior on saving. *International Journal of Business and Social Research* 5(1): 118-128.
- Farokhah Muzayinatun Niswah, Lu'liyatul Mutmainah & Diah Ayu Legowati. 2019. Muslim millennial's intention of donating for charity using fintech platform. *Journal of Islamic Monetary Economics and Finance* 5(3): 623-644.

- Farooqi, A.H. 2006. Islamic social capital and networking. *Humanomics* 22(2):113 - 125.
- Fathallah, R., Sidani, Y., & Khalil, S. 2020. How religion shapes family business ethical behaviors: an institutional logics perspective. *Journal of Business Ethics* 163: 647–659.
- Fauzi Hussin, Jamal Ali & Mohd Saifoul Zamzuri Noor. 2014. *Kaedah penyelidikan & analisis data SPSS*. Sintok: Universiti Utara Malaysia Press.
- Fauzia, A. 2017a. Islamic philanthropy in Indonesia: modernization, Islamization, and social justice. *Advances in Southeast Asian Studies (ASEAS)* 10(2): 223-236.
- Fauzia, A. 2017b. Penolong kesengsaraan umum: the charitable activism of Muhammadiyah during the colonial period. *South East Asia Research* 25(4): 379-394.
- Fauzia, A. 2013b. *Faith and the state: a history of Islamic philanthropy in Indonesia*. Brill's Southeast Asian Study Volume 1.
- Fazio, R.H. 2007. Attitudes as object-evaluation associations of varying strength. *Social Cognition: The Official Journal of the International Social Cognition Network* 25(5): 638-656.
- Febriandika, N.R., Harun, H., Kurniawati, N.N., & Ashfahany, A. El 2023. Performance measurement of Islamic philanthropic institution during pandemic in Indonesia: a balanced scorecard approach. *Problems and Perspectives in Management* 21(4): 347-360.
- Ferman, G. S., & Levin, J. 1975. *Social science research: a handbook for students*. Amerika Syarikat: Halsted Press.
- Ferrari, J. R., & Leippe, M. R. 1992. Noncompliance with persuasive appeals for a prosocial, altruistic act: blood donating. *Journal of Applied Social Psychology* 22(2): 83–101.
- Fishbein, M., & Ajzen, I. 1975. *Belief, attitude, intention, and behavior: an introduction to theory and research*. Reading, MA, Don Mills, Ontario: Addison-Wesley.
- Fornell, C., Larcker, D.F. 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research* 18(1): 39-50.
- Franke, G. & Sarstedt, M. 2019. Heuristics versus statistics in discriminant validity testing: a comparison of four procedures. *Internet Research* 29(3): 430-477.
- Frommeyer, B., Wagner, E., Hossiep, C.R. & Schewe, G. 2022. the utility of intention as a proxy for sustainable buying behavior- a necessary condition analysis. *Journal of Business Research* 143: 201-213.

- Fry, L. W., Hannah, S. T., Noel, M., & Walumbwa, F. O. 2011. Impact of spiritual leadership on unit performance. *The Leadership Quarterly* 22(2): 259–270.
- Fry, L. W., & Slocum, J. W. 2008. Maximizing the triple bottom line through spiritual leadership. *Organizational Dynamics* 37(1): 86–96.
- Gangl, K., Pfabigan, D. M., Lamm, C., Kirchler, E., and Hofmann, E. 2017. Coercive and legitimate authority impact tax honesty: evidence from behavioral and ERP experiments. *Social Cognitive and Affective Neuroscience* 12(7): 1108–1117
- Gard, P. & Joshi, R. 2018. Purchase intention of “halal” brands in India: the mediating effect of attitude. *Journal of Islamic Marketing* 9(3): 683:694.
- Garwood, J. 2006. Likert scale. Dlm. Jupp. V. (pnyt.) *The SAGE Dictionary of Social Research Methods*, hlm. 162. Landon: SAGE Publications, Ltd.
- Gates, D. & Steane, P. 2009. Altruism – an alternative value in policy formation and decision making. *International Journal of Social Economics* 36(10): 962-978.
- George, J. M., and Dane, E. 2016. Affect, emotion, and decision making. *Organizational Behavior and Human Decision Process* 136: 47–55.
- Gerges, F. A. 2013. The Islamist moment: from Islamic state to civil Islam? *Political Science Quarterly* 128(3): 389–426.
- Ghafran, C. & Yasmin, S. 2020. Ethical governance: insight from the Islamic perspective and an empirical enquiry. *Journal of Business Ethics* 167(3): 513-533.
- Ghaouri, M. H., Kassim, S., Othman, A.H.A. & Zakariyah, H. 2023. Behavioural intention of zakat participants towards the zakat fund in Morocco. *ISRA International Journal of Islamic Finance* 15(1): 36-53.
- Ghose, G., Bhatti, M.I., Aslam, A. & Ahmad, N. 2023. Asymmetric spillover effects of Covid-19 on the performance of the Islamic finance industry: a wave analysis and forecasting. *The Journal of Economic Asymmetries* 27: e00280.
- Ghose, G., Ejaz, N., Bhatti, M.I. & Aslam, A. 2022. Performance of Islamic vs conventional banks in OIC countries: resilience and recovery during Covid-19. *Borsa Istanbul Review* 22: 60-78.
- Gibson, T. 2008. Religion and civic engagement among America's youth. *The Social Science Journal* 45(3): 504–514.
- Gittell, R. and Vidal, A. 1998. *Community organizing: building social capital as a development strategy*. Newbury Park: Sage Publications, Thousand Oaks.
- Glanville, J.L., Paxton, P. & Wang, Y. 2016. Social capital and generosity: a multilevel analysis. *Nonprofit and Voluntary Sector Quarterly* 45(3): 526-547.
- Glasow, P.A. 2005. *Fundamentals of survey research methodology*. MITRE, C3 Center.

- Goby, V.P. & Nickerson, C. 2016. Conceptualization of CSR among muslim consumers in Dubai: evolving from philanthropy to ethical and economic orientations. *Journal of Business Ethics* 136(1): 167-179,
- Goetz, M. L. 1978. Tax avoidance, horizontal equity, and tax reform: a proposed synthesis. *Southern Economic Journal* 44(4): 798–812.
- Graafland, J. 2017. Religiosity, attitude, and the demand for socially responsible products. *Journal of Business Ethics* 144(1): 122-138.
- Greaves, M., Zibarras, L.D. & Stride, C. 2013. Using the theory of planned behavior to explore environmental behavioral intentions in the workplace. *Journal of Environmental Psychology* 34: 109-120.
- Greenslade, J. H., & White, K. M. 2005. The prediction of above-average participation in volunteerism: a test of the theory of planned behavior and the Volunteers Functions Inventory in older Australian adults. *Journal of Social Psychology* 145(2): 155– 172.
- Gudmundsdottir, G. B. & Brock-Utne, B. 2010. An exploration of the importance of piloting and access as action research. *Educational Action Research* 18(3): 359–372.
- Güner, E. 2023. Rejoicing of the hearts: Turkish constructions of muslim whiteness in Africa South of the Sahara. *Africa* 93(2): 236-255
- Hafizah Zainal, Siti Khalilah Basaruddin, Rahayu Muhamad Yusuf & Siti Nur Zahirah Omar. 2016. Managing zakat fund in Malaysia. *Journal of Global Business and Social Entrepreneurship (GBSE)* 1(2): 46-53.
- Hagger, M.S. & Hamilton, K. 2021. Effects of socio-structural variables in the theory of planned behavior: a mediation model in multiple samples and behaviors. *Psychology & Health* 36(3): 307-333.
- Hair Jr., J.F., Black, W.C., Babin, B.J. and Anderson, R.E. 2009. *Multivariate data analysis*. Ulang cetak. Prentice Hall: Upper Saddle River.
- Hair, J.F., Sarstedt, M., Pieper, T.M. & Ringle, C. M. 2012a. The use of partial least squares structural equation modeling in strategic management research: a review of past practices and recommendations for future applications. *Long Range Planning* 45(5-6): 320-340.
- Hair, J.F., Sarstedt, M., Ringle, C. M. & Mena, J.A. 2012b. An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the Academy Marketing Science* 40(3): 414-433.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. 2017. *A primer on partial least squares structural equation modeling (PLS-SEM)*. Ulang cetak. Thousand Oaks, CA: Sage.

- Hair, J.F., Hult, G.T.M., Ringle, C.M., Sarstedt, M., Danks, N.P. & Ray, S. 2021. Evaluation of reflective measurement models. Dlm. H., J.F., Hult, G.T.M., Ringle C.M., Sarstedt, M., Danks, N.P. & Ray, S (pnyt.) *Partial least squares structural equation modeling (PLS-SEM) Using R: a workbook*, hlm. 75-90. Classroom Companion Business: Springer Cham.
- Hairunnizam Wahid, Sanep Ahmad, Mohd Ali Mohd Noor & Maryam Abd Rashid. 2017. Prestasi kecekapan pengurusan kewangan dan agihan zakat: perbandingan antara Majlis Agama Islam Negeri di Malaysia. *Jurnal Ekonomi Malaysia* 51(2): 33-46.
- Hairunnizam Wahid, Radiah Abdul Kader & Sanep Ahmad. 2012. Localization of zakat distribution, religiosity, quality of life and attitude change (perceptions of zakat recipients in Malaysia). *Proceeding of the 13th Malaysia Indonesia Conference on Economics, Management and Accounting (MIICEMA) 2012*.
- Hairunnizam Wahid, Sanep Ahmad & Radiah Abdul Kader. 2009. Pengagihan zakat oleh institusi zakat di Malaysia: Mengapakah masyarakat Islam tidak berpuashati? *Jurnal Ekonomi Malaysia* 46(2):17-27.
- Hairunnizam Wahid, Sanep Ahmad. & Mohd Ali Mohd Nor. 2004. Kesan bantuan zakat terhadap kualiti hidup Asnaf fakir dan miskin. *The Journal of Muamalat and Islamic Finance Research* 1(1): 151-166.
- Hamdani, L., Sunarsih, S., Yusufarto, R., Rizal, A., & Khoirunnisa, A.N. 2024. Social media, trust and intention to pay zakat through institution: lessons from Indonesian experience. *Journal of Islamic Marketing* 15(9): 2399-2418.
- Han, H., Al-Ansi, A., Chua, B.-L., Tariq, B., Radic, A. and Park, S-h. 2020. The post-coronavirus world in the international tourism industry: application of the theory of planned behavior to safer destination choices in the case of US outbound tourism. *International Journal of Environmental Research and Public Health* 17(18): 6485.
- Hanudin Amin, Nor Syakina Jam, Patrick J. Ring, Dwi Suhartanto, Muhamad Umar Mai, Dzuljastri Abdul Razak, Imran Mehboob Shaikh. 2024. Examining cash waqf from the perspectives of Malaysian actual donors. *International Journal of Islamic Economics and Finance (IJIEF)* 7(1): 473-489.
- Hanudin Amin, Abdul Rahim Abdul Rahman, Stephen Laison Sondoh Jr & Ang Magdalene Chooi Hwa. 2011. Determinants of customers' intention to use Islamic personal financing: the case of Malaysian Islamic banks. *Journal of Islamic Accounting and Business Research* 2(1): 22-42.
- Harahap, I., Yafiz, M., Marliyah, Batubara, C. & Tarigan, A.A. 2019. Social capital and economic development: learning from Kasih Sayang Village. *International Conference on Social Studies and Environmental Issues (ICOSSEI 2019)*. Atlantis Press 404, hlm. 250-256.

- Harbaugh, W. T., Mayr, U., and Burghart, D. R. (2007). Neural responses to taxation and voluntary giving reveal motives for charitable donations. *Science* 316: 1622–1625.
- Harland, P., Staats, H. & Wilke, H.A.M. 2007. Situational and personality factors as direct or personal norm mediated predictors of pro-environmental behavior: questions derived from norm-activation theory. *Basic and Applied Social Psychology* 29(4): 323-334.
- Hazzi, O. A. & Maaldaon, I. S. 2015. A pilot study: vital methodological issues. *Business: Theory and Practice* 16(1): 53–62.
- Hefner, R. W. 2000. *Civil Islam: muslims and democratization in Indonesia*. Princeton, NJ: Princeton University Press.
- Henseler, J., Dijkstra, T. K., Sarstedt, M., Ringle, C. M., Diamantopoulos, A., Straub, D. W., Ketchen, D. J., Hair, J. F., Hult, G. T. M., & Calantone, R. J. 2014. Common beliefs and reality about partial least squares: comments on Rönkkö & Evermann (2013), *Organizational Research Methods* 17(2): 182-209.
- Henseler, J. 2015. *Is the Whole More Than the Sum of Its Parts? On the Interplay of Marketing and Design Research*. University of Twente, Enschede: The Netherlands.
- Henseler, J., Ringle, C.M. and Sarstedt, M. 2015. A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science* 43(1): 115-135.
- Henseler, J., Hubona, G. & Ray, P.A. 2016. Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data Systems* 116(1): 2-20.
- Hite, P. A., & Roberts, M. L. 1992. An analysis of tax reform based on taxpayers' perceptions of fairness and self-interest. *Advances in Taxation* 4(1): 115-137.
- Hjerppe, R. 2003. *Social capital and economic growth revisited*. Government Institute for Economic Research. Helsinki, Finland.
- Hofstede, G. 2001. *Culture's consequences: comparing values, behaviors, institutions and organizations across nations*. Thousand Oaks: Sage.
- Horton, R., & Horton, P. 1991. A model of willingness to become a potential organ donor. *Social Science and Medicine* 33(9): 1037–1051.
- Hossain, B. & Lamb, L. 2017. Associational capital and adult charitable giving: a Canadian examination. *Nonprofit and Voluntary Sector Quarterly* 46(5): 963-983.
- Huang, Z. & Kee, D.M.H. 2024. Exploring entrepreneurial intention: the roles of proactive personality, education, opportunity and Planned Behavior. *Heliyon* 10(11): e31714.

- Huges, P.T. 1964. *Dictionary of Islam*. Lahore: Premier Book House
- Hustinx, L., Handy, F., & Cnaan, R. A. 2012. Student volunteering in China and Canada: comparative perspectives. *Canadian Journal of Sociology* 37(1): 55-84.
- Hyde, Melissa & White, Katherine (2009) To be a donor or not to be? applying an extended theory of planned behaviour to predict posthumous organ donation intentions. *Journal of Applied Social Psychology* 39(4): 880-900.
- Igarashi, D. 2019. The waqf-endowment strategy of a Mamluk military man: the contexts, motives, and purposes of the endowments of Qijmās al-Ishāqī (d. 1487). *Bulletin of the School of Oriental and African Studies* 82(1): 25-53,
- Independent Sector. 2002. Keeping the trust: confidence in charitable organizations in an age of scrutiny. *Independent Sector*: Washington, DC.
- Iqbal, Z., & Lewis, M. K. 2009. *Islamic perspectives on governance*. Cheltenham: Edward Elgar.
- Irons, W. 2004. An evolutionary critique of the created co-creator concept. *Zygon®* 39(4): 773-790.
- Isaac, S., & Micheal, W. B. 1995. *Handbook in research and evaluation: A collection of principles, methods, and strategies useful in the planning, design, and evaluation of studies in education and the behavioral sciences*. Amerika Syarikat: Edits Publishers San Diego.
- Iskandar, A., Possumah, B.T., Aqbar, K., & Yunta, A.H.D. 2021. Islamic philanthropy and poverty reduction in Indonesia: the role of integrated Islamic social and commercial finance institutions. *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 16(2): 274-301.
- Iswanto, B. & Hadinatha, M.F. 2023. The constitutional court decision and Islamic philanthropy movements: analysis of zakat organizations legality in Samarinda. *Mazahib Jurnal Pemikiran Hukum Islam* 22(1): 1-36.
- Jacinto, E., Ames, M.C.F.D.C., Serafim, M.C. & Zappellini, M.B. 2023. Religion-spirituality influences in the governance of faith-based organizations during the Covid pandemic. *Public Organization Review* 23: 531-550.
- Jackson, E.F., Bachmeier, M.D., Wood, J.R. & Craft, E.A. 1995. Volunteering and charitable giving: do religious and associational ties promote helping behavior? *Nonprofit and Voluntary Sector Quarterly* 24(1): 59-78.
- Jama Mohamed Saraye & Yusuf-Haji Othman. 2017. The influence of attitude, subjective norms, and service quality on intention to pay business zakat among single business owners at Kuala Ketil, Malaysia. *International Journal of Novel Research in Humanity and Social Sciences* 4(1): 100-107.

- Jamal, A., Yacob, A., Bartikowski, B. & Slater, S. 2019. Motivations to donate: exploring the role of religiousness in charitable donations. *Journal of Business Research* 103: 319-327.
- Jan, S. & Asutay, M., 2019. *A model for Islamic development: an approach in Islamic moral economy*. Edward Elgar Publishing.
- Jöreskog, K.G. 1969. A general approach to confirmatory maximum likelihood factor analysis. *Psychometrika* 34: 183-202.
- Jouti, A.T. 2019. An integrated approach for building sustainable Islamic social finance ecosystems. *ISRA International Journal of Islamic Finance* 11(2): 246-266.
- Jules, T.D. 2021. Using “state philanthropy” to educate the next generation and build democracy. *Journal of Education in Muslim Societies* 2(2): 5-30.
- Kaasa, A. 2013. Religion and social capital: Evidence from European countries. *International Review of Sociology* 23(3): 578-596.
- Kahf, M. 1995. *Ekonomi Islam. telaah Analitik terhadap Fungsi Sistem Ekonomi Islam; diterjemahkan daripada The Islamic Economy: analytical of the Functioning of the Islamic economic system*. Yogyakarta: Pustaka Pelajar.
- Kahraman, S. (2021). Waqf and the urban housing question: Islamic land donations for housing in Bangkok. *American Journal of Economics and Sociology* 80(2): 637-663.
- Kashif, M., De Run, E.C. 2015. Money donations intentions among Muslim donors: an extended theory of planned behaviour model. *International Journal of Nonprofit and Voluntary Sector Marketing* 20(1): 84-96.
- Kashif, M., Sarifuddin, S & Hassan, A. 2015. Charity donation: intentions and behavior. *Marketing Intelligence & Planning* 33(1): 90-102.
- Kasri, R.A. & Chaerunnisa, S.R. 2022. The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials. *Journal of Islamic Marketing* 13(6): 1334-1350.
- Kasri, R.A. & Ramli, U.H. 2019. Why do Indonesian Muslims donate through mosques? a theory of planned behaviour approach. *International Journal of Islamic and Middle Eastern Finance and Management* 12(5): 663-679.
- Kasri, R.A. 2013. Giving behaviors in Indonesia: motives and marketing implications for Islamic charities. *Journal of Islamic Marketing* 4(3): 306-324.
- Kawadza, H. 2022. Of pandemics, penury and philanthropy in South Africa: lessons from Islamic humanism. *Revista de Gestão* 29(4): 424-435.
- Keith, F.P. 2014. *Introduction to Social Research: Quantitative and Qualitative Approach*. University of Western Australia: SAGE Publication.

- Khan, M.S.M., Harvey, C., Price, M., & Maclean, M. 2023. Philanthropy and socio-economic development: the role of large indigenous voluntary organizations in bridging social divides in Pakistan. *Voluntas* 34(6): 1335-1346.
- Khasanah, K., & Sobirin, M. 2023. Distributing philanthropic funds to Indonesian muslims amid the pandemic through a maşlahah view: weaving social safety nets or fortifying the healthcare system? *Al-Manahij: Jurnal Kajian Hukum Islam* 17(2): 263-274.
- Kim, J.J. Han, J. 2020. Merging the norm activation model and the theory of planned behavior in the context of drone food delivery services: does the level of product knowledge really matter? *Journal of Hospitality and Tourism Management* 42: 1-11.
- Kimberlin, C.L. & Winterstein, A.G. 2008. Validity and reliability of measurement instruments used in research. *American Journal of Health-System Pharmacy* 65(23): 2276-2284.
- Kirchler, E. 2007. *The economic psychology of tax behavior*. Cambridge, UK: Cambridge University Press.
- Kline, R.B. 2015. *Principles and practice of structural equation modeling*. Guilford publications: New York, NY, 2015.
- Knowles, S.R., Hyde, M.K. & White, K.M. 2012. Predictors of young people's charitable intentions to donate money: an extended Theory of Planned Behavior perspective. *Journal of Applied Social Psychology* 42(9): 2096-2110.
- Kock, N. 2023. Contributing to the success of PLS in SEM: an action research perspective. *Communications of the Association for Information Systems* 52(1): 730-734.
- Kock, N. 2020a. WarpPLS user manual: version 7.0. Laredo, TX: ScriptWarp Systems.
- Kock, N. 2020b. Full latent growth and its use in PLS-SEM: testing moderating relationships. *Data Analysis Perspectives Journal* 1(1): 1-5.
- Kock, N. 2020c. Multilevel analysis in PLS-SEM: an anchor-factorial with variation diffusion approach. *Data Analysis Perspectives Journal* 1(2): 1-6.
- Kock, N. 2020d. Using indicator correlation fit indices in PLS-SEM: selecting the algorithm with the best fit. *Data Analysis Perspectives Journal* 1(4): 1-4.
- Kock, N., & Hadaya, P. 2018. Minimum sample size estimation in PLS-SEM: the inverse square root and gamma-exponential methods. *Information Systems Journal* 28(1): 227– 261.
- Kock, N., Avison, D., & Malaurent, J. 2017. Positivist information systems action research: methodological issues. *Journal of Management Information Systems* 34(3): 754-767.

- Kock, N. 2015. Common method bias in PLS-SEM: a full collinearity assessment approach. *International Journal of e-Collaboration* 11(4): 1-10.
- Kock, N. 2014. Advanced mediating effects tests, multi-group analyses, and measurement model assessments in PLS-based SEM. *International Journal of e-Collaboration* 10(3): 1-13.
- Kock, N., & Lynn, G.S. 2012. Lateral collinearity and misleading results in variance-based SEM: an illustration and recommendations. *Journal of the Association for Information Systems* 13(7): 546-580.
- Koenig, H. G., & Bussing, A. 2010. The Duke University religion index (DUREL): a five-item measure for use in epidemiological studies. *Religions* 1: 78-85.
- Koleva, P. 2021. Towards the development of an empirical model for Islamic corporate social responsibility: evidence from the Middle East. *Journal of Business Ethics* 171(4): 789-813.
- Konkoly, T. H., & Perloff, R. M. 1990. Applying the theory of reasoned action to charitable intent. *Psychological Reports* 67(1): 91– 94.
- Konrath, S., & Handy, F. 2017. The development and validation of the motives to donate scale. *Nonprofit and Voluntary Sector Quarterly* 47(2): 347–375.
- Kothari, C. R. 2004. *Research methodology: method & technique*. New Age International Publishers.
- Krejcie, R.V., & Morgan, D.W. 1970. Determining sample size for research activities. *Educational and Psychological Measurement* 30: 607-610.
- Kurpis, L. V., Beqiri, M. S., & Helgeson, J. G. 2008. The effects of commitment to moral self-improvement and religiosity on ethics of business students. *Journal of Business Ethics* 80(3): 447–463.
- Laily Dwi Arsyianti & Salina Kassim. 2021. Charity behavior during COVID-19: pandemic explaining the peculiarity. *Turkish Journal of Islamic Economics* 8(Special Issue): 321-338.
- Lajuni, N., Wong, W. P. M., Yacob, Y., Ting, H., & Jausin, A. 2017. Intention to use Islamic banking products and its determinants. *International Journal of Economics and Financial Issues* 7(1): 329-333.
- Lambie-Mumford H & Silvasti T. 2020. *The rise of food charity in Europe: the role of advocacy planning*. Bristol: Policy Press.
- Latief, H. 2017. Addressing unfortunate wayfarer: Islamic philanthropy and Indonesian migrant workers in Hong Kong. *Austrian Journal of South-East Asian Studies* 10(2): 237-255.
- Latief, H. (2016). Philanthropy and “muslim citizenship” in post-Suharto Indonesia. *Southeast Asian Studies* 5(2): 269-286.

- Latief, H. & Amirrachman, A.R. 2016. Islamic philanthropy and the rights to education: modalities of education provision for underprivileged groups in Indonesia. Dlm. Kuah, K.E. & Tan, J.E.T (pnyt.) *Educating Marginalized Communities in East and Southeast Asia: State, Sivil Society and NGO Partnerships*, hlm. 37-52: Taylor and Francis.
- Latief, H. 2013. Islamic philanthropy and the private sector in Indonesia. *Indonesian Journal of Islam and Muslim Societies* 3(2): 175-201,
- Layton, M.D. & Moreno, A. 2014. Philanthropy and social capital in Mexico. *Journal of Philanthropy and Marketing* 19(3): 209-219.
- Li, W., Mao, Y. & Liu, C. 2022. Understanding the intention to donate online in the chinese context: the influence of norms and trust. *Cyberpsychology: Journal of Psychosocial Research on Cyberspace* 16(1): 1-21.
- Likert, R. 1932. A technique for the measurement of attitudes. *Archives of Psychology* 140: 1-55.
- Lin, S.C., Nadlifatin, R., Amna, A.R., Persada, S.F., Razif, M. 2017. Investigating citizen behavior intention on mandatory and voluntary pro-environmental programs through a pro-environmental planned behavior model. *Sustainability* 9(7): 1289.
- Ling, H. E. 2012. A study of the relationship between indicators and public donation intention in penang: a perspective of planned behavior theory with inclusion of some cognitive factors. Tesis Master, Universiti Sains Malaysia.
- List, J.A. & Peysakhovich, Y. 2011. Charitable donations are more responsive to stock market booms than busts. *Economics Letter* 110(2): 166-169.
- Liu, M.T., Liu, Y. & Mo, Z. 2020. Moral norm is the key: an extension of the theory of planned behaviour (TPB) on Chinese consumers' green purchase intention. *Asia Pacific Journal of Marketing and Logistics* 32(8): 1823-1841.
- Lohmoller, J.B. 1989. *Latent variable path modeling with partial least squares*. Physica-Verlag: Springer-Verlag Berlin Heidelberg.
- Loomis, D.K. & Paterson, S. 2018. A comparison of data collection methods: Mail versus online surveys. *Journal of Leisure Research* 49(1): 1-17.
- Lujja S., Mohammad, M.O., Hassan, R. 2016. Modelling public behavioral intention to adopt Islamic banking in Uganda: the theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management* 9(4): 583-600.
- M. Kabir H. & Juanyed, M.K. 2007. Zakat, external debt and poverty reduction strategy in Bangladesh. *Journal of Economic Cooperation* 28 (4): 1-38.
- M. Kabir H. 2010. An integrated poverty alleviation model combining zakat, awqaf and micro-finance. *Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi* 2010.

- Ma, K.Q. & Zhang, W. 2023. Assessing univariate and multivariate normality in PLS-SEM. *Data Analysis Perspectives Journal* 4(1): 1-7.
- Mahler, D.G., Yonzan, N. & Lakner, C. 2022. The impact of COVID-19 on global inequality and poverty. *Policy Research Working Paper 10198*: World Bank Group.
- Mahmood Zuhdi Abdul Majid. 2003. *Pengurusan Zakat*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Majeed, M.T. 2019. Social capital and economic performance of the Muslim world: Islamic perspectives and empirical evidence. *International Journal of Islamic and Middle Eastern Finance and Management* 12(4): 601-622.
- Majid, M.S.A., Nurdin, R., Azhar, T. & Sartiyah, S. 2022. The role of philanthropy in reducing impact of disaster on economies of ASEAN-9. *IOP Conf. Series: Earth and Environmental Science* 1041(1): 012031.
- Makhtar AS, Ahmad S. Transformasi pengurusan zakat di Malaysia. Paper presented at *The 4th ISDEV International Islamic Development Conference (IDMAC 2010)* organized by Centre for Islamic Development Management Studies (ISDEV), University Science Malaysia. 2010.
- Malmqvist, J., Hellberg, K., Möllås, G., Rose, R., & Shevlin, M. 2019. Conducting the pilot study: A neglected part of the research process? methodological findings supporting the importance of piloting in qualitative research studies. *International Journal of Qualitative Methods* 18: 1–11.
- Malik, B.A. 2016. Philanthropy in practice: Role of zakat in the realization of justice and economic growth. *International Journal of Zakat* 1(1): 64-67.
- Mannan, M.A. 1986. *Islamic economics: Theory and practice*. Cambridge: Hodder and Stroughton.
- Manstead, A. S. R. 2000. The role of moral norm in the attitude–behavior relation. Dlm. Terry, D.J. & Hogg, M.A. (pnyt), *Attitudes, behavior, and social context*, hlm. 11–30. Mahwah: Lawrence Erlbaum.
- Maqableh, J. 2023. Philanthropy in Jordan. Dlm. Siddiqui, S.A (pnyt.) *Philanthropy in Muslim World: Majority and Minority Muslim Communities*, hlm 101-118: Edward Elgar Publishing.
- Martens, S. 2014. Muslim Charity in a Non-Muslim Society - the Case of Switzerland. *Journal of Muslims in Europe* 3(1): 94-116.
- Maselko, J., Hughes, C. & Cheney, R. 2011. Religious social capital: its measurement and utility in the study of the social determinants of health. *Social Science & Medicine* 73(5): 759-767.

- Mathers, N., Fox, N., & Hunn, A. 2009. *Surveys and questionnaires. The NIHR research design service for the East Midlands*. Yorkshire & the Humber: National Institute for Health Research.
- Mayr, U., Harbaugh, W. T., & Tankersley, D. 2009. Neuroeconomics of charitable giving and philanthropy,” in *Neuroeconomics*. San Diego, CA: Academic Press, 303–320.
- Mazni Abdullah & Noor Sharoja Sapiei. 2014. Do religiosity, gender and educational background influence zakat compliance? the case of Malaysia. *International Journal of Social Economics* 45(8): 1250-1264.
- McCullough, M. E., & Willoughby, B. L. B. 2009. religion, self-regulation, and self control: associations, explanations, and implications. *Psychological Bulletin* 135(1): 69–93.
- McDaniel, S. W. & Burnett, J. J. 1990. Consumer religiousness and retail store evaluative criteria. *Journal of the Academy of Marketing Science* 18(2): 101–112.
- Memon, M.A., Ting, H., Cheah, J.H., Thurasamy, R., Chuah, F. & Cham, T.H. 2020. Sample size for survey research: review and recommendations. *Journal of Applied Structural Equation Modeling* 4(2): 1-20.
- Michel, G., & Rieunier, S. 2012. Nonprofit brand image and typicality influences on charitable giving. *Journal of Business Research* 65(5): 701–707.
- Miles, M.B. & Huberman, A.M. 1994. *Qualitative data analysis: an expanded sourcebook*. California, USA: SAGE Publications.
- Mishra, P., Pandey, C.M., Singh, U., Gupta, A., Sahu, C. & Keshri, A. 2019. Descriptive statistics and normality tests for statistical data. *Annals of Cardiac Anaesthesia* 22(1): 67-72.
- Mittelman, R. & Rojas-Méndez, J. 2018. Why Canadians give to charity: an extended theory of planned behaviour model. *International Review on Public and Nonprofit Marketing* 15(2): 189-204.
- Mohamad Syahir Mohd Khalid & Hairunnizam Wahid. 2020. Pengurusan zakat di Malaysia: Cabaran pasca COVID-19. Dlm. Hairunnizam Wahid & Mohd Ali Mohd Noor (pnyt.) *Pengurusan Zakat di Malaysia: Isu dan Cabaran COVID-19*, hlm. 57-70. Bangi: Universiti Kebangsaan Malaysia.
- Mohamad Syahmi Mat Daud, Hairunnizam Wahid & Mohd Ali Mohd Noor. 2022. The influences of attitude, religiosity, and subjective norm on muslim’s donation intention during COVID-19 lockdown in Malaysia. *International Journal of Sustainable Development and Planning* 17(3): 915-923.
- Mohammad, M. 2009. *Economics and Islam*. New Delhi: Markazi Muktaba Publishers.

- Mohd Daud Bakar. 1998. *The Malaysian Zakat System: Law and Policy Reform, Paper presented at the Seminar Zakat dan Percukaian*, Universiti Islam Antarabangsa Malaysia, Kuala Lumpur. Malaysia.
- Mohd Heikal Muammar Khaddafi & Falahuddin. 2014. The intention to pay zakat commercial: an application of revised Theory of Planned Behavior. *Journal of Economics and Behavioral Studies* 6(9): 727-734.
- Mohd Mahyudi 2021. The Moral economy and Islamic economics: How does 'universal man' enter future discourse? *International Journal of Economics, Management and Accounting* 29(2): 361-379.
- Mohd Nasir Mohd Saukani. 2018. Social capital and individual income level in Peninsular Malaysia. Tesis Dr. Fal, Fakulti Ekonomi dan Pentadbiran, Universiti Malaya.
- Moon, H., Yoon, H. J., and Han, H. 2015. Role of airport physical environments in the satisfaction generation process: mediating the impact of traveller emotion. *Asia Pacific Journal of Tourism Research* 21(2): 193–211.
- Moqbel, M., Guduru, R. & Harun, A. 2020. Testing mediation via indirect effects in PLS-SEM: a social networking site illustration. *Data Analysis Perspectives* 1(3): 106.
- Muhamad Fadzil Ahmad, Ahmad Puad Mat Som & Norizan Abdul Ghani. 2017. CSR implementation in Islamic philanthropy: a preliminary review of halal branding concept in Malaysian takaful industry. *Man in India* 97(22): 281-293.
- Muhammad Akbar, F.A., Ali Chamani, A. & Mahdiah, A. 2021. Why do muzaki pay zakat through institutions? the Theory of Planned Behaviour application. *Journal of Islamic Monetary Economics and Finance* 7(1): 203-226.
- Muhammad Bahrul Ilmie & Abdul Ghafur Anshori. 2020. The political law of zakat management in Indonesia. *Syariah: Jurnal Hukum dan Pemikiran* 20(2): 175-186.
- Muhammad Hasbi Zaenal, Abdul Ghafar Ismail & Muhammad Hakimi Mohd Shafiai. 2022. Philanthropy From Islamic Tradition. Dlm. Abdul Ghafar Ismail, Rose Abdullah & Muhammad Hasbi Zaenal (pnyt.) *Islamic Philanthropy*, hlm. 23-49. Palgrave Studies in Islamic Banking, Finance, and Economics: Palgrave Macmillan.
- Muhammad Husni Hasbullah, Afiffudin Mohammed Noor, Fathullah Asni, Wan Mohd Amjad Wan Halim & Mohd Faizuddin Muhammad Zuki. 2022a. Management of zakat collection and distribution during the Covid-19 pandemic: a case study on Majlis Agama Islam Dan Adat Melayu Terengganu (MAIDAM). *International Journal of Academic Research in Business and Social Sciences* 12(7): 1394 – 1404.
- Muhammad Husni Hasbullah, Afiffudin Mohammed Noor, Marina Abu Bakar, Muhammad Hafiz Hassan & Mardzyiah Mohd Isa. 2022b. Zakat Funds for Health and Medical Sector: Role and Strategy of Majlis Agama Islam Dan Adat Melayu

Perak (MAIPk). *International Journal of Academic Research in Business and Social Sciences* 12(7): 793-811.

Muhammad Iqmal Hisham Kamaruddin & Mustafa Mohd Hanefah. 2021. Bridging zakat impacts toward Maqasid Shariah and Sustainable Development Goals (SDGs), influence of corporatization and experiences on COVID-19. Dlm. Mohd Ma'Sum Billah (pnyt.) *Islamic Wealth and SDGs: Global Strategies for Socio-Economic Impact*, hlm. 393-420. Palgrave MacMillan.

Muhammad, S. & Norma, M. S. 2018. Waqf fundraising management: a conceptual comparison between traditional and modern methods in the waqf institutions. *Indonesian Journal of Islam and Muslim Societies* 8(1): 57-86.

Musari, K. 2023. Twinning the green transition and digitalization on the Islamic philanthropy institutions: evidence in Indonesia. Dlm. Patricia Ordóñez de Pablos, Mohammad Nabil Almunawar, Muhammad Anshari (pnyt.) *Perspectives on the Transition Toward Green and Climate Neutral Economies in Asia*, hlm. 274-285. IGI Global.

Musari, K. 2020. Islamic nano-finance for the Very Poor by Women: Hopes for Addressing the Islamic Microfinance Gap. Dlm. Azid, T. (pnyt.) *Economic Empowerment of Women in the Islamic World: Theory and Practice*. hlm. 265-286. World Scientific.

Nahapiat, J. & Ghoshal, S. 1998. Social capital, intellectual capital, and the organizational advantage. *The Academy of Management Review* 23(2): 242-266.

Najwa Mohd Khalil, Hanudin Amin & Nur Shahirah Azman. 2020. Compliance intention to pay zakat on salary: a case from East Malaysia. *International Journal of Zakat* 5(2): 37-50.

Narayan, D. 1999. Bonds and bridges: social capital and poverty. *Policy Research Working Paper 2167*. The World Bank.

Naqvi, S.N.H. 1994. *Islam, economics, and society*. London: Kegan Paul International.

Naqvi, S.N.H. 1981. *Ethics and economics: an islamic synthesis*, Leicester: The Islamic Foundation.

Neuman, W.L. 2013. *Social research methods: qualitative and quantitative approaches*: Pearson Education Limited.

Noor Arifin & Aan Zainul Anwar. 2021. The improvement model of microenterprises of post-disaster through empowerment of productive zakat. *Journal of Governance and Regulation* 10(4): 156-163.

Noor Fazni Harun & Asmak Ab Rahman. 2023. Screening instrument for zakah capital assistance eligibility. *Journal Syariah* 31(1): 66-101.

Noor Syahida Md soh, Huzaimah Ismail, Nurulhuda Md Hassan, Mohd Annas Shafiq Ayob & Faridah Mohd Sairi. 2022. Cultivation of Islamic philanthropy concept

- through high impact educational practices in Universiti Teknologi Mara. *Asian Journal of University Education* 18(2): 336-347.
- Nor' Aini Yusof, Kong Seng Lai & Amy Marisa. 2022. Influences of client focus and company type of innovation and financial performance in the construction industry. *Construction Innovation* 22(4): 749-767.
- Norazlina Abd. Wahab & Abdul Rahim Abdul Rahman. 2015. Efficiency of Zakat Institutions And Its Determinants.. Dlm. H A El-Karanshawy et al. (pnyt.) Access to Finance and Human Development – *Essays on Zakah, Awqaf and Microfinance*, hlm. 33-42. : Bloomsbury Qatar Foundation: Doha, Qatar.
- Oktavia, R., Irwandi, Rajibussalim, Mentari, M., & Mulia, I. S. 2018. Assessing the validity and reliability of questionnaires on the implementation of Indonesian curriculum K-13 in STEM education. *Journal of Physics: IOP Conference Series* 1088: 012014.
- Okun, M. A., & Sloane, E. S. 2002. Application of planned behavior theory to predicting volunteer enrolment by college students in a campus-based program. *Social Behavior and Personality* 30(3): 243–250.
- Ongaro, E. & Tantardini, M. 2023. Religion, spirituality, faith and public administration: a literature review and outlook. *Public Policy and Administration* 0(0). <https://doi.org/10.1177/09520767221146866>
- Opoku, R. A. 2013. Examining the motivational factors behind charitable giving among young people in a prominent Islamic country. *International Journal of Nonprofit and Voluntary Sector Marketing* 18(3): 172–186.
- Osman Yusop & Hairunnizam Wahid. 2020. Pengaruh umur, norma subjektif dan keagamaan terhadap gelagat berinfaq: kajian di Semenyih, Selangor. - *Prosiding Kolokium Siswazah Fep Tahun 2020*, 2: 461-475.
- Otto, P.E. & Bolle, F. 2011. Multiple facets of altruism and their influence on blood donation. *The Journal of Socio-Economics* 40(5): 558-563.
- Oumlil, A. B., & Balloun, J. L. 2009. Ethical decision-making differences between American and Moroccan managers. *Journal of Business Ethics* 84(4): 457–478.
- Panirselvam Gayatri. 2018. A survey on tax compliance behaviour using theory of planned behaviour among business taxpayers in Penang State, Malaysia. Tesis Master, Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia.
- Paramita, W., Septianto, F., and Tjiptono, F. 2020. The distinct effects of gratitude and pride on donation choice and amount. *Journal of Retailing and Consumer Services* 53: 101972
- Parboteeah, K. P., Hoegl, M., & Cullen, J. 2009. Religious groups and work values: a focus on Buddhism, Christianity, Hinduism, and Islam. *International Journal of Cross Cultural Management* 9(1): 51–67.

- Park, H.S. 2000. Relationships among attitudes and subjective norms: testing the theory of reasoned action across cultures. *Communication Studies* 51(2): 162-175.
- Payton, R. L., & Moody, M. P. 2008. *Understanding philanthropy: Its meaning and mission*: Indiana University Press.
- Payton, R.L. 1988. *Philanthropy: voluntary action for the public good*. Greenwood: Macmillan Series on Higher Education.
- Peng, D.X. & Lai, F. 2012. Using partial least squares in operations management research: A practical guideline and summary of past research. *Journal of Operations Management* 30(6): 467-480.
- Peng, H.C. 2021. An experimental study on voluntary vs. compulsory provision of public goods under the vote-with-feet mechanism. *Evolutionary and Institutional Economics Review* 18(1): 1-19.
- Perez y Perez, L. & Egea, P. 2019. About intentions to donate for Sustainable Rural Development: an exploratory study. *Sustainability* 11(3): 765.
- Peterson, G. R. 2001. Think pieces, religion as orienting worldview. *Zygon* 36(1): 5–19.
- Piferi, R. L., Jobe, R. L. & Jones, W. H. 2006. Giving to others during national tragedy: the effects of altruistic and egoistic motivations on long-term giving. *Journal of Social and Personal Relationships* 23(1): 171–184.
- Piliyanti, I., Latief, H., & Anwar, S. 2022. Technologizing Islamic philanthropy during the Covid-19 pandemic in Indonesia. *Journal of Muslim Philanthropy and Civil Society* 6(2): 120-141.
- Piñeiro, V., Arias, J., Durr, J., Everdin, P., Ibáñez, A.M., Kinengyere, A., Opazo, C.M., Owoo, N., Page, J.R., Prager, S.D. & Torero, M. 2020. A scoping review on incentives for adoption of sustainable agricultural practices and their outcomes. *Nature Sustainability* 3(10): 809-820.
- Pinsonneault, A. & Kraemer, K.L. 1993. Survey research methodology in management information systems: an assessment. *Journal of Management Information System* 10(2): 75-105.
- Prideaux, M. & Dawson, A. 2018. Interfaith activity and the governance of religious diversity in the United Kingdom. *Social Compass* 65(3): 1-15.
- Putnam, R.D. 1995. Bowling alone: America's declining social capital. *Journal of Democracy* 6(1): 65-78.
- Putnam, R. D. 2007. E pluribus unum: diversity and community in the twenty-first century the 2006 Johan Skytte prize lecture. *Scandinavian Political Studies* 30(2): 137–174.
- Qardawi, Y. 1999. *Fiqh Az-Zakat: A Comparative study*. London: Dar Al Taqwa Ltd.

- Queen, E. L. 1996. The religious roots of philanthropy in the West: Judaism, Christianity and Islam (Working Paper Series, #96-4). Indianapolis: Indiana University Center on Philanthropy.
- Rahman, Md. Habibur. 2015. Bayt al-Mal and its role in economic development: a contemporary study. *Turkish Journal of Islamic Economics* 2(2): 21-44.
- Rahman Saleh, R. & Mohamad Soleh, N. 2019. Assesment of zakat distribution: A case study on zakat community development in Bringinsari village, Sukorejo district, Kendal. *International Journal of Islamic and Middle Eastern Finance and Management* 12(5): 743-766.
- Raja Adzrin Raja Ahmad, Ahmad Marzuki Amiruddin Othman & Muhammad Sufiyudin Salleh. 2015. Assessing the satisfaction level of zakat recipients towards zakat management. *Procedia Economics and Finance* 31: 140 – 151.
- Ram Al-Jaffri Saad & Roszaini Haniffa. 2014. Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research* 5(2): 182-193.
- Ram Al-Jaffri Saad, Norazita Marina Abdul Aziz & Norfaiezah Sawandi. 2012. Islamic accountability framework in the zakat funds management. *Procedia- Social and Behavioral Sciences* 164: 508-515.
- Ram Al-Jaffri Saad, Zainol Bidin, Kamil Md. Idris & Md Hairi Md Hussain. 2010. Faktor-faktor yang mempengaruhi gelagat kepatuhan zakat perniagaan. *Jurnal Pengurusan* 30: 49-61.
- Ramasamy, B., Yeung, M. C. H., & Au, A. K. M. 2010. Consumer support for corporate social responsibility (CSR): the role of religion and values. *Journal of Business Ethics* 91(1): 61–72.
- Razmi, M.J., Salimifar, M. & Bazzazan, S.S. 2013. A study of the effect of social capital on human development in Islamic countries. *Atlantic Review of Economics* 1: 1-22.
- Reich, R., Bernholz, L. & Cordelli, C. 2016. *Philanthropy in democratic societies: history, institutions and values*. Chicago: University of Chicago Press
- Retsikas, K. 2014. Reconceptualising zakat in Indonesia: worship, philanthropy and rights. *Indonesia and the Malay World* 42(124): 337-357.
- Richardson, G. 2006. Determinants of tax evasion: a cross-country investigation. *Journal of International Accounting, Auditing and Taxation* 15(2): 150–169.
- Rigdon, E., Sarstedt, M. & Ringle, C.M. 2017. On comparing results from CB-SEM and PLS- SEM: five perspectives and five recommendations. *Marketing Zfp* 39 (3): 4–16.

- Ringle, C.M., Sarstedt, M., Mitchell, R. & Gudergan, S.P. 2020. Partial least squares structural equation modeling in HRM research. *The International Journal of Human Resource Management* 31(12): 1617-1643.
- Rivis, A., Sheeran, P. & Armitage, C.J. 2009. Expanding the affective and normative components of the Theory of Planned Behavior: a meta-analysis of anticipated affect and moral norms. *Journal of Applied Social Psychology* 39(12): 2985-3019.
- Robinson, L. J. & Siles, M.E. 1999. Social capital and household income distributions in the United States: 1980, 1990. *Journal of Socio-Economics* 28: 43-93.
- Rofiq, A. & Chariri, A. 2020. Amil behavior utilizing productive zakat for alleviate poverty and empowerment of mustahiq to become muzakki in Central Java Indonesia. *International Journal of Business and Management Science* 10(2): 203-216.
- Rogers, R. W. 1983. *Cognitive and physiological processes in fear appeals and attitude change: A revised theory of protection motivation*. In B. L. Cacioppo & L. L. Petty (Eds), *Social Psychophysiology: A Sourcebook*. London: Guilford.
- Rooney, P., Zarins, S., Bergdoll, Osili, U. 2020. The impact of five different tax policy changes on household giving in the United States. *Nonprofit Policy Forum* 11(4): 1-18.
- Rosnia Masruki & Zurina Shafii. 2013. The development of waqf accounting in enhancing accountability. *Middle-East Journal of Scientific Research* 13(3): 1-6.
- Safwan, K., Muslem, M., Mulyadi, M. & Izra, B. 2024. The spirit of Islamic economics versus loan sharks: investigating intentions to use loan sharks in Aceh, Indonesia. *Journal of Islamic Marketing* <https://doi.org/10.1108/JIMA-09-2022-0254>
- Said, Y.B., Zaouali, N. & Hakim, F. 2021. Determinants of zakat payment to zakat institution: the case of Tunisia. Dlm. Sarea, A. (pnyt.) *Impact of zakat on sustainable economic development*, hlm. 38-53. Amerika Syarikat: IGI Global.
- Salamon, L. M. 1992. *America's nonprofit sector: a primer*. New York: Foundation Center
- Salazar-Clemeña, R.M. 2002. Family ties and peso signs: challenges for career counseling in the philippines. *The Career Development Quarterly* 50(3): 246-256.
- Salwa Amirah Awang. 2017. An investigations of the patterns and antecedents of charitable giving behaviour among Muslims in Malaysia. Tesis Dr. Fal, Akademi Pengajian Islam, Universiti Malaya.
- Sanep Ahmad, Nor Ghani Md. Nor & Zulkifli Daud. 2011. Tax-based modeling of zakat compliance. *Jurnal Ekonomi Malaysia* 45: 101-108.
- Sargeant, A., Ford, J. B., & West, D. C. 2006. Perceptual determinants of non-profit giving behavior. *Journal of Business Research* 59(2): 155–165.

- Sawmar, A.A. & Mohammed, M.O. 2021a. How governance practices influence mandatory zakāh payment in Saudi Arabia? *Journal King Abdul Aziz University: Islamic Economics* 34(1):3-24.
- Sawmar, A.A. & Mohammed, M.O. 2021b. Enhancing zakat compliance through good governance: A conceptual framework. *ISRA Internasional Journal of Islamic Finance* 13(1): 136-154.
- Saxton, J. 1995. A strong charity brand comes from strong beliefs and values. *Journal of Brand Management* 2(4): 211–220
- Schlumpf, K. S., Glynn, S. A., Schreiber, G. B., Wright, D. J., Steele., W. R., Tu, Y., et al. 2008. Factors influencing donor return. *Transfusion* 48(2): 264– 272.
- Schuyt, T., 2013. *Philanthropy and the Philanthropy Sector: An Introduction*. 1st Edition. Farnham: Ashgate Publishing.
- Setiyowati, A. 2019. Empowering Islamic philanthropy: analysis of entrepreneurial capital assistance program by Lazismu Surabaya city. *Humanities and Social Sciences Reviews* 7(4): 1018-1025.
- Shaikh Hamzah Abdul Razak. 2020. Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution :case of Malaysia. *International Journal of Sociology and Social Policy* 40(3/4): 249-266.
- Sheeran, P. 2002. Intention - behavior relations: a conceptual and empirical review. *European Review of Social Psychology* 12(1):1-36
- Sider, R. J. & Unruh, H. R. 2004. Typology of religious characteristics of social service and educational organizations and programs. *Nonprofit and Voluntary Sector Quarterly* 33(1): 109–134
- Simmons, W.O. & Emanuele, R. 2007. Male-female giving differentials: are women more altruistic? *Journal of Economic Studies* 34(6): 534-550.
- Siti Fatahiyah Mahamood & Mohammad Mahyuddin Khalid. 2020. Developing a systematic edu-pro model to jet-boost participation and sustainability of Islamic philanthropy in education IR 4.0 from the Maqasid Shariah framework. *Global Journal Al Thaqafah* 48-56.
- Siti Hasnah Hassan, Tajul Ariffin Masron, Noor Mohamed & Ramayah Thurasamy. 2018. Antecedents of trust towards the attitude of charitable organisation in monetary philanthropic donation among generation-y. *Asian Academy of Management Journal* 23(1): 53-78.
- Siti Salwa, Binti Sheikh Mokhtar, Anuar Shah bin Bali Mahomed & Haslinda Hashim. 2018. The factors associated with zakat compliance behaviour among employees. *International Journal of Economics and Management* 12(Special Issues 2): 687-696.

- Smith, J. R., & McSweeney, A. 2007. Charitable giving: the effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community and Applied Social Psychology* 17(5): 363– 386.
- Son, J. & Wilson, J. 2012. Using normative theory to explain the effect of religion and education on volunteering. *Sociological Perspectives* 55(3): 473-499.
- Sosis, R. & Alcorta, C. 2003. Signaling, solidarity and the sacred: the evolution of religious behavior. *Evolutionary Anthropology: Issues, News, and Reviews* 12(6): 264-274.
- Spector, P.E. 2004. Likert scale. Dlm. Lewis-Beck, M.S., Bryman, A. & Liao, T.F. (pnyt.), *The SAGE Encyclopaedia of Social Science Research Methods*, hlm. 573. Thousand Oaks: SAGE Publications, Inc.
- Sri Fadhillah. 2013. The influence of good governance implementation to organization performance: study on institution Amil Zakat Indonesia. *International Journal of Social Sciences* 7(1): 15-33.
- Srinavasan, T. N. 1973. Tax evasion: A model. *Journal of Public Economics* 2(4): 339-346.
- Stark R, Finke R. 2000. *Acts of faith: explaining the human side of religion*. Berkeley, CA: University of California Press.
- Stiglitz, Joseph .2002. *Globalization and Its Discontents, Unfair Fair Trade Laws and Other Mischief*. New York: W.W. Norton.
- Sugden, R. 1982. On the economics of philanthropy. *The Economic Journal* 92(366): 341-350.
- Sugeng, R., Moh, N. & Ratih, H. 2021. Muslim's Philanthropy in Singapore and the Role of Government. *Sociology & Technoscience* 11(2): 194-214.
- Suhaimi Mhd Sarif. 2015. Ta'awun-based social capital and business resilience for small businesses. *South East Asia Journal of Contemporary Business, Economics and Law* 7(2): 24-34.
- Sulaiman, M. (2005). *Kaedah penyelidikan dan panduan penulisan: esei, proposal, tesis*. Kuala Lumpur: Utusan Publications & Distributors.
- Sulek, M. 2010. On the classical meaning of philanthropia. *Nonprofit and Voluntary Sector Quarterly* 39: 385–408.
- Sumption, H. 1995. *Yesterday's trail-blazing*. Brainstorm Publishing.
- Suryadi, D.F., Muis, M., Taba, M.I. & Hakim, W. 2023. The role religion social capital on employees' performance: an empirical study post Indonesia's Islamic bank merger. *Cogent Business & Management* 10(2): 2207676.

- Susanto, A.A., Bisri, M., Masyhadi, A.R. & Susanto, B. 2024. Redefining boundaries: the case for enterprise-structured waqf over corporate waqf. *ISRA International Journal of Islamic Finance* 16: 118-135
- Syadiyah Abdul Shukor, Intan Fatimah Anwar, Sumaiyah Abdul Aziz & Hisham Sabri. 2017. Muslim attitude towards participation in cash waqf: antecedents and consequences. *International Journal of Business and Society* 18(1): 193-204.
- Syadiyah Abdul Shukor, Intan Fatimah Anwar, Hisham Sabri, Sumaiyah Abdul Aziz & Avelylin Roziana Mohd Ariffin. 2016. Giving behaviour: who donates cash waqf. *Malaysian Journal of Consumer and Family Economics* 19: 87-100.
- Syarifah, N.L., Ratna, M., Heru, F., Teuku Aulia, G. & Aida, Y. 2022. Proposing online accountability model for Islamic philanthropic organization: an extended Maqashid-Based approach. *2022 IEEE International Conference on Technology Management, Operations and Decisions, ICTMOD 2022*.
- Syahrina, M. & Sri Rahayu, H.H. 2019. Antecedents of donation intention in the Indonesian Islamic philanthropy organization: The role of social media. *Pertanika Journal of Social Sciences and Humanities* 27(2): 95-111.
- Taing, H.B. & Chang, Y. 2021. Determinants of tax compliance intention: focus on the Theory of Planned Behavior. *International Journal of Public Administration* 44(1): 62-73.
- Taniguchi, H. & Marshall, G.A. 2012. The effects of social trust and institutional trust on formal volunteering and charitable giving in Japan. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations* 25(1): 150-175.
- Tao, Y., Cai, Y., Rana, C., and Zhong, Y. 2020. The impact of the extraversion-introversion personality traits and emotions in a moral decision-making task. *Personality and Individual Differences* 158:109840.
- Taylor, C.B. 2018. Receipts and other forms of Islamic charity: accounting for piety in modern North India. *Modern Asian Studies* 52(1): 266-296
- Teah, M., Lwin, M. & Cheah, I. 2014. Moderating role of religious beliefs on attitudes towards charities and motivation to donate. *Asia Pacific Journal of Marketing and Logistics* 26(5): 738-760.
- Thomas, A. & Gupta, V. 2021. Social capital theory, social exchange theory, social cognitive theory, financial literacy, and the role of knowledge sharing as a moderator in enhancing financial well-being: from bibliometric analysis to a conceptual framework model. *Frontiers in Psychology* 12: 664638.
- Tlemsani, I. & Matthews, R. 2020. Zakat and social capital: thoughts on modernism, postmodernism, and faith. *Journal of Management, Spirituality & Religion* 18(1): 1-14.

- Tolsma, L. 2008. An “Islamised Australian way of life”: Developing an Islamic social capital framework. re-Imagining sociology, *The Annual Conference of the Australian Sociological Association (TASA 2008)*, 1–18.
- Tommasetti, A., Singer, P., Troisi, O. and Maione, G. 2018. Extended theory of planned behavior (ETPB): investigating customers’ perception of restaurants’ sustainability by testing a structural equation model. *Sustainability* 10(7): 2580.
- Torgler, B. 2007. *Tax compliance and tax morale: a theoretical and empirical analysis*. Cheltenham: Edward Elgar Publishing.
- Triandis, H. C. 1980. Values, attitudes, and interpersonal behavior. In H. Howe & M. Page (Eds), *Nebraska Symposium on Motivation*, 27: 195-259). Lincoln, NB: University of Nebraska Press.
- Triantoro, D.A., Wahyuni, T., & Purna, F.P. 2021. digital philanthropy: the practice of giving among middle to upper-class muslim in Indonesia and soft capitalism. *Qudus International Journal of Islamic Studies* 9(2): 315-350.
- Triatmo, A.W., Karsidi, R., & Kartono, D.T. 2020. A political ideology of the Indonesian Islamic philanthropy: a case study of Suryakarta Berama foundation. *Indonesian Journal of Islam and Muslim Societies* 10(2): 353-380.
- Tribunnews 2017. Korupsi dana badan amil zakat Rp 6,5 miliar, empat orang ditahan polisi. <http://pekanbaru.tribunnews.com/2017/07/10/korupsi-dana-badan-amil-zakat-rp-65-miliar-empat-orang-ditahan-polisi> [29 September 2023].
- Trivedi, V.U., Shehata, M. and Mestelman, S. 2005. Attitudes, incentives, and tax compliance. *Canadian Tax Journal* 52: 29-61.
- Turner, J. C., Hogg, M. A., Oakes, P. J., Reicher, S. D. & Wetherell, M. 1987. *Rediscovering the social group: a self-categorization theory*. Oxford: New York Blackwell.
- Tze Kiat Lui & Mohd Haniff Zainuldin. 2021. Intention to donate money via social network site: perspective from a developing country. *Jurnal Pengurusan* 61:83-94.
- Ur Rehman, A., Aslam, E. & Iqbal, A. 2021. Factors influencing the intention to give zakāt on employment income: evidence from the Kingdom of Saudi Arabia. *Islamic Economic Studies* 29(1): 33-49.
- Usman, H., Mulia, D., Chairy, C. & Widowati, N. 2022. Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia. *Journal of Islamic Marketing* 13(2): 381-409.
- van der Linden, S. 2011. Charitable intent: a moral or social construct? a revised theory of planned behavior model. *Current Psychology* 30(4): 355–374.
- van Eck, N. J., & Waltman, L. 2010. Software survey: VOSviewer, a computer program for bibliometric mapping. *Scientometrics* 84(2): 523–538.

- Veldhuizen, I., Ferguson, E., de Kort, W., Donders, R., & Atsma, F. 2011. Exploring the dynamics of the theory of planned behavior in the context of blood donation: does donation experience make a difference? *Transfusion* 51(11): 2425–2437.
- Veludo-de-Oliveira, T.M., Alhaidari, I.S., Yani-de-Soriano, M. & Yousafzai, S.Y. 2017. Comparing the explanatory and predictive power of intention-based theories of personal monetary donation to charitable organizations. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations* 28(2): 571–593.
- Veludo-de-Oliveira, T., Pallister, J., & Foxall, G. 2013. Accounting for sustained volunteering by young people: an expanded TPB. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations* 24(4): 1180–1198.
- Villanueva-Flores, M., Hernandez-Roque, D., Diaz-Fernandez, M. & Bornay-Barrachina, M. 2023. Exploring the mediation role of perceived behavioural control and subjective norms in the relationship between psychological capital and entrepreneurial intention of university students. *Management Education* 21(3): 100865.
- Voeth, M., & Herbst, U. 2008. The concept of brand personality as an instrument for advanced non-profit branding—an empirical analysis. *Journal of Nonprofit & Public Sector Marketing* 19(1): 71–97.
- Wahyuni-Td, I.S. 2017. Assessment of fair value accounting from the Islamic perspective. *International Journal of Accounting, Auditing and Performance Evaluation* 13(4): 325-338.
- Wahyuni-TD, I.S. & Fernando, Y. 2016. Growing pains the low cost carrier sector in Indonesia: internal service quality using a critical incident technique. *Safety Science* 87: 214-223..
- Wang, L.H., Yeh, S.S., Chen, K.Y. & Huan, T.C. 2022. Tourists' travel intention: revisiting the TPB model with age and perceived risk as moderator and attitude as mediator. *Tourism Review* 77(3): 877-896.
- Warburton, J., & Terry, D. 2000. Volunteer decision making by older people: a test of a revised theory of planned behavior. *Basic and Applied Social Psychology* 22(3): 245–257.
- Warner, C.M., Kilinc, R., Hale, C.W., Cohen, A.B., Johnson, K.A. 2015. Religion and public goods provision: experimental and interview evidence from Catholicism and Islam in Europe. *Comparative Politics* 47(2): 189-209.
- Wasserstein, R. L., & Lazar, N. A. (2016). The ASA statement on p-values: context, process, and purpose. *The American Statistician* 70: 129-133.
- Webb, D. J., Green, C. L., & Brashear, T. G. 2000. Development and validation of scales to measure attitudes influencing monetary donations to charitable organizations. *Journal of the Academy of Marketing Science* 28(2): 299–309.

- Wenzel, M. 2003. Tax compliance and the psychology of justice: Mapping the field. *Taxing Democracy* 41–70.
- Wenzig, J. & Gruchmann, T. 2018. Consumer preferences for local food: testing an extended normtaxonomy. *Sustainability* 10(5): 1-23.
- Westen D, Rosenthal R. Quantifying construct validity: two simple measures. *Journal of Personality and Social Psychology* 84(3):608-18.
- Widiastuti, T., Ningsih, S., Prasetyo, A., Mawardi, I., Herianingrum, S., Robani, A., Al Mustofa, M.U. & Hady, A.F. 2022a. Developing an integrated model of Islamic social finance: toward an effective governance framework. *Heliyon* 8(9): e10383.
- Widiastuti, T., Robani, A., Sukmaningrum, P. S., Mawardi, I., Ningsih, I., Herianingrum, S. & Al Mustofa, M.U. 2022b. Integrating sustainable Islamic social finance: an analytical network process using the benefit opportunity cost risk (ANP BOCR) framework: the case of Indonesia. *PLoS ONE* 17(5): e0269039.
- Widiastuti, T., Auwalin, I. Rani, L.N. & Al Mustofa, M.U. 2021. A mediating effect of business growth on zakat empowerment program and mustahiq's welfare. *Cogent Business & Management* 8:1-18.
- Widyawati. 2012. The politics of Islamic philanthropy in the post-Soeharto Indonesia: a study of the 2004 Waqf Act. *Advances in Natural and Applied Sciences* 6(8): 1438-1444.
- Witte, J.C., Amoroso, L.M., Howard, P.E.N. 2000. Research methodology method and representation in internet-based survey tools mobility, community, and cultural identify in survey 2000. *Social Science Computer Review* 18(2): 179-195.
- Wold. H. 1975. Path models with latent variables: the NIPALS approach. Dlm. Blalock, H., Aganbegian, A., Borodkin, F., Boudon, R., Capecchi, V. (pnyt.), *Quantitative Sociology: International Perspectives on Mathematical and Statistical Modeling*, hlm. 307-357. Academic: New York, USA.
- Wooldridge, J. 2013. *Introductory econometrics: a modern approach*. Ulang cetak. Cengage Learning, Mason: USA.
- Woolcock, M. 1998. Social capital and economic development: towards a theoretical synthesis and policy framework. *Theory and Society* 27(2): 151-208.
- Wu, Z., Zhao, R., Zhang, X. & Liu, F. 2018. The impact of social capital on volunteering and giving: evidence from urban China. *Nonprofit and Voluntary Sector Quarterly* 47(6): 1-22.
- Xu, Z., Xu, J., Li, S. & Weng, C. 2024. The influencing factors of residents' willingness to pay in marine ecological restoration: The integration of the theory of planned behavior and social capital theory. *Marine Policy* 161: 106031.

- Yasmin, S., & Ghafran, C. 2019. The problematics of account- ability in exposed organisations: Internal responses to external pressures. *Critical Perspectives on Accounting* 64: 102070.
- Yeh, S.S., Guan, X., Chiang, T.Y., Ho, J.L. & Huan, T.C.T.C. 2021. Reinterpreting the theory of planned behavior and its application to green hotel consumption intention. *International Journal of Hospitality Management* 94: 102827.
- Yin, R. 1994. *Case study research: designs and methods*. Ulang cetak. Berverly Hills, Calif: Sage Publication.
- Yusfiarto, R., Pambekti, G. T., Setiawan, A., Khoirunnisa, A.N. & Nugraha, S.S. 2022. Does islamic social capital enhance smes sustainable performance? *Journal of Islamic Monetary Economics and Finance* 8(1): 113-132.
- Zainal Bidin, Kamil Md. Idris & Faridahwati Mohd Shamsudin. 2009. Predicting compliance intention of zakah on employment income in Malaysia: an application of reasoned action theory. *Jurnal Pengurusan* 28: 85-102.
- Zaenal, M.H., Astuti, A.D., & Sadariyah, A.S. 2018. Increasing urban community empowerment through changing of poverty rate index on the productive zakat impact. *IOP Conference Series: Earth and Environmental Science* 106(1).
- Zhang, H., Ding, H., Lu, Y., Wang, X. & Cai, D. 2021. Neural responses to mandatory and voluntary donation impact charitable giving decisions: An Event-Related Potentials study. *Frontiers in Psychology*.
- Zuraidah Mohd Sanusia, Razana Juhaida Joharib, Jamaliah Saida & Takiah Iskandara. 2015. The effects of internal control system, financial management and accountability of NPOS: the perspective of mosques in Malaysia. *Procedia Economics and Finance* 28: 156 – 162.