



ZAKĀT PAYING BEHAVIOR AND GENDER DIFFERENCES: THE CASE OF SAUDI ARABIA

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ABSTRACT

Zakāt management is a significant mechanism for developing any Muslim country, both socially and economically. As *zakāt* is an obligation for all Muslims, regardless of gender, and it is a tool for Muslim society socio-economic development, it is important to evaluate how *zakāt* institutions can be sustained by assessing how different genders are perceiving *zakāt*. *Zakāt* plays a significant role in leveraging the productivity and efficiency of any Muslim society. It also plays a vital role in ensuring sustainable growth. This research investigates if there is any gender difference influencing the behavioral intention of *zakāt* payment among Saudi men and women. The research used the Extended Theory of Planned Behavior (ETPB), which is an extension of the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) to explore the factors affecting *zakāt* payment behavior. This theory has six constructs that predict the intention to give *zakāt*. Descriptive statistics and *t*-test were used to identify the difference in the variables across genders. The research summarized that gender differences occur in all ETPB factors, except for Perceived Behavioral Control (PBC). The results show that for the gender differences in the five variables, two variables of the theory of ETPB (Injunctive Norm and Past Behavior) are inclined toward women while another three variables (Attitude, Descriptive Norm, Moral Norm) are inclined toward men. Hence, the research can contribute to the policy making exercise in improving *zakāt* administration in Saudi Arabia, especially in Jeddah.

JEL Classification: M4, M41

Keywords: *Zakāt*, *Zakāt* management, Muslim society, Socio-Economic development, Saudi Arabia

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1. INTRODUCTION

Saudi Arabia is one of the richest countries in the world, with its current GDP standing at US\$1,773.55 billion¹ (USA Today, 2018). The state possesses natural oil and gas reserves. Petroleum contributes 70% to the national economy.² Its economy largely depends on natural resources and primary commodities. However, this dependency puts the country's economy at risk and poses serious challenges. Financially, Saudi Arabia is currently addressing two main issues -- the monetary policy and workforce indigenization (Almobaireek and Manolova, 2012). The Sustainable Development Goals of the 1st Voluntary National Review in the Kingdom of Saudi Arabia 2018, which is being implemented currently, form the basis of a new and improved economic setting with new monetary techniques³.

Implementation of new financial setting in the country has drastically increased the number of women working in the Saudi Arabia workforce by 23% compared to 18% in the last decade.⁴ Despite the increment in the number of women employed, however, the employment rate of Saudi women is still at the lowest in the labor force and general employment rate, compared to other countries such as the United Arab Emirates (UAE) and Kuwait (Almunajjed, 2010).

Saudi Arabia is known to give limited employment opportunity to women (Al-Asfour et al., 2017). Hence the number of women who can pay *zakāt* is less than the potential who can. Since *zakāt* payment is obligatory for both men and women in *Islām*, increasing women participation in the labor force is essential. Even though some research works on *zakāt* exist, only limited studies examine the behavior of women and gender differences among *zakāt* payers in Saudi Arabia. Since the women's perspective has never been reported, the policy on *zakāt* management does not seem to cater to women's needs and aspirations.

In this research, we tried to look at two perspectives. First, women are an essential component of society. Their view is different from that of men. Women's view is important to ensure that a meaningful policy is considered for any policy implementation including on *zakāt* matters. Most of the time, women's view regarding *zakāt* is not being sought, and this research will try to explore their views as far as behavior relating to *zakāt* is concerned. Second, and most importantly, both genders must pay *zakāt*. Most of the time, however, especially in Saudi Arabia, attention is given to men in terms of *zakāt* payment. Based on this, *zakāt* collection has

not been managed to its fullest capacity because the view of and the *zakāt* amount from women are not sought after. As *zakāt* is required from both male and female, disregarding women's opinion on collection will not help achieve effective *zakāt* management. For effective *zakāt*, implementation it is necessary to understand the reasons behind gender differences, especially in terms of behavior related to *zakāt* payment.

This research, therefore, explores whether there is any difference by gender in *zakāt* payment in the state of Jeddah, Saudi Arabia. The research also tried to understand the differences in gender perception of *zakāt* payment. This investigation is necessary because women contribution to economic development has not been given much concern even though *Islām* ordains *zakāt* on both genders⁵. Sheraz Gul (2018) affirms that women empowerment and gender equality is an important factor in achieving sustainable development in every society. Similarly, Muneeza (2021), identified some of the crucial reasons for insignificant women's contribution to the *zakāt* management activities over the years. Among the arguments she made was that women should also be included as *zakāt* collectors, because this will enable them to interact more freely with their fellow women and will also yield a significant result eventually. Results of this research have also shown that a significant gender difference exists in attitude to giving *zakāt*. Men and women have quite strong perceptions of the attitude factor. However, men have a slightly better attitude than women in terms of *zakāt* payment behavior.

2. LITERATURE REVIEW

2.1 GENDER DIFFERENCES IN CHARITABLE GIVING

Many recent studies have examined gender differences concerning charitable behavior. It is found that several factors influence charitable behavior among men and women. Part of these factors include social structure and income (Farrokhvar, Ansari, and Kamali, 2018; Gittell and Tebaldi, 2006), marriage status (Eagle, Keister and Read, 2018; Mesch et al., 2006), and educational status (Neumayr, and Handy, 2019). Overall, social emotions are considered as the major factor which triggers charitable behavior (Ma, Tunney, and Ferguson, 2017). Men and women have a different level of social emotion. They have different feeling in terms of empathy and sympathy. This difference differentiates them when it comes to

giving charity. However, despite the gender difference in social emotions in a charitable event, when it comes to *zakāt*, it may be slightly different since *zakāt* is an obligation on all Muslims, while donation depends on personal wishes (Muneeza, 2021).

Notwithstanding the effect of social emotion, *zakāt* constitutes a religious obligation upon men and women in the same and fair amount of responsibility. Men and women are considered equal in *Islām* and possess similar obligations. Hence, social emotion plays a lesser role in a mandatory charitable donation. In this respect, the notion of obligation is interpreted differently.⁶ Also, social emotion still plays a great role in influencing behavior.

Past researchers found that women have higher tendency to give charity more than men for different reasons regardless of age and income (Neumayr, and Handy, 2019; Piper and Schnepf, 2008). Other researchers found that women have different motivations for giving charity. One of the reasons is that they tend to exhibit a higher level of empathy. They feel more concerned and exhibit more sympathetic behavior than men (Suryaningsih, 2020; Leslie, Snyder, and Glomb, 2013; Mesch et al., 2011). They also possess certain pro-social traits and a more developed sense of moral obligation (Einolf, 2011). These traits prompt women in general to contribute more than men do (Leslie et al., 2013).

2.2 GENDER DIFFERENCE IN ZAKĀT

Zakāt is viewed from a legal perspective, which is like taxation. It constitutes an important method to lessen the level of economic inequality in society. In addition, *zakāt* is one of the five pillars of *Islām*. The importance of paying *zakāt* is like the importance of executing all other pillars of *Islām*. The objectives of *zakāt* are to purify the Muslim individuals, bridge social inequality, and boost economic development of less privileged Muslims. Through *zakāt* the recipients will be able to meet their basic needs and probably engage in profitable investment. Almighty Allāh ‘azza wa jalla says in the *Qur’ān*: “So that it will not be a perpetual distribution among the rich from among you” (*Ṣūrah al-Hashr*, 7: 59).

However, it is observed that there is difference in the perception of men and women regarding *zakāt* payment (Liao et al., 2015). This may be due to their natural differences and may also be attributed to different social roles that each of them plays in society. Besides, women are found to behave more ethically (Abdullah, and Sapiei, 2018; Borkowski and Ugras, 1998), and tend to be more

committed than men (Abdullah and Sapiei, 2018; Huse and Solberg, 2006). By comparing the instinct of women with their intention to give *zakāt*, it was found that women will be more committed in terms of intention to give *zakāt* than men. Therefore, women can be triggered more through persuasion.

By capitalizing on women's innate nature to push them toward charitable giving, it will help in achieving improved socio-economic life. However, the number of unemployed women is still higher in Saudi Arabia compared to men (Naseem and Dhruva, 2017); their participation rate in the labor force is 19.6% (Saudi Labor Market, 2018) while it is 56.5% for men in 2018⁷. By considering this social-economic situation, the challenge provides opportunity to drive changes. This makes the study on gender differences especially on *zakāt* matters in Saudi Arabia more important.

Islām emphasizes equality between both genders in many aspects of life. For instance, they are equal in their obligation to offer their prayer five times a day, to fast in the holy month of Ramadan, to give charity (*sadaqah*), to obey Allāh *'azza wa jalla*, and to give *zakāt*. Similarly, men and women have the same obligation toward payment of *zakāt* as in the following verse:

The believers, men and women, are allies (*awliya*) of one another. They enjoin the 'common good' (*al ma 'ruf*) and forbid the bad (*al munkar*), they observe prayers (*salāh*) and give charitable alms (*zakāt*) and obey God and his Prophet (*al-Tawbah*, 9:71).

It is important to understand the social and cultural elements that influence the intention of giving *zakāt* among both genders. Thus, in order to reduce poverty and improve *zakāt* institution effectiveness, research on gender difference related to *zakāt* payment is pertinent.

Some studies use gender as a controlled variable in their analysis. These studies did not focus on gender differences. For example, prior research showed mixed results in gender differences regarding attitude towards *zakāt* payment. The studies also showed that women exhibited more compliant attitudes than men when it comes to tax observance (Hasseldine and Hite, 2003) and *zakāt* payment (Hairunnizam et al., 2007). However, women are found to have less compliant attitudes than men in *zakāt* obligation behavior (Abdullah and Sapiei, 2018). Several studies have examined the

Muslim behavior to pay *zakāt* by investigating the demographic variables such as age, gender, education, marital status, income, and several factors that influence *zakāt* payment behavior (Jaafar et al., 2011). However, the result by gender is not disclosed. Those studies, therefore, left a very large gap to fill.

2.3 GAP ON GENDER DIFFERENCE IN GIVING BEHAVIOR (ISLĀMIC PERSPECTIVE)

Many studies discussed *zakāt* from the compliance perspective. Abu Bakar and Abdul Rashid (2010), Jaafar et al. (2011), Mustafa et al. (2013), and Sapongi, Ahmad and Mohamad (2011) investigated *zakāt* compliance in the context of Malaysia, while Jehle (1994) investigated *zakāt* payment in the context of Pakistan. Meanwhile, Ariff (1991) and Andam (2016) explored how *zakāt* is being paid in the Philippines.

On the contrary, very limited studies examine gender perception of *zakāt* paying behavior in Saudi Arabia. To our best knowledge, no research has been undertaken to examine the factors influencing gender behavior in *zakāt* payment in Saudi Arabia. Only a few research papers were found in the context of Saudi Arabia, but they only discussed the shortcomings in implementing *zakāt* payment and procedures in Saudi Arabia such as studies by Allami (2009, 2016).

Thus, this research was done to bridge the research gap by studying behavior related to *zakāt* payment within the city of Jeddah in Saudi Arabia as a location of study. A *t*-test was used to examine the factors influencing the behavioral intention between males and females in *zakāt* payment. The research was premised on the Extended Theory of Planned Behavior.

Jeddah, the location of the research, is one of the primary cities of Saudi Arabia, and it is 70 kilometers from Makkah. Its population is exclusively Muslim. Therefore, the finding provides an interesting insight into the practice of *zakāt* and how *zakāt institutions* can formulate more effective collection policies.

3. METHODOLOGY

This research is exploratory research. Sekaran (2003) stated that the exploratory study is conducted when there is only scant information available about a phenomenon. Exploratory study is done in order to understand a research issue since there is no or only a few studies

have explored the topic before. In other words, an exploratory study helps to clarify an issue and provide a basis for further research through the conceptual and theoretical framework designed.

The main purpose of this research is to explore the gender differences in perception regarding *zakāt* payment in Jeddah city. Two main objectives were set for this research. First, we aimed at examining the profile of women *zakāt* contributors in Saudi Arabia. Second, we also wanted to determine whether any gender differences exist in intention of paying *zakāt*. These gender-specific differences were measured through attitude toward *zakāt* payment, perceived behavioral control of *zakāt* payment, injunctive norms of *zakāt* payment, descriptive norms of *zakāt* payment, past behavior of *zakāt* payment, and lastly, the differences in the moral norms of *zakāt* payment behavior.

3.1 POPULATION AND SAMPLING

The population in this research involved staff from academic and financial institutions in the state of Jeddah, Saudi Arabia as listed in Table 1. These people were chosen because they were salary earners working in respected *Islāmic* institutions and eligible to pay *zakāt*. They were also mostly preferred by the researcher because they would be able to fill in the questionnaire items efficiently. A total of 350 questionnaires were distributed and 289 were returned and valid as indicated below.

TABLE 1
Distributed and Returned Questionnaires

Department/Agency	Distributed	Returned/Valid
Academic Institutions (Staff/Academicians)	150	130
Islamic Bank (Staff)	60	45
Patrons from the listed institutions	140	114
Total	350	289

3.2 INSTRUMENT AND DESIGN

Questionnaires were used in gathering the data in this research; the questionnaire items were adopted from some previous related studies, like that of Ajzen (2002), Smith and McSweeney (2007),

Ghazali (2014) and Andam (2016). The questionnaire was divided into two sections. The first section elicited respondent demographic information such as gender, marital status, age, income, and educational level, while the second section measured the respondent perception on the various constructs related to *zakāt* behavior. The questionnaire has six constructs measured using Likert scales. Explanation on the Likert scale used to measure each construct is explained under each construct in the following paragraph. The constructs measuring behavior related to *zakāt* are Attitude, Perceived Behavioral Control, Injunctive Norm, Descriptive Norm, Past Behavior, and Moral Norm.

For the first construct, Attitude, it is the most important variable to predict human behavior. The items under this construct are set to examine the perception of *zakāt* payers on Attitude (ATT) toward *zakāt* payment. The item under this construct includes several questions scaled using an Eight- point Likert type scale to measure this construct. The scales given for items under Attitude construct are Pleasant, Useful, Satisfying, Favorable, Positive, Good, Considerable, and Important. The variation of the Likert scales will enable the *zakāt* payers to choose the best scale that measures their stand. They might perceive the attitude of paying *zakāt* differently based on their answers. By testing all these eight differential scales of Attitude, the result identified the different perceptions on Attitude related to *zakāt* payment.

The second construct examines factors of Perceived Behavioral Control (PBC) toward *zakāt* payment. It looks at the *zakāt* payer's perception of how easy or difficult performing *zakāt* payment can be. The items under PBC were assessed through a Five-point Likert scale from 1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 =Agree, and 5 = Strongly Agree. The construct has five items. The first item illustrates the *zakāt* payer's perception of how easy it is for them to give *zakāt*. Next, one question also assesses the respondents on the control that they have to predict their *zakāt* payment for subsequent years, and this question was scaled using 1 = no control and 2 = complete control. The rest three items in the questions of PBC also assessed the control factors of giving *zakāt*.

The third construct is Injunctive Norm (IN). This construct tries to identify whether *zakāt* payers are influenced by the people close to them. Six items fall under this construct. The items examine the influence of people on the *zakāt* payer as far as *zakāt* payment is concerned. Five-point Likert scales were used to measure this construct, and they were 1= Strongly Disagree, 2 = Disagree, 3 =

Neutral, 4 = Agree, and 5 = Strongly Agree. The answers to these items measured the *zakāt* payer's perception of influence (IN) toward giving *zakāt*.

The fourth construct is Descriptive norm. This construct identifies the perception of *zakāt* payers toward the people close to them. It is important to know whether the people close to the *zakāt* payers are committed to giving *zakāt* or not. The respondents were expected to answer all the four items under this construct. For instance, one of the items of DN is assessing the importance of giving *zakāt* to the people who are close to the *zakāt* payers. The respondents were asked to choose one of the answers from a Five-point Likert scale ranging from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The answer to these items will clarify the perception of *zakāt* payers toward the *zakāt* paying behavior of the referent group.

The fifth construct is Past Behavior (PB). This construct examines the *zakāt* payer perception of Past Behavior (PB). This will clearly show variation among genders. The best prediction for human behavior is to justify behavior in the past because it shapes behavior and action in the future. The items in PB construct examine the *zakāt* payers' experience of giving *zakāt* in the past. The respondents were assigned to answer all the five items under the construct. Items include questions related to their past experiences in giving *zakāt*. The respondents had to choose the answer from a Five-point Likert scale from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The answers to these five explained the past behavior of *zakāt* payers toward *zakāt* payment.

The last construct is Moral Norm. This construct aims at investigating the perception of *zakāt* payers toward the Moral Norm factor. For instance, it finds out if *zakāt* payers perceive that there is a relationship between being kind or having a moral obligation and *zakāt* giving behavior. Moral Norm (MN) will be assessed with four items. One of these items is assessing the respondent perception toward the factor of MN and *zakāt* payment behavior. The respondents needed to answer the questions by using a Five-point Likert Scale from 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The respondents' answer justified their perception of the relationship between being moral or ethical and giving *zakāt* behavior.

The questions were firstly adapted from Ajzen, (2002), Smith and McSweeney (2007), Ghazali (2014) and Andam (2016). They were slightly modified through a pilot study to meet the

understanding of the later targeted respondents before questionnaire distribution. The necessary validity test on the questionnaire was conducted afterward. The best way of conducting a pilot test is to distribute the questionnaire to a small respondent group, which will not be part of the study population. For the pilot study, the questionnaire was given to 20 male and female lecturers in the Department of Islamic Studies (Umm Al-Qura) and their feedback and recommendations were used for modifying the instrument before implementing it for the research.

Lastly, after data collection, the data were analyzed using the Statistical Packages for the Social Sciences (SPSS) computer program, given the nature of the research and its objectives. Statistical tests were done using descriptive analysis, to ensure that the data were correctly keyed into the SPSS. Descriptive statistics were applied to address Research Objective 1, which is to examine the profile of women paying *zakāt* in Saudi Arabia. Also, Cronbach's alpha test was employed to check the instrument reliability. Thus, the consistency of the respondents' responses was assessed on each questionnaire item.

A *t*-test analysis was used to address Research Objective 2, which is to examine the gender difference perception of *zakāt* behavior. The *t*-test focused on analyzing the mean difference between two groups. It identified the gender-specific differences toward Attitude, Perceived Behavior Control, Subjective Norm, Descriptive Norm, Past Behavior, and lastly, Moral Norms. The *t*-test analysis was used to illustrate the effects of ETPB factors on *zakāt paying* behavior. Hair et al. (2014) asserted that *t*-test analysis helps to determine the mean and significant differences among the groups. Groups' measurement should be in continuous and categorical variables to conduct *t*-test.

4. RESULTS AND FINDINGS

4.1 RESPONDENT DEMOGRAPHIC PROFILE

Descriptive statistics of the respondent demographic analyses can be observed from Table 2. The table presents the respondent characteristics in terms of their age, gender, marital status, monthly income, and educational attainment level. The table also shows the frequency and the percentage of the respondents' demographics.

Analysis shows that in total, 289 men and women participated in the study. Based on the demographic table, 41.5% (n

= 120) were males, while 58.5% (n = 169) were females. All respondents (females and male) are the potential *zakāt* payers. As for age distribution among female respondents, 35.5% are between 20-30 years old, 41.4 % (n = 70) are between 31-40 years old, and 11.8% (n = 20) are aged between 41-50 years old. Meanwhile, 5.9% (n = 10) of female respondents are between 51-60 years old and 60 years old. The age categories among male respondents show that 10.4% are between 20-30 years old, 20.8% (n = 60) are between 31-40 years old, and 6.6% (n = 19) aged between 41-50 years old. Some 3.8% (n = 11) were between 51-60 years old.

The table summarizes the characteristics of the female and male respondents in terms of their age, marital status, monthly income, and educational attainment level. The frequency and percentage of the respondents' characteristics were analyzed, and the results are shown in the following Table 2, which summarizes the characteristics of the female and male respondents in terms of their age, marital status, monthly income, and educational attainment.

TABLE 2
Descriptive Statistics of the Respondent Demographic for Both Genders

Characteristic	Both Genders		Male		Female	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Age						
20-30	90	31.1	30	10.4	60	35.5
31-40	130	45.0	60	20.8	70	41.4
41-50	39	13.5	19	6.6	20	11.8
51-60	21	7.3	11	3.8	10	5.9
Above 60	9	3.5	0	0	9	5.3
Total	289	100	120	41.5	169	100
Missing	0				0	
Marital Status						
Single	39	13.5	19	6.6	17	10.1
Married	224	77.5	93	32.2	131	77.5
Divorced/Widow	26	9.0	8	2.7	18	12.5
Total	289	100.0	120	41.5	169	58.5
Missing	3				3	1.8

TABLE 2 (continued)

Characteristic	Both Genders		Male		Female	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Monthly Income						
2000-3000	38	13.1	22	7.6	16	9.5
3100-5000	45	15.6	21	7.3	24	14.2
5100-10.000	128	44.3	52	18.0	76	45.0
10.000 +	78	27.0	25	8.7	53	31.4
Total	289	100.0	120	41.5	169	100.0
Education Level						
Bachelor's Degree	65	22.5	30	10.4	35	20.7
Master's Degree	121	41.9	69	23.9	52	30.8
Doctorate Degree	29	10.0	18	6.2	11	6.5
Professional Degree/ Others*	74	25.6	3	1.0	71	42.0
Total	289	100.0	120	41.5	169	100.0
Missing	65	22.5				

Note: *People who are working with diploma degree added to their high school and (others) people who have high school with long experience at work only.

The frequency and percentage of the respondents' characteristics were analyzed, and the analysis shows that the respondents are mostly between the ages 31-40 years old. It also shows that most female and male respondents are married individuals. The descriptive data also shows that most of the respondents are holding a master's degree. The results for the other characteristics imply that *zakāt* payers or potential *zakāt* payers acquired different levels of academic achievement.

4.2 THE T-TEST RESULT FOR ATTITUDE

The first predictor of intention and behavior is attitude, which is the result of summed behavioral beliefs (Ajzen, 1985). Therefore, the importance of attitude refers to its usage in predicting diverse aspects of investigation (Fishbein and Ajzen, 1975). Also, it is defined as "the enduring positive or negative feelings about some persons, objects, or issues" (Kollmuss and Agyeman, 2002). The result indicates that men have a better attitude than women in terms of *zakāt* payment. This finding is consistent with other studies which found that gender differences exist in attitude towards *zakāt* payment.

Hairunnizam et al. (2005) examined the payment or non-payment of *zakāt* income in Malaysia. They found that working females are more likely to pay *zakāt* on income more than male respondents. Although attitude is the most important factor that always influences compliance behaviour (Marti et al., 2010), another factor that comes into play in this gender difference is cultural norm. Kollmuss and Agyeman (2002) affirmed that cultural norm plays a very significant part in shaping behavior. It could be deduced that there are different perceptions of the behavior of giving *zakāt* among genders due to cultural norms. It also constructs their perception and leads them to different behaviors. Some studies also revealed that the gender difference behavior toward charitable giving are due to differences in their nature. It is observed that naturally, women tend to donate more to the charitable institution than men do (Mesch et al., 2011; Piper and Schnepf, 2008). Women also tend to be more helpful to people than men could be (Wilson and Musick, 1997). Apart from that, Beutel and Marini (1995) maintained that women are more responsible than men.

Other studies, however, revealed which group is more responsible based on the context of study and situation on the

ground. Kollmuss and Agyeman (2002) found that people who have pro-environmental attitudes and a sense of responsibility are more probably to be involved in pro-environmental behavior. In the Saudi Arabia context, men have a strong pro-environmental attitude, and they are more responsible than women because women mostly are not participating in the labor force and their income is lesser than for men (Al-Saif, 2013). In correlation, the result of this research shows that both genders have a similar score in the three items under the construct of Attitude, which are item ATT1, ATT7, and ATT5. The result reflects that both genders are aware of the importance of paying *zakāt* since both answered that paying *zakāt* is highly pleasant, positive and considerable in the previous year. This result shows that the employees in Jeddah are aware of their religious obligation and responsibility toward *zakāt* payment because it has been observed that *zakāt* obligation is not forced on Muslims in society (Metwally, 1997).

TABLE 3
The T-Test Analysis among Genders (Male/Female) towards Attitude

Survey Q	Gender	N	Mean	Levene Statistic	Differences Sig.
ATT1	Male	120	4.58	0.16	0.969
	Female	169	4.57		
ATT2	Male	120	4.74	23.10	0.040*
	Female	169	4.57		
ATT3	Male	120	4.68	41.60	0.008*
	Female	169	4.46		
ATT4	Male	120	4.73	54.20	0.001*
	Female	169	4.46		
ATT5	Male	120	4.40	12.20	0.502
	Female	169	4.46		
ATT6	Male	120	4.74	39.60	0.003*
	Female	169	4.52		
ATT7	Male	120	4.57	0.07	0.947
	Female	169	4.57		
ATT8	Male	120	4.71	5.98	0.055
	Female	169	4.57		
Total of ATT	Male	120	4.75	70.13	0.000*
	Female	169	4.46		

Note: * indicate level of significance at the 0.05

4.3 THE T-TEST RESULT FOR PERCEIVED BEHAVIORAL CONTROL

The study examined the significant differences among genders on the variable of Perceived Behavioral Control (PBC). The PBC is the perception by individuals on the easiness or otherwise of a behavior. Perceived Behaviour Control triggers adoption of a certain type of behavior (Ajzen and Klobas, 2013). If individuals have a positive intention toward PBC, their inner determination will motivate them to perform such behavior without hesitation (Ajzen and Klobas, 2013).

Questionnaire items under the PBC construct evaluate the Perceived Behavioral Control of both men and women toward *zakāt* payment. The current results on PBC show that no significant gender difference exists on item PBC2 which stated how much control they do have over whether they give *zakāt* in the next year. Also, both men and women have a strong and quite similar perception of how much they can control their *zakāt* payment, and the significance value for this item is 0.502. Generally, both genders have a quite strong perception of answering the survey questions. However, women have a better control slightly more than men in terms of *zakāt* payment since the mean value for the female group is 4.18 and for the male group is 4.12.

Therefore, it can be simplified that if women and men face no challenge in giving *zakāt*, they will almost have the same perception in executing such behavior. This research shows there is no significant gender difference because all *zakāt* payers are dealing with the same financial officer who oversees the *zakāt* collection. The officer is also the one responsible for assessing the amount of *zakāt* which the payee should pay to the office (Ministry of Finance, 2017)⁸. This statement implies that the Ministry of Finance prevents any constraints that can hinder the *zakāt* payers from giving *zakāt* to the institutions. Based on that reason, both genders perceive that giving *zakāt* to the institution is not difficult, and there is no constraint in performing such behavior.

TABLE 4
The *t*-test analysis among Genders (Male/Female) towards Perceived Behavioral Control

Survey Q	Gender	N	Mean	Levene Statistics	Differences Sig.
PBC1	Male	120	4.00	353.0	0.012*
	Female	169	4.20		
PBC2	Male	120	4.12	163.0	0.502
	Female	169	4.18		
PBC3	Male	120	4.00	380.0	0.028*
	Female	169	4.18		
PBC4	Male	120	4.20	18.7	0.000*
	Female	169	3.85		
PBC5	Male	120	4.13	37.7	0.000*
	Female	169	3.85		
Total of PBC	Male	120	4.09	136.0	0.653
	Female	169	4.05		

Note: * indicate level of significance at the 0.05

4.4 THE T-TEST RESULT FOR INJUNCTIVE NORM

The Injunctive Norm is defined as the perceived social pressures of the reference group (Smith and Mcsweeney, 2007). The Injunctive Norm is what the reference group would believe if the behavior is performed or not, which is also directly related to *zakāt* compliance behavior (Zainol et al., 2009). It has been argued that everyone is strongly influenced by the referent people (Sapingi et al., 2011).

Findings of this research shows that the respondents are not much influenced by the perceived social pressures of the reference group when they want to fulfil their *zakāt* obligation. This result can be proven through the mean value of 3.12 for females in this category and 2.79 for the males. These values mean that most of the respondents are being neutral or agreeing in most of the survey questions. Similarly, studies found that some people do not experience social pressure on their decision to donate (Knowles et al., 2012; Linden, 2011). The mean value for male respondents shows that they are less concerned about what people think of their *zakāt* payment behavior. The implication of this perception is that the respondents believe that *zakāt* payment is a personal matter, and it is not performed to please others except for Allāh 'azza wa jalla and the *zakāt* recipients. It indicates that people underestimate the

influence of the Injunctive Norm of their believing in paying *zakāt* (Linden, 2011).

The finding shows that Injunctive Norm construct is less predictive of behavioral intention than Attitude variable. According to Sapingi, et al. (2011), Injunctive Norm does not predict the intention to pay *zakāt* among Muslim academics in higher institutions of learning since most of the *zakāt* payers believe in the principle of *Islām* in general and *zakāt*. They believe that *zakāt* obligation is a matter between an individual and Allāh 'azza wa jalla without any consideration whatsoever of any external opinion or influence. Despite this, there may be differences in the result when comparing men and women. Men are more likely to believe that *zakāt* payment is unrelated to the people's opinions but *Sharī'ah* requirement (Allami, 2009). However, women are more likely to be influenced by the people close to them, such as friends, family, and co-workers. It is confirmed by Eagly (1987) who stated that women are more concerned with pleasing others and tend to confirm the opinion of others. Asteria et al. (2014) also asserted that women tend to be influenced by environmental-related factors.

TABLE 5
The *t*-test analysis among Genders (Male/Female) toward Injunctive Norm

Survey Q	Gender	N	Mean	Levene Statistics	Differences Sig
IN1	Male	120	1.33	2.59	0.000*
	Female	169	2.11		
IN2	Male	120	3.88	193.00	0.000*
	female	169	4.18		
IN3	Male	120	1.50	8.68	0.000*
	Female	169	1.91		
IN4	Male	120	4.46	1.72	0.033*
	Female	169	4.27		
IN5	Male	120	4.46	0.32	0.055*
	Female	169	4.30		
IN5	Male	120	4.50	5.60	0.010*
	Female	169	4.27		
Total of IN	Male	120	2.79	47.1	0.000*
	Female	169	3.12		

Note: * indicate level of significance at the 0.05

4.5 THE T-TEST RESULT FOR DESCRIPTIVE NORMS

Despite the differences in the result between male and female participants, both are influenced by the Descriptive Norm; however, men's scores are slightly higher than for women. It seems that men are influenced by the members of their referent group who believe that performing a certain behavior can be important. The research shows that regardless of gender characteristics if they have a good perception of paying *zakāt*, they are not likely to be influenced by others. The reason for such perception is that men are mostly driven by generic goals encompassing self-assertion and self-efficacy (Meyers and Levy, 1988). They also prefer to be in a competitive environment (Coates, 1986). Unlike men, women are generally more aware of others' feelings and concerned with group harmony (Sanchez et al., 2006). Thus, women are more affected by a cooperative environment where if one is paying *zakāt*, the others will feel similarly obliged (Coates, 1986). Women tend to be more tentative and socially oriented (Preisler, 1987). Despite both genders' differences in their natural traits, they are still influenced by the referent group.

TABLE 6
The *t*-test analysis among Genders (Male/Female) toward
Descriptive Norm

Survey Q	Gender	N	Mean	Levene Statistics Sig.	Differences Sig
DN1	Male	120	4.57	1.85	0.000*
	Female	169	3.76		
DN2	Male	120	4.40	42.60	0.000*
	Female	169	3.95		
DN3	Male	120	1.51	2.93	0.000*
	Female	169	2.08		
DN4	Male	120	4.48	15.00	0.000*
	Female	169	3.94		
Total of DN	Male	120	3.74	9.07	0.000*
	Female	169	3.43		

Note: * indicate level of significance at the 0.05

4.6 THE T-TEST RESULT FOR PAST BEHAVIOR

Past behavior (PB) defines those past experiences of individuals who have donated or paid *zakāt*, and they will be likely to do it again in

the future (Knowles et al., 2012). Previous studies emphasized that past behavior is the best predictor of future behavior (Conner et al., 2007; Bozionelos and Bennett, 1999). Past behavior is also an important predictor of a charitable given behavior (Lee et al., 1999).

Findings of the current research on Past Behavior show the importance of studying gender differences regarding *zakāt*. It clearly shows the influence of all these factors toward *zakāt* payment behavior. The research used all different indicators to identify the attitude of *zakāt* payers in the past, such as the frequency of giving, the consistency of giving, and willingness for continuing doing such behavior. Smith and McSweeney (2007) asserted that the more people have donated in the past, the more they will be willing to do it in the future. This hypothesis means that past behavior has an influence on habit formation (Linden, 2011). It means that if people have a positive attitude toward paying *zakāt*, they might have done it in the past. Both genders have a positive belief in performing *zakāt* payment behavior if they have paid *zakāt* before. Lee et al. (1999) explained that *zakāt* behavior is considered pro-social behavior, just like donating blood, time, and money. Hence, past behavior is considered a significant factor in predicting donation strongly as compared with attitude (Bozionelos and Bennett, 1999).

TABLE 7
The *t*-test Analysis among Genders (Male/Female) towards
Past Behavior

Survey Q	Gender	N	Mean	Levene Statistics	Differences Sig
PB1	Male	120	1.68	1.04	0.000*
	female	169	2.24		
PB2	Male	120	1.65	2.56	0.000*
	female	169	2.18		
PB3	Male	120	1.61	12.1	0.000*
	female	169	2.52		
PB4	Male	120	4.12	12.9	0.149
	female	169	4.01		
PB5	Male	120	4.01	12.0	0.013*
	female	169	4.22		
Mean of PB	Male	120	2.62	1.73	0.000*
	female	169	3.04		

Note: * indicate level of significance at the 0.05

4.7 THE T-TEST RESULT FOR MORAL NORM

Moral norms are the emphasis of personal feelings toward feeling the responsibility of performing a certain behavior (Smith and Mcsweeney, 2007). In this research, there is a significant gender difference in Moral Norms (MN) construct, which is indicated by the p -value 0.05. Knowles et al. (2012) and Linden (2011) discussed that moral norm is a distinct factor which has a huge influence on intention. Moral norm is an important factor influencing people to give charity. So, the moral norm can be used in predicting pro-social behavior. Other studies also established that moral norms are related to pro-social behavior such as donating blood (Pomazal and Jaccard, 1976; Zuckerman and Reis, 1978), and volunteering behavior (Warburton and Terry, 2000).

Both genders perceive that if the person possesses higher moral value, the person will likely pay *zakāt*. Some studies have related this situation to the act of being religious, for example, the effect of moral norms on intention to give or donate is related to having a specific religious affiliation (Smith and McSweeney, 2007). Hence the respondents perceive that those who give *zakāt*, which is an obligation for each Muslim, also have moral norms or ethical behavior. Regardless of the nature of women that is different from men, women are always empathic and feeling concerned. They are caring and possess emotional intelligence (Leslie et al., 2013; Einolf, 2011; Mesch et al. 2011; Wilhelm and Bekkers, 2010).

TABLE 8
The T-test analysis among Genders towards Moral Norm

Survey Q	Gender	N	Mean	Levene Statistics Sig.	Differences Sig
MN1	Male	120	4.70	9.93	0.232
	Female	169	4.62		
MN2	Male	120	4.64	20.4	0.011*
	Female	169	4.46		
MN3	Male	120	4.60	7.03	0.157
	Female	169	4.52		
MN4	Male	120	4.68	21.4	0.007*
	Female	169	4.51		
Mean of MN	Male	120	4.65	107.6	0.022*
	Female	169	4.53		

Note: * indicate level of significance at the 0.05

Finally, the result of the analysis shows that there is a significant gender difference toward the variables Attitude, Injunctive Norms, Descriptive Norms, Moral Norms, and Past Behavior (ATT, IN, DN, MN, PB). This study however found no significant gender difference for Perceived Behavioral Control (PBC).

5. CONCLUSION

This research examined if there are any gender differences in the factors influencing the behavioral intention of *zakāt* payers. The research was premised on the Extended Theory of Planned Behavior (ETPB). The theory has five constructs, namely Attitude, Subjective Norms, Perceived Behavioral Control, Intention, and Behavior. Each construct was measured with different Likert scales. A questionnaire was distributed to potential *zakāt* payers to gather data for the research. Out of the 350 questionnaires sent out, 289 valid responses were returned. Most of the respondents were employees from different *Islāmic* institutions in Jeddah.

Descriptive statistics and *t*-test analysis were used to analyze the data collected. The *t*-test analysis was used to examine the influence of both genders on the six factors of the Extended Theory of Planned Behavior, i.e., Attitude, Perceived Behavioral Control, Injunctive Norm, Descriptive Norm, Past Behavior, and Moral Norm. Results of the analysis show a significant difference among the genders toward the variables Attitude, Injunctive Norms, Descriptive Norms, Moral Norms, Past Behavior (ATT, IN, DN, MN, PB). The research however found no significant difference among the genders towards Perceived Behavioral Control (PBC).

Results of this research have also shown that a gender difference exists among the five variables. Two of the variables (IN and PB) more influence women, while the other three variables (ATT, DN, MN) more influence men. The results show that there exist significant differences among genders in their attitude toward giving *zakāt*. Men and women have quite strong perceptions of the attitude factor. Men, however, have a slightly better attitude than women in terms of *zakāt* payment behavior. By understanding these differences, the state can employ different strategies for men and women to boost *zakāt* collection. For women, strategies related to injunctive norm and past behavior can be employed. Meanwhile, for men, strategies related to attitude, descriptive norm and moral norm can be used to persuade them. Strategies in relation to perceived behavioural control can be reduced or eliminated altogether. These

strategies are employed in addition to the policy recommendation of increasing women participation in the labor force. This finding has been attributed to the fact that Saudi Arabia men have a robust pro-environmental attitude. They are also responsible toward women and the household. Being responsible to them is traceable since women are mostly not participating in the labor force, and their income is usually lower than men.

6. LIMITATIONS OF THE RESEARCH

Although this research makes a valuable contribution, it has certain limitations that need to be taken into consideration. First, this research targeted only the employees of *Islāmic* institutions in Jeddah. This small and selective group may not be representative of the whole Saudi population. Second, we found it difficult to make personal contact with the male respondents to give more explanation on the questionnaire items. The research assistant in this research might be unable to explain as the researchers would. So basically, there was a problem of communication flow on the part of the male respondents.

Although the respondents possessed enough knowledge of *Islām* in terms of *fiqh*, *zakāt*, and *Sharī'ah*, they may not have fully understood the Extended Theory of Planned Behavior, and this may likely reflect in their response to the questionnaire items.

ENDNOTES

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