



Factors Influencing Zakat Al-Mal Payments in Brunei Darussalam

MUHAMMAD FUAD BIN MATAHIR

Universiti Islam Sultan Sharif Ali, Brunei Darussalam
fuad.matahir@unissa.edu.bn

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Abstract

Zakat, despite being an obligation, holds powerful potential as a tool to lift the curse of poverty that undermines socio-economic development. To realize this potential, it is essential to examine the source of zakat, namely the *zakat al-mal* payers. Accordingly, this paper explores the factors influencing zakat payers in fulfilling their obligation to pay *zakat al-mal* in Brunei Darussalam. This study employs a quantitative approach, using surveys distributed among zakat payers in Brunei Darussalam to assess the factors affecting zakat payments. A total of 131 zakat payers participated in the study. The results indicate that attitude is the most dominant factor influencing *zakat al-mal* payments, followed by religiosity and social influence. The paper further emphasizes the need for greater public education to enhance knowledge and perceptions of the importance of *zakat al-mal* payments in Brunei, as this could improve attitudes towards zakat compliance. Additionally, strengthening the marketing and public relations efforts of Brunei's zakat institutions should be a key focus to better engage and serve the public.

Keywords: Zakat, Zakat Al-Mal, MUIB, Brunei Darussalam.

1. Introduction

Today, poverty has become more challenging for authorities to eradicate around the world as almost 700 million people which is equivalent to 8.5 percent of the total population in this world live in extreme poverty, living with less than \$2.15 per day. This has remained unchanged for at least 30 years where 3.5 billion people still lives at \$6.85 per day, 1.7 billion people lives at \$3.65 per day and 692 million people lives at \$2.15 per day (World Bank, 2025). Poverty is a curse to socio-economic development; it creates ripples of negative effect towards the society, the economy, and its surroundings. Apart from having a lack of income, it is also the inability to access services provided, lacking in social security, as well as opportunity to improve their quality of life (United Nations Global Compact, 2025). Due to this alarming phenomenon happening all around us for more than a decade, several initiatives have been implemented, this includes the launch of the 17 Sustainable Development Goals (SDGs) created by the United Nation (UN). The 1st goal of the SDGs is the poverty eradication. This has become a global initiative, where all countries, organisations and individuals can initiate projects to achieve one or more of the SDGs. Islam on the other hand, has already outlined the guidelines to eradication of poverty i.e: zakat, where it even caters the needs of specific various groups of people who needs financial support which are categorised as the 8 *asnaf* (the recipients of zakat). Zakat, one of the five pillars of Islam, plays a pivotal role in promoting social justice, wealth redistribution, and alleviation of poverty within the Muslim community (al-Qaradawi, 2005). It is not merely a form of obligatory almsgiving, but also a powerful tool as one of the significant socio-economic solutions (Muhammad Fuad bin Matahir, 2023). Although the purpose of zakat is eradication of poverty, practically, it is easier said than done. Zakat depends entirely on the source which is the zakat payers. The greater the number of zakat payers and its amount paid; the more zakat fund accumulated to be able to distribute among the recipients. Therefore, this study will explore and examine the factors that influence zakat al-mal payments in Brunei.

2. Literature Review

The literature review of this study will highlight some studies in zakat, particularly in the compliance behaviour literatures which focuses on the factors that influences an individual Muslim to pay their zakat from other Muslim countries such as Malaysia, Indonesia, and other Muslim countries outside Southeast Asia. The literature review refers to work as far back as the 1970s including the works of a famous theory on compliance behaviour introduced by Fishbein & Azjen in 1970. One of the main objectives of zakat is to increase the zakat fund in order to be able to distribute it to the eligible *a n f*. However, majority of Muslim countries, the amount of zakat collected is far from the desired amount. Bin Nashwan et al. (2019) stated that it has been acknowledged by several authors namely, Heikal et al. (2014), Alosaimi et al. (2017), Nashwan et al. (2016), Doktoralina & Bahari (2017) and Saad et al. (2019), where



several Muslim countries suffer from a wide gap between desired and real zakat performance. Therefore, many researchers emerged to explore and understand the cause of this ongoing issue to reach the optimum potential of zakat. Many researchers particularly in Malaysia and Indonesia has underlined the importance in highlighting the compliance behaviours of zakat payers as one of the solutions to this issue. There are many underlying theories adopted by researchers as the base of their studies in experimenting these factors. The theories involve many areas including using economic approach such as using the Tax-Based Model (Sanep Ahmad, Nor Ghani Md. Nor & Zulkifli Daud, 2011), a theory that has been adopted such as in Malaysia and Indonesia. Other economic approach involved using Rational Choice Theory invented by Becker (1968) as the base theory for more economic compliance model for zakat payments. Many theories adopted by researchers in the field of zakat compliance revolves around the psychology and sociology theories such as the Theory of Planned Behaviour (TPB), introduced by Azjen (1991) which was an extension of an earlier theory, the Theory of Reasoned Action (TRA) invented by Fishbein & Azjen (1970). These theories emphasized the importance of intention which acts as the central factor that drive an individual to perform a certain behaviour.

In the TRA, Islam also highlighted this importance where it was already emphasized 1400 years ago taught by the Prophet Muhammad *allall hu Alayhi Wasallam*. Islam taught us, intention is a necessary requirement for us to receive the rewards and benefits of an action from All h *Suba nahu wa Ta la*. Only with intention, the act is accepted, where the intention must solely to attain All h's pleasure. This was highlighted as the first *ad th* in the collection of forty *ad th* compiled by al-Imam Ya ya bin Sharaf an-Nawawi (which contains 42 *ad th*). The *ad th* is narrated by Bukhari and Muslim; On the authority of the Commander of the Faithful, Abu afs, Umar bin al-Kha ab, who said: *I heard the Messenger of All h say: "Deeds are only by intentions, and every man shall have only what he intended. So, one whose emigration was for All h and His Messenger – his emigration was for All h and His Messenger. But one whose emigration was to achieve a worldly aim or for a woman he would marry – then his emigration was to that for which he emigrated."* (An-Nawawi, n.d.). The wisdom behind making intentions were elaborated from many scholars where it directly reflects an individual behaviour. Having intention will give a higher possibility for an individual to perform or act according to what he intended. Therefore, many researchers studied the factors that influences the zakat payers to pay their zakat either through formal (i.e.: government) or informal institutions. Zakat payments acts as the source of zakat fund, where without it there will be no amount distributed to the *8 a n f*. Therefore, many researchers studied heavily on this area i.e., the zakat payers, where it is believed by having higher compliance behaviours among the zakat payers, it will increase the zakat payments and the collection as a whole, circulating the money from the rich to the poor, an important tool for economic development of a nation. In this chapter, it highlights and discusses further some of these factors which influences an individual to pay zakat.

2.1 Awareness and Attitude

Awareness and attitude play a vital role to influence a person's behaviour as being fully aware as well as having the right attitude towards something that drives a person to carry out their obligation such as paying zakat. Awareness has been a crucial factor in any field of study including in the field of zakat. The basic problems of not achieving the desired collection, which is far from the actual collection are faced by many zakat institutions. The reasons for this issue do not only include management of zakat institutions, but the zakat payers as well where the less-than-optimal amount of zakat collected are also caused by ignorance of the obligations to pay zakat. Awareness can be defined as the motivation that drives an individual to act upon what they want to do when they are free to choose. It reflects the behaviour where it is closely related to the thoughts and feelings of an individual. Therefore, it is also closely related to an attitude of a person (Arip Perbawa, S. E. & Dr. Hjh Rose Abdullah, 2016). According to Azjen (1991), attitude can be defined as a degree to which a person has a favourable or unfavourable evaluation of the behaviour in question. It has been empirically proven to be one significant factor to influence the intention of an individual to act a certain behaviour, where in this context, to pay zakat. Attitude has been used as a factor in many research including in the field of Tax compliance. Awareness and attitude both plays a significant role in zakat payments. With high awareness and the right attitude, it directly affects one's behaviour to carry out their obligations. This was empirically proven by many studies namely, Khamis et al. (2011), Azman & Bidin (2015), Arip Perbawa & Rose Abdullah (2016), Mumuh Muhammad et al. (2017) Othman (2017), Mokhtar et al. (2018) Sedjati et al. (2018) and Yusufiarto et al. (2020).

2.2 Religiosity

Every Muslim are all obligated to pay their zakat. In relevance to the issue pertaining to the low compliance behaviour in zakat payments, various studies have shown how religiosity is one of the main significant factors influencing payments of zakat al-mal. Muslim who practice Islam in their daily lives are said to be more inclined to comply in paying zakat than those with low religious values. As zakat is a financial worship, therefore, it cannot be discounted as one of the main factors.



Religiosity affects the awareness as well as attitude of the zakat payers as religiosity directly relates to the motivation of a Muslim in carrying out their obligations. Muslim's motivation can be influenced by rewards or punishments of the hereafter, the more the religious a person is, the more the awareness and beliefs towards the rewards Allah has promised for those who perform their obligation of paying zakat (Fitri, L. & Falikhatun, 2021). It influences an individual to perform a good act in everyday life including performing the financial obligation in Islam where it is always associated with *al h* (al-Qaradawi, 2005 and Arip Perbawa, S. E. & Dr Hjh Rose, 2016). Most previous literatures stated religiosity has a positive relationship with interest in paying zakat (Sanep et al. (2011), Khamis et al. (2011), Arip Perbawa & Rose Abdullah (2016), Othman (2017), Mokhtar (2018) Sedjati et al. (2018) and Bin Nashwan (2019)). One of the main findings in the study of Arip Perbawa & Rose Abdullah (2016) is that religiosity acts as one of the biggest factors that directly affects the awareness of an individual to pay zakat, where belief, practices and understanding of religious knowledge are keys to increasing the interest of the zakat payers to carry out their financial obligation. As Bin Nashwan et al. (2019) also mentioned there is a significant influence of Islamic religiosity towards the zakat payers, which demonstrates zakat payers who are highly religious are more likely to pay their zakat compared to those with low religious faith. According to Sedjati et al. (2018), religiosity has a significant effect on the willingness to pay zakat. The study suggested to increase the awareness of the zakat payers to carry out their responsibility, there is a need of adequate knowledge in line with religiosity of the zakat payers in order to achieve higher compliance to pay zakat among the zakat payers. Therefore, from this, it can be said while a person's religiosity is important, there is also a need to consider the importance to include the knowledge of zakat as a crucial factor in influencing zakat payers to pay their zakat. Practices of the religion includes how a Muslim individual understand the obligation of paying zakat as well as understanding the basic knowledge of zakat which can directly affects one's behaviour.

2.3 Knowledge on Zakat Al-Mal

Knowledge is as equally important as other factors when it comes to influencing zakat payments and it is one of the most important factors that can directly change the behaviour of the zakat payers. The higher the knowledge the more it influences the zakat payers to pay zakat and the more it also increases other factors such as awareness, attitude, and religiosity (Sanep et al. (2011), Khamis et al. (2011), Sedjati et al. (2018), Yusfiarto et al. (2020) and Hakimi et al. (2021)). Yusfiarto et al. (2020) has empirically proven knowledge and attitude has significantly influenced the intention of the zakat payers to pay their zakat. The study supports the previous research findings where the intention and awareness of paying zakat are determined on how much knowledge and understanding of religion the zakat payers have. Similarly, as attitude is one of the main factors significantly affect an individual intention, knowledge also has a significant positive effect on the intention as were empirically proven by Hakimi et al. (2021). The study was conducted in the recent situation where Covid-19 was taken into consideration. Hakimi et al. (2011) stated that knowledge is an essential factor as it influences the zakat payers to comply in paying zakat even though they are among those who are affected by the pandemic. From immense knowledge of the zakat payers, it plays a role in increasing their understanding of the zakat law, leading to having a higher compliance behaviour (Hakimi et al., 2021). The behaviour to comply with zakat does not only surrounds the internal factors of an individual as were discussed previously namely, awareness, attitude, religiosity, and knowledge, however, it also includes the external factors.

2.4 Social Influence

One of the external factors is subjective norms have become one of the external factors that can influence an individual to pay their zakat. Yusfiarto et al. (2020) stated a very interesting relationship of subjective norms and attitude in regard to the intention of zakat payers to pay zakat. The author mentioned attitude as the internal role related to faithful response to the number of benefits received by paying zakat whereas the subjective norm is the external role that the zakat payers received to grow the intention more towards zakat payment. In the TPB, Azjen (1991) defined subjective norm as perceived social pressure to perform or not to perform the behaviour. One of the main components under this factor is the influence of the social surrounding of an individual namely families and friends as they are one of the closest people which people often share important matters with. An individual will often seek the opinions from this particular social group and follow their actions in performing a behaviour (Farah Mastura & Zainol Bidin, 2015). This social influence does have significant positive influence on an individual when it comes to influencing an individual's behaviour in complying with zakat (Azman & Bidin (2011), Mokhtar et al. (2018) and Yusfiarto et al. (2020)). However, it can also negatively affect one's behaviour in complying zakat, In the study Bin-Nashwan et al. (2019), the relationship of social influence and zakat on business is significantly negative where even an honest person can be influenced by friends and families among them when they observe non-compliance from these social surroundings.



3. Research Methodology

This study highlighted the factors that influence zakat al-mal payments which became the main variables and items used for the purpose of this study. The items were tested on its reliability and validity before conducting the fieldwork of the study. The researcher adopted a quantitative approach to obtain data for this research by distributing survey questionnaires to the public. Due to there is no pre-determined database to help assists in identifying the zakat payers in Brunei and there is a confidentiality issue with regards to attaining the lists of zakat payers form MUIB, the general public were selected as the sample with a emphasis to focus on government officers as it is assumed there is a high possibility of government officers are among the zakat payers in Brunei. Therefore, the questionnaire was designed to be able to identify zakat payers among the public, and to test the factors influencing zakat al-mal payments in Brunei Darussalam. The survey was then analysed using SPSS27. Prior to the distribution of the survey questionnaire, the researcher first conducted a pilot study of 21 respondents to test the reliability and validity of the survey. The test has shown the average of all items are at Cronbach’s Alpha value of 0.863 with a total of 66 items. Though, after discussions with experts the survey questionnaire was reduced to 18 deletion and 21 rewritten items to achieve content validity and for the suitability of the respondents in answering the survey questionnaire as presented in table 3.1.

Table 3.1: Reliability and Validity Test of the Pilot Study

Variables	No. of items	Cronbach’s Alpha Values	Significance Level	Status of Items
Awareness	X1	0.867	0.200	Deleted
	X2		0.019	Accepted
	X3		0.009*	Accepted
	X4		0.009*	Accepted
	X5		0.200	Deleted
	X6		0.058	Deleted
Attitude	X7	0.762	0.080	Deleted
	X8		0.005*	Accepted
	X9		0.056	Deleted
	X10		0.003*	Accepted
	X11		0.004*	Accepted
	X12		0.093	Deleted
	X13		0.018	Deleted
	X14		-	Rewritten & accepted
	X15		0.018	Accepted
	X16		0.668	Deleted
	X17		0.224	Deleted
	X18		0.013	Deleted
	X19		0.224	Deleted
	X20		0.040	Deleted
Religiosity	X21	0.774	0.367	Deleted
	X22		0.000*	Accepted
	X23		0.005*	Accepted
	X24		0.035	Accepted
	X25		0.000*	Accepted
	X26		0.013	Accepted
	X27		0.055	Rewritten & accepted
	X28		-	Rewritten & accepted
	X29		0.039	Accepted
	X30		-	Rewritten & accepted
	X31		-	Deleted
	X32		-	Deleted
	X33		0.039	Rewritten



Knowledge	X34	0.961	0.050	Deleted
	X35		0.018	Deleted
	X36		0.018*	Accepted
	X37		0.000*	Accepted
	X38		0.000*	Accepted
	X39		0.000*	Accepted
	X40		0.113	Rewritten & accepted
	X41		0.000*	Accepted
	X42		0.000*	Accepted
	X43		0.000*	Accepted
	X44		0.000*	Accepted
	X45		0.000*	Accepted
	X46		0.000*	Accepted
	X47		0.000*	Deleted (due to comments from experts)
	X48		0.000*	Accepted
	X49		0.000*	Accepted
X50	0.000*	Accepted		
Peer influence & promotional exposure	X51	0.951	0.001*	All are accepted & rewritten for ease of answering and analysing (Due to comments from experts)
	X52		0.003*	
	X53		0.001*	
	X54		0.001*	
	X55		0.001*	
	X56		0.001*	
	X57		0.003*	
	X58		0.001*	
	X59		0.001*	
	X60		0.001*	
	X61		0.013*	
	X62		0.001	
	X63		0.017*	
	X64		0.001*	
	X65		0.001*	
	X66		0.001*	

Source: Processed data from SPSS27.

Note: All correlation is significant at the level 0.05 level (2-tailed).

* Correlation is significant at the 0.01 level (2-tailed).

After the pilot study, the survey were then adjusted and finalized. The final survey consists of 4 sections: Section A to Section D with 50 items (questions) altogether. Table 3.2 show the summary of the survey structure including its content, number of items and the instruments adopted.

Table 3.2: Adjustment of Survey Questionnaire after Pilot Study

Section	Contents / variables	Items	Scale used
A	Age, gender, marital status, no. of dependents, education background, occupation, monthly income & questions regarding zakat payers (to identify zakat payers).	11	Multiple choice (some can choose more than 1 answer and some limited to 1 answer only)
B	Awareness factor, attitude factor & religiosity factor.	20	5-point Likert scale: 1) 'strongly disagree' to 'strongly agree' 2) 'never' to 'always'



C	Knowledge of zakat factor.	12	5-point Likert scale: 'fully not aware' to 'fully aware'
D	Social influence factor & Promotional exposure.	7	5-point Likert scale: 'never' to 'always'

As there is no pre-determined database to identify zakat payers, the survey questionnaire was distributed to 500 respondents among the Muslim public using targeted respondents as well as random respondents. The purpose of the targeted respondents is to attain a high possibility to reach out to the zakat payers where it is assumed to be among them. These targeted respondents consisted of government officials, private officials, and business owners.

4. Findings

The random distribution of 500 survey questionnaires to the public as well as to those targeted, the total number of questionnaires filled and returned was 319 questionnaires which is 63.8% of the targeted sample. Among these respondents 131 are zakat al-mal payers whereas the other 188 are non-zakat al-mal payers. The demographic information can be seen in table 4.1.

Table 4.1: Demography of Respondents (N=319)

Profile of Respondents	Frequency	Percentage (%)
Zakat al-Mal payers		
No	188	58.9
Yes	131	41.1
Gender		
Male	160	50.2
Female	159	49.8
Age		
18 – 24	70	21.9
25 - 34	144	45.1
35 - 44	50	15.7
45 - 54	38	11.9
55 - 64	15	4.7
65 - 74	1	0.3
75 above	1	0.3
Marital Status		
Single	161	50.5
Married	155	48.6
Divorced	2	0.6
Widowed	1	0.3
Dependent		
None	194	60.8
1 - 2	63	19.7
3 - 5	50	15.7
6 above	12	3.8
Education levels		
PhD	4	1.3
Master Degree	60	18.8
Bachelor Degree	160	50.2
Diploma	48	15.0
A Level	17	5.3
O Level	22	6.9



Others	8	2.5
Occupation		
Government Sector	139	43.6
Government Sector & Self-employed / Business owner	5	1.6
Government Sector & Student	2	0.6
Private Sector	50	15.7
Private Sector & Self-employed	3	0.9
Private Sector & Student	4	1.3
Self-employed / Business owner	14	4.4
Self-employed / Business owner & Student	3	0.9
Self-employed / Business owner & Not employed / Retired	2	0.6
Student	69	21.6
Not employed / Retired	28	8.8
Monthly Income		
\$0-500	91	28.5
\$501-1000	45	14.1
\$1001-2000	33	10.3
\$2001-3000	57	17.9
\$3001-4000	55	17.2
\$4001-\$5000	24	7.5
\$5001 above	14	4.4
Learned or know Zakat al-Mal before		
Yes	304	95.3
No	15	4.7

Source: Processed data from SPSS27

Summary of the response can be seen in table 4.2. This table shows the ratio of outcomes for each factor included in the study i.e., awareness, attitude, knowledge on zakat al-mal, religiosity (ibadah) and social influence.

Table 4.2: Ratios of Outcomes for Each Factors

INDICATORS		ZAKAT AL-MAL PAYERS	
FACTORS	OUTCOMES	No	Yes
Awareness	Not Aware	16.0%	6.9%
	Aware	84.0%	93.1%
Attitude	Negative Attitude	24.5%	3.1%



	Positive Attitude	75.5%	96.9%
Religiosity (<i>ibadah</i>)	Low Religiosity	53.2%	32.8%
	High Religiosity	46.8%	67.2%
Knowledge on Zakat al-Mal	Do Not Know	83.0%	70.2%
	Do Know	17.0%	29.8%
Social Influence	Low Social Influence	70.7%	53.4%
	High Social Influence	29.3	46.6%

Source: Processed data from SPSS27

Therefore, further analysis needed to be conducted to know how each factor influences the zakat al-mal payments in Brunei Darussalam. To do this, the researcher adopted the Logistic Regression Analysis for this said purpose. For the purpose of this study, in order to acquire the data whether the factors i.e., awareness, attitude, knowledge on zakat al-mal, religiosity (*ibadah*) and social influence have significant relationship as well as influence towards ‘being the zakat al-mal payer’ or ‘not zakat al-mal payer’. To conduct the analysis, the researcher selected the dependent variable to be ‘being a zakat al-mal payer’ or ‘not a zakat al-mal payer’, where the independent variables are awareness, attitude, knowledge on zakat al-mal, religiosity (*ibadah*) and social influence. Prior to conducting the Binomial Logistic Regression using SPSS 27, the researcher has conducted several tests to assess the assumptions of the Binomial Logistic Regression as well as the Goodness-of-Fit-Model and the researcher has fulfilled all the requirements. The results of the Binomial Logistics Regression are shown in table 4.3.

Table 4.3: Results of Binomial Logistic Regression

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for	
							Lower	Upper
Step 1 ^a								
Attitude	2.004	.566	12.516	1	.000	7.416	2.444	22.503
Knowledge on Zakat al-Mal	.605	.287	4.455	1	.035	1.832	1.044	3.213
Social Influence	.160	.102	2.467	1	.116	1.174	.961	1.434
Religiosity (<i>Ibadah</i>)	.586	.218	7.256	1	.007	1.797	1.173	2.752
Awareness	.016	.465	.001	1	.973	1.016	.409	2.525
Constant	-4.914	.972	25.549	1	.000	.007		

a. Variable(s) entered on step 1: Attitude, Knowledge on Zakat Al-Mal, Social Influence, Religiosity (*Ibadah*) - Using Average, Awareness.

Source: Processed data from SPSS 27.

The Wald test ("Wald" column) is used to determine statistical significance for each of the independent variables. The statistical significance of the test is found in the "Sig." column which shows the *p* value of the variable. From these results, you can see that Attitude with *p* = .000, Knowledge on zakat al-mal with *p* = .036 and religiosity (*ibadah*) added significantly to the model, but awareness with *p* = .789 and social influence with *p* not add significantly to the model. Among the three variables i.e., attitude, religiosity (*ibadah*) and knowledge on zakat al-mal, attitude acts as the strongest factor that significantly influence an individual to be a zakat al-mal payer with EXP(B) = 7.416, followed by knowledge on zakat al-mal and religiosity (*ibadah*) with similar level of likelihood (EXP(B)) with 1.832 and 1.797. The table shows that those who have a positive attitude towards zakat al-mal is 7.416 times more likely to be a zakat al-mal payer than those who have negative attitude towards zakat al-mal. The higher the attitude, the more likely an individual Muslim complies with paying their zakat al-mal. Similarly, those who have a higher knowledge on zakat al-mal is 1.832 times more likely to become a zakat al-mal payer as opposed to those who have a lower knowledge on zakat al-mal. Same goes with those with a higher religiosity (*ibadah*) is 1.797 more likely to become a zakat al-mal payer as opposed to those who have a lower religiosity (*ibadah*).

5. Conclusion

In conclusion, increasing the compliance behaviour among the zakat al-mal payers act as a solution to further improve the zakat al-mal payments as it has become the main issues in Muslim majority countries such as in Malaysia and Indonesia. Due to the inexistence of pre-determined database of the zakat al-mal payers in Brunei, the distribution of survey questionnaire among the public was necessary. In Brunei, the 3 factors, namely, attitude, religiosity (*ibadah*)



and knowledge on zakat al-mal have a significant impact in influencing zakat al-mal payments. Attitude act as the highest in influencing an individual to become a zakat al-mal payer followed by knowledge zakat al-mal and religiosity (*ibadah*). The study suggests zakat institution should put more effort in educating the public on zakat payments as this can help to shape positive attitude, increase knowledge and even religiosity among the public especially the zakat al-mal payers as this can be one leading solution to increase zakat al-mal payments to reach its potential. This study also shed light to the analytical view of the zakat al-mal payments in Brunei and the factors which influences zakat al-mal payers to comply to carry out their financial obligation. However, the empirical evidence is still far to conclude all the factors influencing zakat al-mal payments. Larger sample among zakat payers should be a focus and this study highlighted most zakat payers were among the government officers with rank B.2 above. This can be a reference to future studies to obtain data from this sample target. It is suggested to also include potential zakat payers from Government Leading Companies (GLC) in Brunei.

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