

# A Conceptual Framework for the Intention to Comply with Islamic Financial Planning

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**Abstract**— A good financial plan would enable an individual to deal with all kind of risks in life which would lead to a worry-free and financially more secured life. Muslims are obligated to adopt Islamic financial planning because it is part of the Shari'ah obligations. The objective of this study is to propose a conceptual framework for the intention to comply with Islamic financial planning among staff of Universiti Islam Antarabangsa Sultan Abdul Halim Muadzam Shah (UniSHAMS). This study will employ the Theory of Planned Behavior and propose the integration of attitude, knowledge and self-efficacy to test their influence as independent variables on the intention to comply with Islamic financial planning as one of the Shari'ah requirements. It is hoped that useful outcome of enormous significance to the practitioners and other relevant stakeholders.

**Keywords**— risk, Islamic, financial, planning, Shari'ah.

## I. Introduction

In general, financial planning, whether is conventional or Islamic, is needed because the uncertainty and risks which an individual faces in life. A good financial plan would enable an individual to cope with financial risks in life which would lead to a financially more secured life. Financial planning could be defined as an effort by an individual or corporation in handling the financial affairs to achieve their objectives (Ahmad, 2010; Ahmed and Salleh, 2016; Rosly, 2005). It involves plan, strategy and implementation to competently exploit available resources to meet objectives. It is the process of determining whether and how an individual can meet objectives through proper controlling of financial resources.

Islamic financial planning involves the effort by an individual/corporation in managing their financial affairs in agreement with the Shari'ah to meet their objectives (Ahmed and Salleh, 2016). It differs from the conventional counterpart in that it involves additional extents which are not in existence

in the latter such as planning for hajj, payment of zakat, takaful planning and assets distribution as prescribed by Shari'ah. Islamic investment planning and investment activities must comply with Shari'ah (Ahmad, 2010; Rosly, 2005). In addition, the financing in the Islamic financial planning must comply with Shari'ah which prohibits riba, maysir, gharar and haram products.

The objective of this study is to propose a conceptual framework for the intention towards complying with Islamic financial planning. It is very important to explore the determinants that contribute to intention towards complying with Islamic financial planning in order to shed some lights on suitable policies to be formulated to increase the participation of Muslim individuals in the Islamic financial planning in the future.

## II. Concepts Related to Islamic Financial Planning

Islamic religiosity consists of three dimensions: *Tawhid*, *Special Ibadah* and *General Ibadah*. *Tawhid* is measured through Islamic Worldview, which is a *Tawhidic* paradigm, which has fundamental elements characterized by the nature of God, revelation, His creation, man, knowledge and others. Knowledge of *Tawhidic* paradigm is rooted in Islamic creed (*aqidah*) and Islamic Pillars of Faith (*Arkan al-Iman*). Specific *ibadah* is a direct relationship with Allah, manifested in the Pillars of Islam: testification of faith, *solah* five times a day, fasting in the month of *Ramadan*, *zakat* and performing *Hajj* when has the ability. *General Ibadah* is a relationship with self and others, which is expressed in the form of Islamic character (*Akhlaq Islamiyah*). *Akhlaq Islamiyah* is manifested in state and knowledge of self and daily *mu'amalat* with other people (Krauss et al., 2005).

Therefore, Islam is a comprehensive religion which rules all aspects of life. The foundation of Islamic financial planning is *Shari'ah* as the complete guide for Muslims. The four fundamental sources of *Shari'ah* are the Quran, *Sunnah*, *Ijma* and *Qiyas*. Because of comprehensiveness of Islam, Islamic financial planning is considered as an act of worship (*ibadah*). Man has to plan in order to face adverse events in life. Islamic Financial Planning is crucial because a good financial planning would help Muslims to live a balance between material and spiritual life.

Hence, Muslims are obligated to adopt Islamic financial planning because it is part of the *Shari'ah* obligations. Therefore, understanding the concept of Islamic financial planning is imperative because the Muslims have to embrace Islam in its entirety and accept the *Shari'ah* principles in their financial planning.

### III. Literature Review

The literature review is written based on three themes: attitude, knowledge and self-efficacy.

#### A. Attitude

There is a voluminous literature which has examined attitude as a factor which relates to certain behavior. Ajzen (1991b) established that there was empirical evidence supporting the relationship between attitude towards behavior and intention to perform a certain behavior.

Tax compliance is defined as the full payment of all taxes due (Braithwaite, Reinhart, and Smart, 2006). The literature on compliance behavior of tax has provided empirical evidence in support of the influence of attitude to on intention to perform a certain behavior. Research in the area of tax compliance which have used attitude towards behavior include Hite (1988), Niemiowski, Baldwin, and Wearing (2003), Ghosh and Crain (1995), Kasipillai and Abdul Jabbar (2006), Martinez-Vasques and Rider (2005), Marti, Wanjohi, and Magutu (2010), Loo, Evans, and Mckerchar (2010), Natrah (2011), Randle (2012) and Trivedi, Shehata, and Mestelman (2005).

Hite (1988) established that attitude towards tax evasion had an influence on non-tax compliance. Similarly, Niemiowski et al. (2003) examined whether attitude, among other things, was associated with tax paying compliance in Australia. The study provided empirical evidence that attitude was one of the variables that had a significant relationship with tax compliance behavior. Ghosh and Crain (1995), who tested the effect of attitude towards risk and ethical standards on intentional noncompliance, also supported this finding. This study revealed that the personality characteristics which were part of attitude had an influence on tax noncompliance.

Likewise, Trivedi et al. (2005) examined Ajzen's Theory of Planned Behavior using a controlled experiment of tax compliance with student subjects to test predictions of economic theory as well as a particular psychological theory of why taxpayers might comply or fail to comply. The study also verified that attitudes and intentions towards tax compliance played a more significant role than purely economic considerations.

Correspondingly, Kasipillai and Abdul Jabbar (2006) also provided a similar finding. The study inspected whether gender and ethnicity were related to attitudes and tax compliance behavior. The study showed that attitude towards noncompliance was a significant explanatory variable of tax

noncompliance behavior. By the same token, Marti, Wanjohi, and Magutu (2010) observed the effect of the taxpayers' attitudes on tax compliance behavior in Kenya, the case of SMEs business income earners in Kerugoya town, Kirinyaga district. This study attested that there was a very strong correlation between the taxpayers' attitudes and tax compliance in Kenya.

Loo, Evans, and Mckerchar (2010), who observed the impact of the introduction of self-assessment on compliance behavior of individual taxpayers in Malaysia, further reinforced this finding. This study discovered that taxpayers' attitudes towards the tax administration and experience encountered with the tax officers were a significant factor that influenced their compliance behavior. Natrah (2011), who evidenced that attitude was the most important determinant of tax compliance behavior by Malaysian as well as New Zealand taxpayers, also provided empirical evidence supporting attitude. In the same way, Randle (2012), who studied compliance behavior of individuals in Estonia, revealed that the general attitude towards the state influenced compliance with the obligation to pay taxes.

Recently, Zainol and Faridahwati (2013) investigated the influence of attitude and subjective norms on the intention of taxpayers to comply with Goods and Service Tax (GST) which was introduced in April 2014 in Malaysia. The study discovered that attitude, as well as subjective norms, were positively and significantly influenced the taxpayers' intention to comply with GST.

In short, Hite (1988), Niemiowski et al. (2003), Ghosh and Crain (1995), Kasipillai and Abdul Jabbar (2006), Marti et al. (2010), Loo et al. (2010), Randle (2012) and Trivedi et al. (2005) disclosed similar findings that attitude influenced compliance behavior. However, they differed regarding definitions of attitude. Loo et al. (2010) and Randle (2012) defined attitude as attitude towards government or state while the rest of the studies viewed attitude as attitude towards compliance behavior of paying tax.

In addition, attitude has been revealed to have a significant effect on zakat compliance and compliance towards adopting Islamic banking products (Farah, Haji-Othman, & Omar, 2017; Haji-Othman, Alwi, Sheh Yusuff, & Mohd Saufi, 2017; Haji-Othman & Mohamed Fisol, 2017; Haji-Othman, Sheh Yusuff, Mohd Saufi, & Siti Hafsha, 2017; Ibrahim, Mohamed Fisol, & Haji-Othman, 2017; Mohamed Sareye Farah, Haji-Othman, & Mohamed Omar, 2017; Mohamed Sareye & Haji-Othman, 2017).

Farah, Haji-Othman, and Omar (2017), Haji-Othman, Alwi, Sheh Yusuff, and Mohd Saufi (2017), Haji-Othman & Mohamed Fisol (2017), Mohamed Sareye Farah, Haji-Othman, & Mohamed Omar (2017) and Haji-Othman, Sheh Yusuff, Mohd Saufi, and Siti Hafsha (2017) provided empirical evidence that attitude had significant and positive influence on compliance behavior of income zakat. Moreover, Ibrahim, Mohamed Fisol, & Haji-Othman (2017) revealed that attitude had significant relationship with compliance

behavior towards adoption of Islamic home financing. In addition, Mohamed Sareye & Haji-Othman (2017) attested that attitude played a significant role on the compliance behavior of paying business zakat among business owners.

In the context of zakat, Sapongi et al. (2011) studied factors that influenced academicians' intention to pay zakat using a total of 600 questionnaires which were distributed to all academicians in Kuantan, Pahang. They revealed that only attitude and perceived behavior control exhibited a significant relationship with intention to pay zakat. This study exposed that attitude was not only significant in influencing compliance behavior of tax but also compliance behavior of zakat.

Kamil (2002) revealed that zakat laws, service quality, attitude, promotional exposure, knowledge, service quality and religiosity were significant variables influencing zakat payment among public servants in Kedah. Zainol (2008), who found that attitude, among other variables such as intimate referent group, spouse referent group, law enforcement, religiosity, law, service quality, corporate credibility, self-efficacy and knowledge were significant factors which relate to zakat compliance behavioral intention, supported this finding. Zainol et al. (2009) provided additional empirical evidence which supported that attitude and subjective norms had a direct influence on income zakat compliance behavior.

Ram Al-Jaffri and Roszaini (2014) reinforced the finding by providing evidence that intention was a significant predictor of zakat compliance behavior, and both attitude and subjective norm influenced intention. On the other hand, Zainol, Mohd Zainudin, and Farah Mastura (2013) opposed these findings when they demonstrated that attitude had no significant influence on intention to comply with zakat on savings.

Hence, there is a gap in the literature regarding the relationship between attitude and intention and the relationship between attitude and compliance. Does attitude have an influence on intention or compliance? The evidence so far has shown that there is mixed evidence. Some studies such as Sapongi et al. (2011), Ram Al-Jaffri and Roszaini (2014) supported the relationship between attitude and intention while others such as Zainol, Mohd Zainudin, and Farah Mastura (2013) did not support such relationship. Similarly, some studies such as Hite (1988), Niemiowski et al. (2003), Ghosh and Crain (1995), Kasipillai and Abdul Jabbar (2006), Marti et al. (2010), Loo et al. (2010), Randlane (2012), Trivedi et al. (2005), Kamil (2002) and Zainol et al. (2009) supported the relationship between attitude and compliance behavior. In addition, attitude was revealed to have a significant and positive influence on compliance behavior of zakat and compliance behavior towards adoption of Islamic banking products (Farah, Haji-Othman, & Omar, 2017; Haji-Othman, Alwi, Sheh Yusuff, & Mohd Saufi, 2017; Haji-Othman & Mohamed Fisol, 2017; Haji-Othman, Sheh Yusuff, Mohd Saufi, & Siti Hafsha, 2017; Ibrahim, Mohamed Fisol, & Haji-Othman, 2017; Mohamed Sareye Farah, Haji-Othman, & Mohamed Omar, 2017; Mohamed Sareye & Haji-Othman,

2017). On the other hand, only a few studies such as Zainol, Mohd Zainudin, and Farah Mastura (2013) did not support such relationship. Therefore, further examination needs to be done to explore further to provide empirical evidence regarding the relationship between attitude and intention as suggested by Ajzen (1991) so that the evidence could be conclusive at present.

#### *B. Knowledge*

Knowledge is important in that it could change attitude and perception (Fallan, 1999). There are studies such as Fallan (1999), Kamil (2002), Zainol (2008), Mohd Rizal (2010), Loo et al. (2010), McKerchar (2010) and Kamleitner, Korunka, and Kirchler (2012) which include knowledge as one of the dimensions of perceived behavioral control.

Fallan (1999) revealed that tax knowledge changed students' attitude and perception towards fairness in tax distribution. The study demonstrated that improved knowledge about tax increased students' perception towards fairness in tax distribution which was likely to increase their likelihood of paying tax. Mohd Rizal (2010) observed knowledge of individual Malaysian taxpayers and evidenced that tax knowledge was a significant factor which influenced tax compliance.

A similar finding was found by Kamleitner et al. (2012) who showed that lack of knowledge among small business owners made them more likely not to comply with tax obligation. It implied that less knowledge was likely to lead to non-compliance of tax behavior among small business owners. This finding was reinforced by Loo et al. (2010) who reviewed previous studies on compliance behavior of Malaysian taxpayers. The study concluded that Malaysian taxpayers had high ethics and that individuals' tax knowledge was a key influence on their compliance behavior.

Likewise, Mohd Rizal (2010), who presented a complete overview of the tax knowledge of individual Malaysian taxpayers, further strengthened this finding. The finding of this study was similar to the finding by Loo, Evans and McKerchar (2010) in that tax knowledge had a significant impact on tax compliance even though the level of tax knowledge varied significantly among respondents. Also, Mohd Rizal (2011), who attested that knowledge about tax improved tax compliance in the tax self-assessment system, further the finding. Moreover, Natrah (2014), who revealed that lack of tax knowledge was a significant factor contributing to the non-compliance behavior of tax, also supported the finding.

In the environment of compliance behavior of zakat, Kamil (2002) revealed that knowledge about zakat was one of the significant variables influencing zakat payment among public servants in Kedah. Thus, Zulkifli and Sanep (2010), who attested that knowledge about zakat significantly influenced zakat compliance, also supported this evidence. Moreover, Zainol (2008) also reinforced the evidence when the study found that knowledge, together with other variables such as spouse referent group, attitude, intimate referent group, law

enforcement, religiosity, law, service quality, corporate credibility and self-efficacy, was a significant factor which related to zakat compliance behavioral intention.

### C. Self-Efficacy

Self-efficacy can be defined as a person's belief about his/her ability to perform a certain behavior (Bandura, 1994). According to Bandura (1994), a person's self-efficacy can be developed through mastery experience, vicarious experiences provided by social models, social persuasion and reduce a person's stress reaction. Liu, Doucette, and Farris (2007) attested that self-efficacy represented one of the dimensions of perceived behavioral control in the Theory of Planned Behavior (TPB).

There are numerous studies on self-efficacy such as Bandura (1994), Boyd and Vozikis (1994), Wilson, Kickul, and Marlino (2007), Cherian and Jacob (2013), Ferla, Valcke, and Cai (2009), Davis-Kean et al. (2008), Hayashi (2011), Lane (2004), Broadhead-fernan and White (2006), Zainol (2008) and (Ram Al Jaffri, 2010).

Boyd and Vozikis (1994) showed that self-efficacy influenced the development of entrepreneurial intention and behavior. Similarly, Wilson et al. (2007) evidenced that self-efficacy in MBA students had an impact on their entrepreneurial intentions. Cherian and Jacob (2013), who reviewed previous studies on self-efficacy and acknowledged that previous studies verified that self-efficacy had an effect on motivation and performance of employees as supported by Bandura (1994), also supports the influence of self-efficacy on behavior. Another empirical support was provided by Cherian and Jacob (2013) who examined the relationship between self-efficacy, employee motivation and work related performance of the employee. The study attested that self-efficacy had a positive correlation with work related performance. Furthermore, Ferla et al. (2009) who studied the relationship between academic self-efficacy and academic achievement and found that academic self-efficacy was a good predictor of academic achievement, also reinforced this relationship.

In a study on the relationship between self-efficacy and behavior across human development, Davis-Kean et al. (2008) ascertained that self-efficacy had a stronger influence as human ages. In a different setting, Hayashi (2011) verified that self-efficacy played a significant role in the academic performance of Mexican-American students studying at various community colleges. The study showed that low self-efficacy among the Mexican-American students contributed to their low academic achievements. Likewise, Lane (2004) attested that self-efficacy of Research Method students had an influence on the ability to understand concepts related to Research Method and use research skills.

Moreover, Broadhead-fernan and White (2006) supported this finding when the study tested Ajzen's Theory of Planned Behavior (TPB), by comparing the constructs of self-efficacy with perceived behavioral control (PBC), in predicting people's rule-following behavior during shelter stays. The

study proved that self-efficacy was a strong predictor of intentions and was the only significant predictor of rule-following behavior.

Zainol (2008) demonstrated that self-efficacy was one of the significant factors which related to zakat compliance behavioral intention. Ram Al Jaffri (2010) supported this finding when the study substantiated that self-efficacy, together with other variables such as tax rebate, zakat payment facility and perception towards zakat amil had a significant positive relationship with intention.

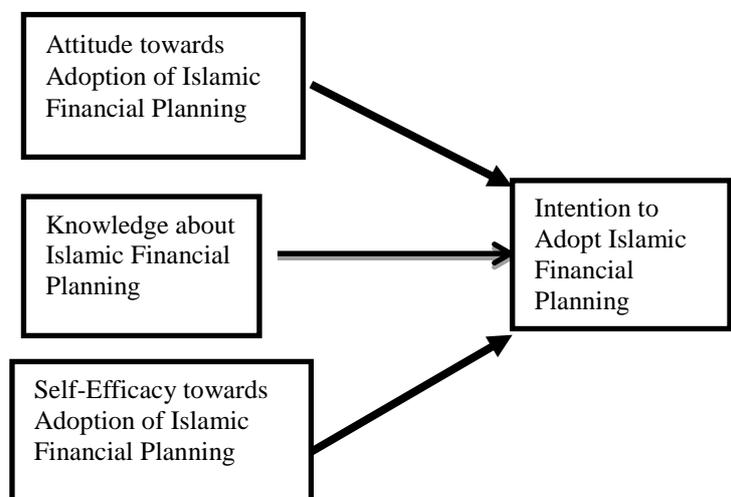
## iv. Method

This study will employ a quantitative method using a questionnaire to answer research objective for the purpose of providing empirical evidence.

### A. Theoretical Framework of the Study

Based on the literature review, this study proposes the theoretical framework as shown in Figure 1.

Fig. 3. Theoretical Framework of the Study



Adopted from Ajzen (1991); Haji-Othman (2017)

### B. Data

This study intends to use survey method using questionnaires to collect data. The advantage of the survey method using questionnaires is the information can be obtained effectively, concisely and fast (Zickmund, 2003). The researcher will distribute and meet personally with respondents after the sampling process is completed. The unit of analysis refers to the subject that is being studied in the research. Unit of analysis for this study is the individual Muslims staff of UniSHAMS.

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### C. Population and Sampling

Population is defined as a complete group of entities which share common characteristics (Zikmund, Babin, Carr, & Griffin, 2013). The population of this study consists of 521 staff of UniSHAMS. Based on Krejcie and Morgan (1970), the sample size of this study is 86. Simple random sampling technique is used to select the respondents.

## v. Data Analysis

This study plans to employ PLS-SEM in the analysis of data. One of the reasons for using PLS-SEM is when the structural model is complex (Hair, Ringle, & Sarstedt, 2011). The structural model of this study is complex with many constructs and indicators, which leads to the selection of PLS-SEM for the analysis. Furthermore, according to Hair et al. (2011), the selection of PLS-SEM is more appropriate when extending an existing theory which is what this study attempts to do. Moreover, the advantage of PLS-SEM is that it can estimate measurement model and structural model simultaneously.

Data analysis of the study involves three stages. The first stage involves data screening process and diagnostic tests to satisfy multivariate assumptions. The purpose of this stage is to test whether the data is suitable to be used for the purpose of statistical analysis. The second stage is performing the assessment of measurement model to identify the underlying structure of the variables involved (Hair et al., 2006). In the third stage, this study performs the assessment of structural model, and the data is run using partial least squares structural equation model (PLS-SEM).

The measurement model is done using PLS-algorithm technique to validate measurement scale of a construct (Hair et al., 2014). Variables that pass this analysis test are then used in the structural model analysis to examine the relationships between the endogenous variables and the exogenous variables of the study.

## vi. Conclusion

This study proposes a theoretical framework for the study of Islamic financial planning. It employs the Theory of Planned Behavior and proposes the integration attitude, knowledge and self-efficacy to test their influence as independent variables on the intention to comply with Islamic financial planning as one of the *Shari'ah* requirements. It is hoped that useful outcome of enormous significance to the practitioners and other relevant stakeholders would emerge when the framework is confirmed.

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