FACTORS DETERMINING ZAKAT PAYMENT ON GOLD AMONG WORKING ADULTS IN FEDERAL TERRITORY, MALAYSIA: A PRELIMINARY STUDY

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ABSTRACT

This study applies the ASE model which examines the effects of attitude, social influence and self-efficacy towards intention behaviour to pay zakat on gold among working adults in Federal Territory, Malaysia. Apparently, the current study was implemented due to the trend in gold investment and the zakat imposed on such investment increased, but the scope of the study was limited. As a preliminary study, 50 respondents participated in an online questionnaire survey that was issued in November 2021. The data survey was analyzed using the structural equation modelling (SEM) approach. The results revealed that attitude and self-efficacy have a significant relationship to the intended behaviour of gold zakat payment among working adults in Kuala Lumpur, Selangor, Putrajaya and Labuan. Unlike, social influence was found an insignificant effect on intention behaviour to pay zakat on gold. Hence, the obtained results may be relevant to provide zakat institutions with new insights into factors determining zakat payment on gold specifically in Federal Territory, Malaysia and thus can contribute to studies that are related to the ASE model.

Keywords*: ASE Model, Attitude, Federal Territory, Self-efficacy, Social influence, Zakat on Gold

INTRODUCTION

Gold has been an accepted currency since immemorial time. The Quran reveals that gold is sought by all of humanity as a currency owing to its intrinsic nature of purchasing power and store value that allows humans to obtain ownership of real wealth. According to Agha *et al.* (2015), gold is regarded as a reliable medium for hedging against inflation, storing inherent value, and preserving wealth that provides a high degree of return. Undenied, gold is believed as one of the best long-term savings and investment portfolios (Juisin & Amin, 2020). Moreover, there are two sorts of gold. First, gold is kept. Second, gold is worn. Hitherto, from the Malaysian context, there is various platform that allows Malaysian to engage in gold investment to benefit their possessors in the future viz. Public Gold, KAB Gold, Hello Gold and to name a few. These gold services providers offer gold products such as gold bars (e.g., 5

grams, 10 grams, etc.) and gold coins (e.g., dinar) for gold investment. On the same note, the mentioned gold services providers are among *Shariah* compliance companies in terms of products and transaction procedures. Besides, the banking institutions in Malaysia also do provides *Shariah*-based gold investments such as Bank Muamalat Malaysia Berhad, Al-Rajhi Bank and Kuwait Finance House.

Concerning zakat on gold, the Islamic Religious Council of Federal Territory, Zakat Collection Center (PPZ-MAIWP) is the authority of zakat institution to collect zakat from three states of Federal Territory in Malaysia – Kuala Lumpur, Putrajaya and Labuan. Obviously, as stated in the holy Quran, defying to pay zakat on gold is considered a sin of hoarding – which in turn will be a painful punishment (Quran 9: 34-35). Furthermore, zakat was stated thirty times in the holy Quran, twenty-seven of which zakat is linked with prayers (Al-Qardawi, 2000). Although, the determining factors to pay zakat on gold among working adults are focal in the current study which extends the ASE model to the context of zakat payment on gold. Extensive research has expanded the ASE to other contexts, emphasising the theory's efficiency in capturing multiple contexts with a high degree of adaptability (De Vries & Mudde, 1998; Gijsbers *et al*., 2006; Sandvik *et al*., 2007; Van Es *et al*., 2001, 2002; Brug *et al*., 1995; De Vries *et al*., 1994).

Hence, this study was conducted to capture the increasing trend of gold investment popularity among Malaysians as one of the diversification investment platforms as well as zakat imposed on those zakat payers. Perhaps, this preliminary study on gold zakat can fill the gap in expanding the outlook and contributing to Islamic finance knowledge due to the scarcity of gold zakat study applying the ASE model. Thus, the objectives of this work are as follows:
1. To examine the effects of attitude, social influence, and self-efficacy towards zakat payment on gold among working adults.
2. To examine the relationship between intention and zakat payment on gold among working adults' behaviour.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

ASE Model

Going beyond the hypothesis's development, the current work applied the ASE model. To expand, the ASE model is referring to the Attitude, Social influence, and Self-efficacy model. The ASE model is integrating the theory of reasoned action (Fishbein & Ajzen,1975) and the social cognitive theory that was developed from (Bandura, 1986). In detail, Lee and Wu (2018) mentioned that another theory that was integrated with the ASE model is a trans-theoretical model (Prochaska & DiClemente, 1983). In addition, Weinstein (1988) mentioned that the ASE model is the precautionary adoption model. Previous prior studies employed the ASE model in their study. For example, Khaing *et al*. (2019) examined the ASE model in their study of consumption habits on safety and healthy food at School Canteens in Myanmar. From their study, qualitative research has been conducted on 320 students who were interviewed across 32 focus groups.

On the other hand, a study by Keong (2019) explained in a literature review the factors influencing bank officers in recommending financial products to SMEs. Furthermore, one of the interesting studies on cyberbullying by Lee and Wu (2018) applied the ASE model by including risk perception and cyberbullying knowledge in their study. From the findings, attitude and social influence had an impact on cyberbullying intention and behaviour. However, self-efficacy did not affect cyberbullying intention and behaviour. Moreover, Saygılı *et al*. (2022) employed the ASE model in the context of the intention to choose Islamic financial products in Turkey. Therefore, the current study examined the determining factors of zakat

payment on gold among working adults in Federal Territory, Malaysia to better explain attitude, social influence and self-efficacy towards intention behaviour.

Attitude

Prior studies have documented a significant effect of attitude on Islamic finance products – which may be related to the intention to pay zakat on gold among working adults. For instance, Amin (2016) discovered a significant effect of attitude toward the willingness of Muslim males to open Islamic gold investment accounts. Based on the study, Muslim males are prohibited to wear any sort of gold, however, they are still applicable in performing gold transactions such as opening an Islamic gold investment account that induces a positive perception of *Shariah*-based gold investment product. Besides, another interesting study on gold by Juisin and Amin (2020) depicts the significant effect of attitude to the receptiveness of the Gold Accumulation Program. Both studies were conducted at the same geographical location in Labuan, Malaysia. However, employed different behaviour theories of the theory of reasoned action (TRA) and theory of planned behaviour (TPB) respectively.

Moreover, a study on gold investment intention among urban public sector employees in Malaysia suggests that a positive attitude can be developed through the exposure and improved personal financial behaviour of potential gold invest in gold (Abdul Wahab *et al*., 2014). On the other hand, another discipline field of study by Sandvik *et al*. (2007) tested the ASE framework to observe schoolchildren's intentions to eat fruit and their actual fruit consumption in Austria, Norway, and Spain. The paper also investigates if the ASE model produces the same outcomes in three different nations. Their study found that for two of the three nations that participated in this study postulate attitude is the biggest predictor of intention to eat fruit every day. In addition, Gijsbers *et al*. (2006) found that there is a significant effect of attitude on the anticipated period and the actual beginning of breastfeeding in mothers who are expecting a baby that is at higher risk for having an allergic illness.

However, unlike Van Es *et al*. (2001) study is inconsistence with (Gijsbers *et al*., 2006; Sandvik *et al*., 2007; Abdul Wahab *et al*., 2014; Amin, 2016; Juisin & Amin, 2020). The work was intended to improve persistence by encouraging a positive attitude, boosting emotions of social influence, and developing self-efficacy on asthma medication but in the end, the intervention program appears to have no significant impact. One possible reason for the research results is that, despite the very large program, the intervention is not very successful among adolescents. Adolescents prefer to push their bounds by straying from the norm to create their personality even the participants in this study showed high levels of intention and a favourable attitude toward taking medicine at the very start of the trial. Therefore, the present study proposed the factor determinant of the attitude towards the intention behaviour to pay zakat on gold among working adults in Federal Territory, Malaysia.

H1: Attitude has a positive effect on the intention to pay zakat on gold among working adults.

Social influence

According to Van Es *et al*. (2002), social influence is the process through which people impact the ideas, emotions, and behaviour of others. Brug *et al*. (1995) conducted a study that gives a thorough explanation of the link between social influence and intention. Using discriminant analysis, the study discovered that social influence is strongly linked with salad consumption intention. Likewise, Lechner and De Vries (1995) provide clear evidence of social influence when presents a study of the determinants of starting participation in an employee fitness program. The precontemplation, contemplation, and preparation phases had approximately

comparable levels of (little) positive social support, however respondents in the action stage had much higher levels of social support. The reason for this might be that when respondents are actively engaged in the fitness program, their feeling of social support becomes more prominent.

In a similar vein, a work done by Sandvik *et al*. (2007) addressed that social influence is the second largest predictor of fruit-eating intention in Norway, while it was modest in Spain and non-significant in Austria. This might be because social influence was not a one-dimensional notion for these youngsters. Besides, there is a significant effect relationship between social influence and intention to choose Islamic financial products in Turkey (Saygılı *et al*., 2022). From their study, social influence is based on social interactions with relatives, friends or whom an individual is close to which may affect their decision and behaviour. In addition, mass communication media such as official websites and social media (e.g., Facebook and Instagram) should be used extensively for disseminating information on zakat to induce a positive attitude toward gold zakat, perhaps. Therefore, the present study proposed the factor determinant of the social influence towards the intention behaviour to pay zakat on gold among working adults in Federal Territory, Malaysia.

H2: Social influence has a positive effect on the intention to pay zakat on gold among working adults.

Self-Efficacy

By definition, self-efficacy is referred to beliefs in one's capabilities to organize and execute the courses of action required to produce given levels of attainment (Bandura, 1998, p. 624). Indeed, the definition concerns to control over the behaviour itself not control over outcomes or events (Ajzen, 2002). Moreover, perceived self-efficacy influences the choice of behavioural settings that people fear and tend to avoid threatening situations they believe exceed their coping skills. Whereas they get involved in activities and behave assuredly when they judge themselves as capable of handling situations that would otherwise be intimidating (Bandura, 1978). In the current study, self-efficacy is observed as a variable to predict the working adults on their capabilities to execute the zakat payment on gold. The zakat payer should have control over paying the gold zakat without being influenced by other outcomes or events. Such that, they should pay the zakat on gold as an obligation or known as mandatory charitable giving.

Furthermore, self-efficacy proved to be an accurate predictor of performance because subjects were simply judging their future performance from their past behaviour (Bandura, 1978). This means the zakat on gold were seldom people pay for it in the past. However, nowadays many people get involved in gold investment. For that reason, they should pay the zakat as worship to Allah SWT. Following, several earlier works have examined self-efficacy variables in their study. For instance, a study by Othman *et.al* (2021) discovered that there is a significant effect relationship between self-efficacy towards compliance behaviour on income zakat. In a similar vein, Saygılı *et al*. (2022) in their study of intention to choose Islamic financial products in Tukey also depicts a significant effect relationship for self-efficacy. Their study mentioned that the level of financial literacy may enhance the self-efficacy ability in performing such financial behaviour. Therefore, the present study proposed the factor determinant of self-efficacy towards the intention behaviour to pay zakat on gold among working adults in Federal Territory, Malaysia.

H3: Self-efficacy has a positive effect on the intention to pay zakat on gold among working adults.

Behavioural Intention

The intention is expected to capture the motivational factors that influence behaviour which denotes finding expression if the person can decide at will to perform or not perform the behaviour (Ajzen, 1991). In the current study, working adults are predicted to have motivations in execution to pay zakat on gold. Nowadays, the zakat payment platform has been varying for online and offline approaches. This will enhance the motivations of the zakat payer specifically the zakat payer on gold to perform. On the same note, the higher the intention of working adults to pay zakat on gold, the higher the possibility of them performing the gold zakat payment. Though, several studies had studied the area of zakat viz (Othman *et.al* 2021; Khalil *et.al* 2021). Therefore, the present study proposed the factor determinant of the intention towards the behaviour to pay zakat on gold among working adults in Federal Territory, Malaysia.

H4: Intention has a positive effect on behaviour to make zakat payment on gold among working adults
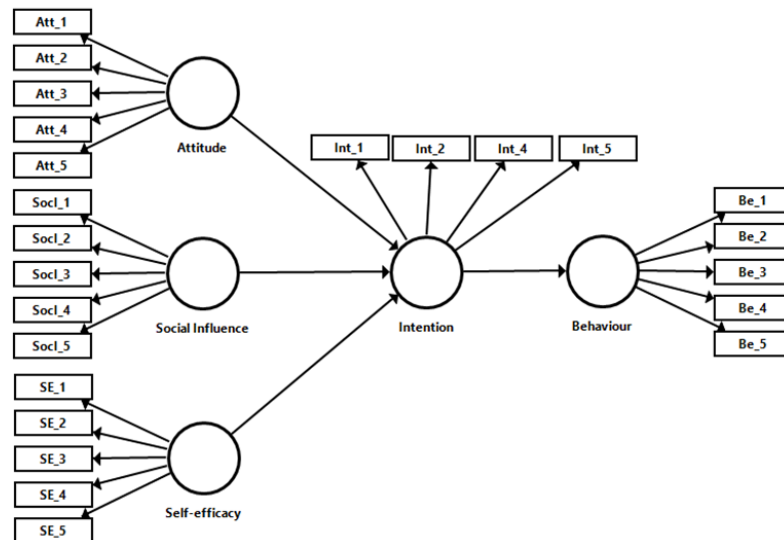
Research Framework

Figure 1: Research Framework

METHODOLOGY

Subject

On November 2021, an online questionnaire survey of a preliminary study was conducted and distributed using Google Forms. A Google Form was provided to respondents so that they may answer the questionnaire at their leisure and in their own time. For the time being, an online questionnaire survey is the greatest technique for mitigating the Covid-19 pandemic issue in Malaysia. As this survey covers the working adults of Malaysian across three Federal Territory in Malaysia viz Kuala Lumpur, Putrajaya, and Labuan as well as Selangor. In this study, Selangor and Kuala Lumpur are combined since the two states share the same economic area. A total of 50 valid respondents were collected. Likewise, non-probability judgmental sampling was used, which gives four screening questions before respondents begin to answer the survey. The screening questions are as follows:
1. Are you working?

2. Do you interested in / investing in gold?
3. Are you Muslim?
4. Are you live in either Kuala Lumpur/Selangor/Putrajaya/Labuan?

Since the purpose of this study was to analyze working individuals, the primary requirement for completing this questionnaire should be that the respondents are already working as well as those who have an interest and investing in gold. Thus, the validity of the respondents would be acceptable. Besides, the current study is on the zakat field, so that, Muslims are required to pay zakat as obligations worship to Allah SWT. As a result, it is critical to determine whether the respondent is a Muslim, at the very least, a Muslim is aware of the responsibility to give zakat, which, in this context, is gold when compared to non-Muslims. The demographic respondents disclose respondents' gender, age, employment, monthly income, level of education, preference for gold investment, and preference for zakat payment.

Table 1: Demographic

Attributes	Demographic distribution					
	Kuala Lumpur / Selangor		Putrajaya		Labuan	
Gender	*f*	*%*	*f*	*%*	*f*	*%*
Male	12	48	2	20	2	13.33
Female	13	52	8	80	13	86.67
TOTAL (50)	**25**	**100**	**10**	**100**	**15**	**100**
Age						
20-30	18	72	9	90	12	80
31-40	6	24	1	10	3	20
41-50	0	0	0	0	0	0
> 51	1	4	0	0	0	0
Employment						
Government sector	5	20	9	90	8	53.33
Private sector	17	68	1	10	6	40
Self-employed	3	12	0	0	1	6.67
Monthly income						
< RM1000	2	8	0	0	2	13.33
RM1001 – RM3000	13	52	7	70	10	66.67
RM3001 – RM5000	6	24	3	30	2	13.33
> RM5001	4	16	0	0	1	6.67
Level of education						
Master's Degree	3	12	4	40	3	20
Bachelor's Degree	19	76	6	60	6	40
Diploma	2	8	0	0	2	13.33

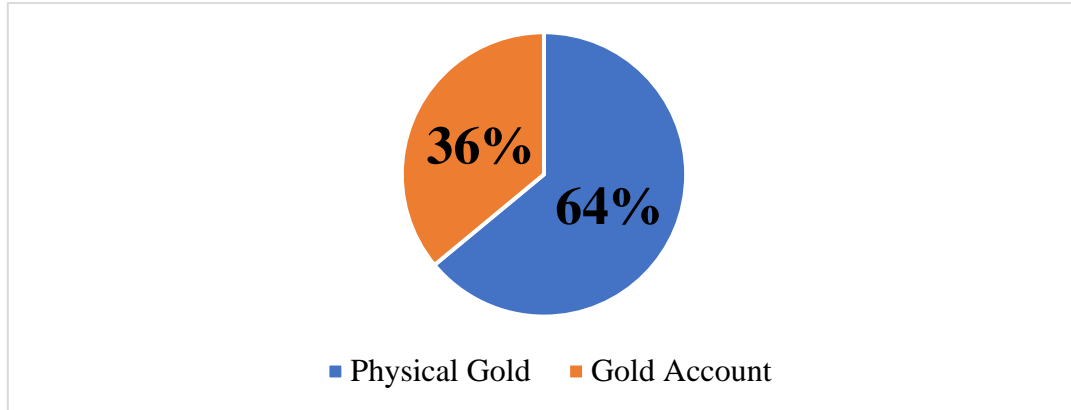|						
STPM	0	0	0	0	2	13.33
SPM	1	4	0	0	1	6.67
PMR/SRP or below	0	0	0	0	1	6.67

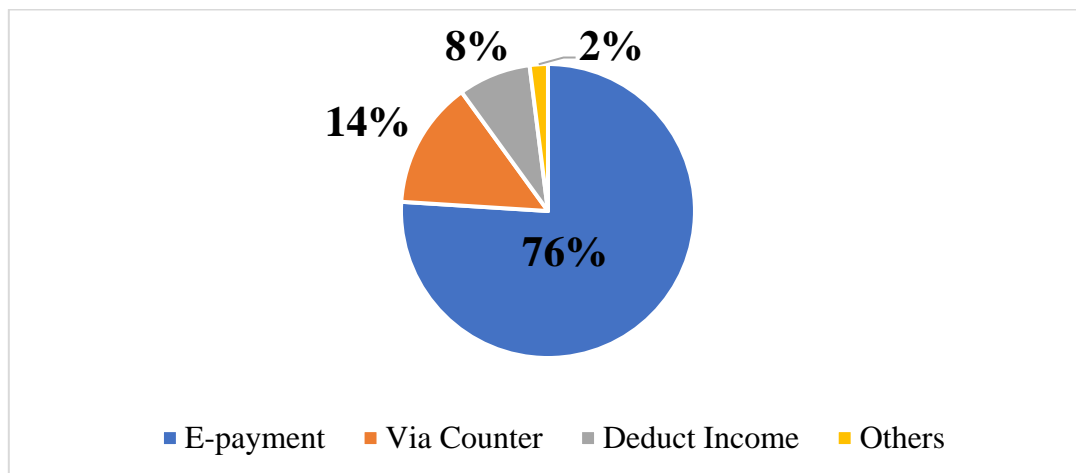Figure 2: Current Gold Investment

Figure 3: Preference for Zakat Payment

Measures

The research questionnaire is divided into two segments. The first segment requires responders to evaluate the overall significance of five variables on a five-point Likert scale ranging from 1-Strongly Disagree to 2-Disagree, 3-Slightly Agree to 4-Agree, and 5-Strongly Agree. The questionnaire items were derived from previous research. Items for attitude are adapted from (Abu Bakar & Rashid, 2010; De Vries & Mudde, 1998; Sandvik *et al.*, 2007). Items for social influence are adapted from three studies (De Vries & Mudde, 1998; Sandvik *et al.*, 2007; Van Es *et al.*, 2001). Items for self-efficacy emanated from (Sandvik *et al.*, 2007; Van Es *et al.*, 2001). While items for intention and behaviour are adapted from these studies that conducted ASE-model as well in their studies respectively (De Vries & Mudde, 1998; Van Es *et al.*, 2001; Sandvik *et al.*, 2007).

FINDINGS

The present research used partial least squares (PLS) modelling. The Smart PLS 3.2.8 version (Ringle *et al*., 2015) was used as the statistical tool to examine the measurement and structural model. Since data was collected using a single source, the first test was the issue of Common Method Bias by following the suggestions of Kock and Lynn (2012), and Kock (2015). The full collinearity testing had been executed. In this method all the variables will be regressed against a common variable and if the VIF ≤ 5 then there is no bias from the single source data. The analysis yielded a VIF of less than 5 thus single source bias is not a serious issue with the data.

Table 2: Full Collinearity Testing

Att	Be	Int	SE	SocI
2.273	3.216	3.537	2.295	1.417

Note: Att = Attitude, Be = Behavioral, Int = Intention, SE = Self-efficacy, SocI = Social Influence

Measurement Model

Following, a two-step approach was tested namely the validity and reliability of the instrument's accordance with the guidelines of Hair *et al*. (2019) and Ramayah *et al*. (2018). Next, the structural model to test the hypothesis developed was examined. For the measurement model, has been assessed the loadings, average variance extracted (AVE) and composite reliability (CR). The values of loadings should be ≥0.5, the AVE should be ≥ 0.5 and the CR should be ≥ 0.7. As shown in Table 3, the AVEs are all higher than 0.5 and the CRs are all higher than 0.7. The loadings were also acceptable with only one loading less than 0.708 (Hair et el., 2019).

In step 2, we assessed the discriminant validity using the HTMT criterion suggested by Henseler *et al*. (2015) and updated by Franke and Sarstedt (2019). The HTMT values should be ≤ 0.85 the stricter criterion and the mode lenient criterion is it should be ≤ 0.90. As shown in Table 4, the values of HTMT were all lower than the stricter criterion of ≤ 0.85. Taken together both these validity test has shown that the measurement items are both valid and reliable.

Table 3: Measurement Model

Construct	Item	Loading	CR	AVE	Cronbach's Alpha
Attitude	Att_1	0.848	0.941	0.762	0.922
	Att_2	0.941			
	Att_3	0.847			
	Att_4	0.909			
	Att_5	0.813			
Behavioural	Be_1	0.882	0.867	0.574	0.831
	Be_2	0.862			
	Be_3	0.544			
	Be_4	0.766			
	Be_5	0.681			
Intention	Int_1	0.903	0.912	0.724	0.869
	Int_2	0.917			
	Int_4	0.676			
	Int_5	0.883			

Self-efficacy	SE_1	0.853	0.905	0.659	0.872
	SE_2	0.894			
	SE_3	0.606			
	SE_4	0.825			
	SE_5	0.848			
Social Influence	SocI_1	0.637	0.907	0.669	0.877
	SocI_2	0.613			
	SocI_3	0.936			
	SocI_4	0.925			
	SocI_5	0.912			

Note: Int_3 is deleted due to low loadings

Convergent Validity is established when there is a high degree of correlation between two different sources responding to the same measure (Sekaran and Bougie, 2016). According to (Hair *et al*., 2019), convergent validity can be assessed by looking at the loading AVE and the reliability assess by observing composite reliability (CR). The value of AVE must be greater than 0.5 as suggested (Fornell and Larcker, 1981). Meanwhile, the composite reliability must be greater than 0.7 as recommended by (Lee and Kozar, 2008).

Table 4: Discriminant Validity

	1	2	3	4	5
1. Attitude					
2. Behavioral	0.645				
3. Intention	0.750	0.841			
4. Self-efficacy	0.712	0.810	0.742		
5. Social Influence	0.502	0.589	0.492	0.464	

Discriminant validity is established when two distinctly different concepts are not correlated to each other (Sekaran and Bougie, 2016). Based on Fornell and Larcker's (1981) recommendations, the values for the square root of the AVE of the constructs are beyond the value of 0.7. Therefore, the results fulfil the discriminant validity test.

Table 5: Structural analysis

Hypothesis	Relationships	Std. Beta	Std. Dev.	t-value	p-value	BCI LL	BCI UL	f^2
H1	Attitude -> Intention	0.386	0.199	1.939	p<.001	0.167	0.771	0.191
H2	Social Influence -> Intention	0.138	0.149	0.929	0.176	-0.093	0.392	0.036
H3	Self-efficacy -> Intention	0.376	0.193	1.947	p<.001	0.054	0.647	0.194
H4	Intention -> Behavioral	0.802	0.040	20.136	p<.001	0.725	0.851	1.802

In Table 5, three relationships are found to have a t-value $\geq$ 1.645, thus significant at a 0.05 level of significance. In details, the predictors of attitude ($\beta = 0.386$, $p < 0.01$), self-efficacy ($\beta = 0.376$, $p < 0.01$) are positively related on intention. Thus, H1 and H3 are supported. On the same note, behaviour intention was found significant ($\beta = 0.802$, $p < 0.01$) which supported the H4. However, social influence on intention reveals insignificant results ($\beta = 0.138$, $p = 0.176$). This result did not support the H2 of this study. Furthermore, the effect sizes (f^2) are assessed by Sullivan and Fein (2012), the *p*-value can inform the reader whether an effect exists, but the p-value will not reveal the size of the effect. Cohen's (1988) guideline is used to measure the effect size. The values of 0.02, 0.15 and 0.35 represent small, medium

and large effects respectively. From table 5, it depicts that intention has a large effect on producing the R^2 for behaviour. Moreover, the results indicate that attitude (0.191) and self-efficacy (0.194) have a medium effect in producing the R^2 for intention. Meanwhile, the effect size of social influence has a small effect on producing R^2 for intention (0.036)

CONCLUSION

This investigation has flourished to find the factors of zakat payment on gold among working adults in the federal territories of Kuala Lumpur, Selangor, Putrajaya and Labuan. As a result, attitude and self-efficacy indicators of zakat payment on gold among working adults are found to have a positive significant relationship in this study. The attitude was found as significant where ($t = 1.939, p < 0.01$), the positive attitude towards intention behaviour to pay zakat on gold shows that the Muslims feel beneficial in performing the gold zakat as a part of worship to Allah. In detail, zakat is an obligation as a Muslim who was eligible to pay zakat following the zakat pillars. In a similar vein, self-efficacy also reveals significant results ($t = 1.947, p < 0.01$), meaning, that the Muslim working adults in Federal Territory have the capability and knowledge to perform the gold zakat. To elaborate, figure 3 shows that E-payment is the highest preference to pay gold zakat with 76% followed by via counter (14%) and deduct income (8%). Thus, zakat and Information technology literacy among working adults is high. However, social influence was found to be insignificant. The reason for the insignificant social influence on zakat payment on gold among working adult is their family and friends might have less concern or does not have the experience to pay the gold zakat.

This intriguing study clarifies that the environment in which zakat payers reside might influence how they complete their zakat requirement, as in the case of zakat on gold. The following are the study's contributions:

1. This study demonstrates the applicability of the ASE model in the context of zakat payment on gold. The ASE model is a valid theory that extends its applicability to incorporate gold zakat payments. This study reveals that attitude has a significant impact on consumers' intention to pay zakat on gold.
2. The results of this study also support the findings from three previous studies, Brug *et al*. (1995), Lechner and De Vries (1995), and Sandvik *et al*. (2007) on a significant relationship between social influence and the intention to pay zakat on gold. This study confirms that social influence has a positive relationship with the intention to pay zakat on gold.
3. This study supports research by Othman *et al*. (2021) that found a significant relationship between self-efficacy and intention to pay zakat on gold. Therefore, this study broadens the applicability of their findings to zakat payment on gold.
4. The current study documented the influence of intention on behaviour, which demonstrates that intention is positively related to behaviour. This finding backs up H1 of this study.

The current study, like many other studies in this field, recognizes at least two limitations that will drive future studies in this area. First and foremost, this paper is a preliminary study that only gathered a small sample of 50 respondents. Indeed, it is a challenge to have more respondents, and this might be because many working Malaysians are still unaware of the benefits of investing and having actual gold in hand. Thus, many potential respondents who were approached declined to participate in this study. Second, the current study solely looks at the impacts of attitude, social influence, self-efficacy, and intention on zakat payment on gold among working adults. To rectify this, future research may expand and replicate the present study to include more respondents as well as more representatives of each age group to broaden the findings. Future research may incorporate *taqwa* or religiosity to compare and contrast the findings. Despite our limits, we at least present fresh viewpoints on zakat compliance intention on gold from the Federal Territories context, at least.

APPENDIX

Table 6: Battery items

No.	Measures
	Attitude
1.	I have positive feelings to pay zakat on gold.
2.	Pay zakat on gold makes me feel good.
3.	Pay zakat on gold is the right thing to do.
4.	Pay zakat on gold is beneficial for me.
5.	The platform for zakat payment on gold is easy to access.
	Social Influence
1.	My friends encourage me to pay zakat on gold.
2.	My friends will pay zakat on gold.
3.	My family encourage me to pay zakat on gold.
4.	My family will pay zakat on gold.
5.	People surrounding me support me to pay zakat on gold.
	Self-Efficacy
1.	I am capable to pay zakat on gold.
2.	I am confident in my ability to pay zakat on gold.
3.	I think I am eligible to pay zakat on gold.
4.	I have knowledge about zakat on gold.
5.	I will pay zakat on gold even without any assistance from other people.
	Intention
1.	I have the intention to pay zakat on gold when reach *nisab* and *haul*.
2.	I will put an effort to pay zakat on gold.
3.	I want to pay zakat on gold regularly.
4.	I try to pay zakat on gold on different platforms (e-zakat).
5.	I will pay zakat on gold wherever I stay.
	Behaviour
1.	I pay zakat on gold when the *nisab* meets.
2.	I pay zakat on gold when the *haul* meets.
3.	I pay zakat on gold in previous years.
4.	I pay zakat directly to the zakat institutions.
5.	I pay zakat on gold consistently.

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