

The Influence of *Akhlaq* to Tax Compliance Behavior, and *Niyyah* as Mediating Variable of Moslem Taxpayers in Malaysia

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Abstract: *According to the Islamic concept all behaviours are determined by its Niyyah (intention)(Hag, 2011: 108; Nawawi, et al., 2012: 12; Shihab, 2012a: 588-589; Syamhudi, "T": 12 and Sa'di, 2015a: 310). There is no behaviour without niyyah (intention). Niyyah (intention) is determined by motivational factors (Syamhudi, "T": 12; and Hag, 2011: 108). According to the Theory of Reasoned Action (TRA) and (TPB) behaviour is determined by its intention, and one of the determinants of intention is attitude (Fishbein and Ajzen 1975; Ajzen 1991). 285 Muslim taxpayers' responds in Malaysia were collected and analysed through survey using SEM. This study was conducted with purposive sampling. Results of this research will be further discussed in this article.*

Keywords: *Akhlaq (Moral), Niyyah (Intention) and Tax Compliance Behaviour*

I. INTRODUCTION

Man/individual in carrying out his mandate or activity is influenced by the values of his/her believes (Ramayulis, 2011: 117). Islamic religious structure does not recognize the separation between worldly domains and religious domains (Kuntowijoyo, 1996: 167). The commonly used theories to address the aforementioned issues of behaviour are Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and Theory of Planned Behaviour (TPB) by Ajzen (1991).

Fishbein and Ajzen (1975) pointed that behaviour is determined by his/her intentions and one's intention is determined by attitude. According to Ajzen (1991), the determinants of behaviour are the intention and perceived behaviour control, while the one intention factor is determined by attitude. Intention to behaviour changes over time; the more time intervals the change of intentions becomes more likely. Changes in intentions will cause the relationship between intention and behaviour to be weakened (Ajzen, 1988; and Jogiyanto, 2008: 57). Islam provides a more focused concept to explain that the good deeds are determined by the intention (Syamhudi, "T": 12 and Ramayulis, 2013: 100-101), because the intention is a goal to be achieved and is a barometer for assessing the legitimacy of an action (Nawawi *et al.*, 2012: 6-12). Intention is thus determined by its driver or motivation (Syamhudi, "T" and Ramayulis, 2013: 100-101).

Some researches on tax compliance behaviour by using TRA and TPB among others are Bobek and Hatfield (2003) that found the intention of a taxpayer conducting tax fraud is the non-compliant attitudes, negative subjective norm and perceived behaviour control, while the moral obligation will prevent taxpayers to commit fraud. Trivedi *et al.* said that the important factors that constituted taxpayers compliance behaviour are the ethics that a person possesses, the intention of compliance behaviour and, the perceived behaviour control (2005).

The concept of tax compliance behaviour can be investigated using the Islamic approach. Obedience to Allah and Messenger (Muhammad PBUH) is obligatory from Allah conveyed through Qur'an and the wisdoms of Prophet Muhammad (Shihab 2012 a: 584). Other dimension of obedience aside from God and the Prophet is compliance to *ulil amri* (authority), as long as the leaders do not commit *maksiat* (disobedience to Allah) (Khatsir, 2016 b: 429; As-Sa'di, 2015b: 103 ; and Shihab, 2012 a: 586). Thus ,from the idea of compliance to Leaders, the issue of tax compliance behaviour can be derived (Khamis *et al.* , 2011) .

Tax is liabilities to the state (Lewis, 2001), and it establishes connection to Islamic teaching, pointing faith to God's order as the basis of compliance to God (Mulawarman, 2007). This research is motivated to examine moslem taxpayers' compliance behaviour in Islamic worldview. This research is motivated by Rasak and Adafula (2013) research which says that the need for exploratory research to the study of tax compliance by individual religion. The research problems in this study are whether: (1) morals (*akhlaq*) behaviour tax positively and significantly affect tax behaviour intention; (2) the behaviour intention positively and significantly affect tax compliance behaviour; (3) behaviour of taxpayers have a positive and significant effect on the tax compliance behaviour; (4) Morals (*akhlaq*) behaviour of taxpayers have a positive effect on the tax compliance behaviour through the intention of tax behaviour?

II. LITERATURE REVIEWS

According to Islam concepts, behaviour is determined primarily by its *niyyah* (intentions) (Hag, 2011: 108; Nawawi, *et al.* , 2012: 12; Shihab, 2012a: 588-589 ; Shamhudi, "T": 12 and Sa'di, 2015a: 310). *Niyyah* (intention) is then determined by its motivational factors (Shamhudi, "T": 12 and Ramayulis, 2013: 100-101). According to Fishbein and Ajzen (1975) and Ajzen (1991), behaviour is determined by its intentions and one determinant of intention is attitude. Thus all factors of intention in TRA and TPB can also be applied as motivating factors in Islamic study. This motivation is what leads individuals to set goals or his/her *niyyah* (intention) to be achieved (Ramayulis, 2013: 100).

Behaviour is all actions or spiritual and physical actions that can bring peace, tranquillity and happiness, and the glory of the inner and outer in the world and the hereafter that can have a positive impact for individuals' environment (Hag, 2011: 104). Hence, the tax compliance behaviour is all actions or good deeds directed toward both spiritual and physical fulfilment in terms of calculating, paying and reporting regularly the amount of taxes. This should bring benefits to him/herself and the environment.

Islam always promotes manners as good deeds (Sa'di, 2015e: 64; and Hag, 2011: 47). Islamic principles is a teaching centered on the formation of noble character in an effort to meet the demands of becoming the servant of God wholeheartedly (Jalaluddin, 2015: 43). Obedience to the leader is also one form of obedience to God as long as it is not against Islamic principles (*maksiat or wrongdoings*) (Sa'di, 2015b: 103; and Shihab, 2012b: 584). As a result of that thinking, Obedience to leaders can also mean compliance in the fulfilment of obligations, e.g. tax (Khamis *et al.* , 2011). The tax compliance behaviour can be assessed by three indicators, they are (1) Taxpayers willingness to comply with tax laws; (2) Properly-declared income; (3) Claiming correct deductions; and (4) Paying all taxes on time (Palil, 2010).

Islam recognizes *akhlaq* as Arabic term, which means manners, temperament, and character of behaviour. According to Ibn Maskawih, *akhlaq* (morality) is a state of motion of the soul that comes out toward doing the deeds absentmindedly. Furthermore, Al-Ghazali gives a sense of *akhlaq* (morality) as firm beliefs inside one's soul that produces deeds or actions without contemplation and consent (Iqbal, 2013: 200-201).

The concept of *niyyah* (intention) in Islam is a conscientious determination to implement something that is always followed by behaviour. If *niyyah* (intention) is not immediately followed by action, then it is just called determination (Nawawi *et al.*, 2012: 12). All deeds must be preceded by *niyyah* (intention), if the *niyyah* (intention) is good then the behaviour will also be good or praiseworthy (*akhlaqul karimah*); on the other hand, if the *niyyah* (intention) is bad then the behaviour will turn to be bad (*akhlaqul madzumah*) (Hag, 2011: 108). In tax behaviour perspectives, it can be concluded that the *niyyah* (intention) is the desire or purpose of the taxpayers to fulfil their obligation, which should bring *maslahah* (benefits) or bring *mudharat* (negativities), in line with individuals' full mindedness as presented to God (Allah) and in front of the law.

Intention in Islam is a valid barometer of a deed. The position of *niyyah* (intention) in the oath is equal to the position of intention in deeds. Oaths and deeds without a sincere *niyyah* (intention) to Allah is considered illegitimate or meaningless (Shihab, 2012a: 588-589; and Sa'di, 2015a: 310). Behavioural intention or *niyyah* has to meet two conditions: (1) sincere intention to God (Allah); (2) in accordance to the prevailing rules or regulations (Rahman *et al.*, 2012).

The fulfilment of the first requirement above should lead to the creation of peace of mind as long as it is done sincerely along with God's (Allah) order; which also means honesty to pay the taxes, because not every honesty is sincere. If one is to pay his taxes, then the *niyyah* (intention) must also be sincerely directed to Allah. The characteristics of sincere person are: calculating and paying taxes without coercion, timely (discipline), and honest. The fulfilment of the second condition above will be realized if the person intends to pay the tax in accordance with the regulations, such as conditions or procedures (intention to calculate, pay, and report) (Nawawi *et al.* , 2012: 11).

The above behaviour is determined by his *niyyah* (intentions) (Hag, 2011: 108; Nawawi, *et al.*, 2012: 12; Shihab, 2012a: 588-589; Sa'di, 2015a: 310; and Shamhudi, "T": 12). If *niyyah* (intentions) is then the behaviour is also good, vice versa, depending on the motivation (Ramayulis, 2013: 100-101; and Syamhudi, "T": 12). Attitude as the amount of affection (feelings) or perception to accept or reject a particular object or behaviour is measured on an evaluative scale of two poles, like agree or disagree, and others (Fishbein and Ajzen, 1975 and Ajzen, 1991). According to the concept of Islam, attitude is only a small part of *akhlaq* (morals). *Akhlaq* (morals) is the main characteristics of Islamic behaviour. *Akhlaq* (morals) comes as God's grace because of one's faith in being polite and morally good (Sa'di, 2015a: 523 Shihab, 2012b: 310; Katsir, 2016b: 219-220; and Iqbal, 2013: 201). The concept of *akhlaq* (morals) is explained and conducted by many prophets and trustworthy people in his/her talk

to convey the truth (Sa'di, 2015f: 39). It is often comes as golden example that the behaviour of Prophet Muhammad (PBUH) is like a walking Qur'an on earth (Haq, 2011: 47).

According to Ajzen 1991 attitude consists of three components, such as: cognitive, affective and conative. Islamic psychology theory explains there are three aspects that always form a person's motivation, which are *jismiyah*, *nafsiyah*, and *ruhaniyah* motivation. *Nafsiyah* consists of three dimensions: *al-nafs*, *al-aql* and *al-qalb*. *Al-nafs* consists of two dimensions (*al-gadab* (anger) and *as-syahwah* (calm)), *aql* consists of two dimensions (internal and external cognition), *qalb* (affection and emotion) and (brain) (Sharif, 2002: 59, Hag, 2011: 69; Purwoko, 2012: 9; Abidin, 2012; Syarif, 2003: 51; Ramayulis, 2013: 38; and Purwanto, 2007: 157). The three components of the above motivational builders will form the feelings of the heart, connected to consciousness, and led by rational thought. This combination of conscience and feeling is called *akhlaq* (moral) (Iqbal, 2013: 201). *Akhlaq* (moral) refers to a high and divine awareness, and also spirituality to do good deeds (McGhee and Grant, 2008), in actualizing the perfection of God, bestowed upon him (Subandi, 2005).

It can be concluded from the above concept that *akhlaq* (morality) of tax behaviour is firm belief inside the soul that arises from the faith to justify the *haq* (truths) or reject any disobedience in tax compliance behaviour. The concept of faith in Islam can be seen or measured from the understanding of *aqidah*, *shariah* and *ihsan* of a person (Purwanto, 2007: 216). they are very closely related and cannot be separated (Nurhayati and Wasilah , 2011: 17). It is further explained that the foundation of Islam are :

First : *Aqidah*, (Faith/creed) which is a belief that is imprinted or embedded in the heart of the soul towards some truths that must be accepted by mind (ratio), revelation, and human nature without the slightest doubt about it (Asse, 2008: 86). *Aqidah* (faith) by someone will be applied in daily life. A true Moslem knows, believes and has a basis for compliance in any tax behaviour. The belief in such behaviour is based on the Qur'an, Hadith and the jurisprudential opinion of islamic scholars. A belief in the Islamic concordance of taxes, means Moslem taxpayers must have knowledge and understanding of taxes (Razak and Adafula, 2013), emanating in a confidence that the tax is not contrary to the principles of Islam. Thus, Tax is an obligation, for the tax institutes higher (holy) commandments (Arif, 2013). From the above description, it is believed that the tax is a form of participation as a citizen to the government when the *baitul maal* (treasury funds) conditions are empty and taxes are government policies that are not contrary to Islamic principles.

Second: *Shariah* means the legal jurisprudence, outlined by Allah SWT to be obeyed and passed down to all living Muslim, governing all activities (worship) in the world, either the human relationship with God (worship, *mahdhah*) or between humans and all creatures of Allah (*muamalah*) (Nurhayati and Wasilah , 2011: 14). Man in his life, in addition to the faith in God, must also follow the laws or provisions that apply in the world. One of the laws applied in human life is the understanding of the tax provisions so that the tax law must be obeyed, by paying taxes and abiding the rules.

Third: *Ihsan*, a person will always feel that he/she is seen or always watched by Allah SWT, (Asse, 2008: 90; and Iqbal, 2013: 201). If *Ihsan* applied in the application of tax behaviour, it means that there is a belief that Allah always keeps an eye on human action (Mahdavikhou and Khotanlou, 2012), and believing that paying taxes is a form of gratitude to Allah.

Several studies linking attitudes to intention were conducted by Trivedi *et al.* (2005) in the field of taxation by using the model of TPB, and connect attitudes toward behavioural intention to pay taxes on two areas, they are: the intention to comply the bills and intention to overpay the deducted amounts. The results of the study prove that attitude has a positive effect both on the intention to meet as well as the intention of excessive cuts.

Bobek and Hatfield (2003) also contributed to the discussion in this endeavours, by investigating tax compliance through examination of the role of moral obligations using TPB. They proved that attitudes toward a person's cheating behaviour would affect a person's intention to commit fraud. Another study conducted by Smart (2012) that examine taxpayers compliance using TPB in New Zealand, has proven that attitudes toward sanctions threats will affect tax compliance behaviour intentions. Another study conducted by Rahmawati (2012) examines the spiritual motivation associated with intention. The results of research proves that the spiritual motivation has a positive effect on intention. From the discussion of theory and research, it can be formulated a hypothesis as follows:

H1: Akhlaq (moral) tax Behaviour positive and significant impact on the tax behavioural intentions.

Some studies linking intentions with behaviour include: Trivedi *et al.* (2005) examine the behaviour of tax compliance and they prove that intention has a positive and significant effect on tax compliance behaviour. Furthermore, Smart (2012) studies the behaviour of tax compliance by using TPB model and correlates the relationship of behavioural intention toward taxpayers' behaviour and the result of his research shows positive and significant relationship of behaviour intention to behaviour.

Taylor and Todd (1995) also investigate the use of technology using TAM and TPB. From both models they find that intentions on TAM and TPB models both influence user behaviour in using technology. Damayanti (2012) explores the issue of taxes by using TPB that connects the intention to obedience behaviour. The result shows that that intention to obey tax payment has a positive and significant impact on compliance behaviour. Furthermore, Hidayat and Nugroho's research (2010) also confirms the effect of moral obligation on taxpayer non-compliance behaviour with TPB model, and the result of the research shows that the non-compliance intention has positive and significant effect on non-compliance behaviour.

Harinurdin's research (2009) explores the behaviour of corporate taxpayer compliance using TPB and correlation between behavioural intentions toward compliance behaviour. The research indicates behavioural intention has a positive and significant effect on compliance behaviour. On the other hand, Rahmawati's (2012) studies the role of spiritual motivation by using TAM model to provide evidence of internet banking acceptance behaviour in sharia banking; the result of his research support the notion of behavioural intention relationship on behaviour. Another case from food processing industries in Surabaya also discovers the same result that the disobedience intention has a positive and significant effect on tax dishonesty behaviour of corporate taxpayers (Mustikasari, 2007). By those arguments, a hypothesis can be formulated as follows:

H2: Tax behavioural intention has a positive and significant impact on tax compliance behaviour

The Cognitive Social Theory (CST) of Bandura postulates that cognitive factors will directly affect one's behaviour (1986). This means that morals behind tax behaviour will affect tax compliance behaviour. There are cognitive factors in morals doing the consideration behind the good and the bad. This morality is a process of thinking in man as it is spoken in CST. By that proposition, then it can be formulated hypothesis as follows:

H3: Akhlaq (moral) of tax behaviour has a positive and significant impact on tax compliance behaviour.

Minor Hypothesis:

H4: Akhlaq (moral) of tax behaviour has a positive and significant effect on tax compliance behaviour through tax behaviour intention.

III. RESEARCH METHODS

This research is a quantitative study employing *structural equation model* (SEM) analysis by using Amos. Theories used in this research are synthesized from TRA, TPB and theories in Islamic perspectives. The indicators used in this study are adapted from Islamic teaching to obtain a better religion-related responds. This research uses questioner with the scale of 7 points. The sampling method in this research is purposive sampling with the provisions; (1) a taxpayer who has paid taxes in 2016 (2) no tax liability (3) managing (calculating, paying and reporting) his own taxation. The study was conducted in Malaysia State, with a total sample of 285 taxpayers who meet the above criteria.

IV. RESULT AND DISCUSSION

a. Hypothesis testing

Based on the *output of Amos 23*, the results of this study are shown in the model as follows:

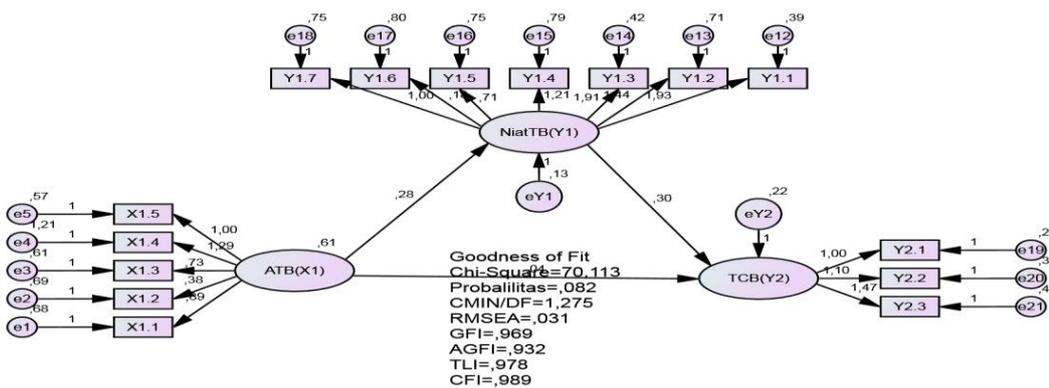


Table4-1
Evaluation of Goodness-of Fit Criteria Research model

| Goodness of Fit (GOF) Index | Cut-off Value | Value on the Research Model | Information |
|-----------------------------|---------------|-----------------------------|-------------|
| Chi-square (x2) | Smallest | 70,113 | Fit |
| Probability | > 0.05 | 0.082 | Fit |
| CMIN / DF | <2.0 | 1,275 | Fit |
| RMSEA | <0.08 | 0.031 | Fit |
| GFI | > 0.90 | 0.969 | Fit |
| AGFI | > 0.90 | 0.932 | Fit |
| TLI | > 0.90 | 0.978 | Fit |
| CFI | > 0.90 | 0.989 | Fit |

Source: Research data, 201 7

From table 4-1 above, the evaluation of *goodness-of-fit* criteria, indicating that this model is very fit and feasible for further analysis. The following output as follows:

Table 4-2
Direct Effect Testing Results

| Type of Influence | | Estimate | CR (t-count) | P-Value | Information | |
|--------------------------|------|----------------------|--------------|---------|-------------|-----------------|
| Tax Behaviour intent | <--- | Behaviour Tax Law | 0.276 | 4,990 | 0,000 | Significant |
| Tax Compliance Behaviour | <--- | Tax Behaviour intent | 0.304 | 2,851 | 0.046 | Significant |
| Tax Compliance Behaviour | <--- | Behaviour Tax Law | 0.035 | 0.715 | 0.475 | Not significant |

Source: Data were processed in 2017

Based on the statistical figures listed in Table 4-2, it can be explained that the results of hypothesis testing from this study. **Hypothesis H1 Akhlaq (moral) tax behaviour influence and significant impact on niyyah (intention) of tax behaviour is accepted or supported by empirical measurement**, statistical test results on this hypothesis obtained *p-value* of $0.000 < 0,05$ (*cut of value*), and the value of *critical ratio* (t-count) of $4.990 > 1.96$. This means there is a positive and significant influence between the *Akhlaq* (moral) of tax behaviour on tax behavioural intent with the assumption that other factors that affect the tax behaviour Behaviour is constant. This result concludes that H1 hypothesis is accepted.

Hypothesis H2 (Intent of tax behaviour impact on tax compliance behaviour) is accepted or supported by empirical evidence, statistical test results *p-value* of $0.046 < 0.05$ (*cut of value*), and the value of *the critical ratio* (t-count) of $2.851 > 1.96$. This provides support to the relationship of the intentions of tax compliance behaviour with the assumption that other factors that influence tax compliance behaviour is stated constant. This result concludes that the hypothesis H2 is accepted.

Hypothesis H3 (akhlaq or moral of tax behaviour directly and significantly affects tax compliance behaviour) is rejected or not supported by empirical facts, statistical test results on this hypothesis shows *p-value* of $0.475 > 0.05$ (*cut of value*), and the value of the (t-count) of $0.715 < 1.96$. There is connection between morals of tax behaviour on tax compliance behaviour. This result concludes that H3 hypothesis is rejected.

Hypothesis H4 (akhlaq or moral tax behaviour indirectly affect to the tax compliance behaviour through the intention of tax behaviour) is accepted or supported by empirical facts. The results of statistical tests on this hypothesis obtained indirect influence of morals tax behaviour on tax compliance behaviour mediated by tax intention, with indirect value of 0,084 and total value 0.119. This means, there is a positive influence between moral tax behaviour on tax compliance behaviour mediated by intention of tax behaviour.

b. Discussion

The Influence of akhlaq (moral) tax behaviour on tax behavioural intention

Hypothesis H1 shows that *akhlaq* (morality) of taxpayers has a positive and significant effect on tax behaviour intention in Malaysia country. The results of this study indicate that the better *akhlaq* (morals) of tax behaviour then the more increase in their tax behaviour intention too. The results of this study indicate that *akhlaq* (morals) tax behaviour consists of the dimensions of *aqidah*, *shariah* and *ihsan* are determining factors for someone's intent to pay taxes. The *akhlaq* (moral) of Moslem taxpayer behaviour arises from the taxpayers' belief and understanding. Taxes are not in contrary with Islamic principles and belief as tax is a form of citizens' participation. This belief is built on cognitive factors or knowledge possessed by Moslem taxpayers. The beliefs and confidences of Malaysian respondents are expressed in the real life through obeying the laws or tax rules. Surely as a good Moslem, it is a form of gratitude to the creator Allah SWT that the taxpayers feel no compulsion in paying taxes but as part of participation in the state development. This is an analogy of *ihsan* as worship as if you see the God himself (Nawawi *et al.* 2012). The second feeling of *Ihsan* inherent in Malaysian Moslem taxpayers is that government knows all their tax behaviours because taxation activities are monitored and controlled by the government. It means that the government as the right hand of God (Allah) in a country; as a consequence of that, it is then imperative that the taxpayers must be aware that Allah knows all their behaviour in taxation activities.

The results of this study support the Islamic concept of *akhlaq* (moral), is built from one's faith or belief in tax behaviour so that human beings behave honestly and morally, obey the command, and justify the truth and reject the vanity (Sa'di, 2015a: 523; Shihab, 2012b: 310; and Katsir, 2016b: 219-220). *Akhlaq* (moral) arises because people have faith in Allah (Iqbal, 2013: 201), it follows that the nature and character of a man becomes good, correspondingly to his motivation (Ramayulis, 2013: 113 and Shamhudi, "T"). This study also supports the TRA and TPB's notion that one of the determinants of intention is attitude. Attitudes consist of cognitive, affection and conative components (Ajzen 2005). This study is also consistent with the study of Bobek and Hatfield (2003) whom reveal that incompliant behavioural attitude of individuals will affect his intention in manipulating the tax. This is in line with the study of Chu and Wu (2005) which confirm that attitude positively and significantly has impact on the use of e-filing by taxpayers. Mustikasari (2007) also supports the finding that incompliant tax attitude is related to potential disobedience attitude by professionals.

The Effect of Tax Behavioural Behaviour on Tax Compliance Behaviour

Hypothesis H2 result indicates that taxpayers' intentions have a positive and significant effect on tax compliance behaviour in Malaysia. The results of this study mean that if the intention for the tax behaviour increases then the tax compliance behaviour increases as well. The results of this study illustrate that the Moslem taxpayers in Malaysia have the intention to calculate and pay taxes sincerely and rightly without coercion. The embodiment of sincerity (*ikhlaash*) will come in the presence intention of timely payment, and honest disclosure. This means that the taxpayer has been through the correct procedure and in accordance with the provisions of law or rules in the State of Malaysia. The results support the notion of Islam that behaviour is determined by the *niyyah* (intention) (Hag, 2011: 108; Nawawi, *et al.*, 2012: 12; Shihab, 2012a: 588-589; Syamhud i, "T": 12 and Sa'di, 2015a: 310), *niyyah* (intention) must follow the conditions that must be sincere for Allah and in fact and follow the provisions or act in the country. This research is also in line with the concept of Fishbein and Ajzen (1975) that behaviour is determined by the intention. This research is also in line with the concept of TPB by Ajzen (1991) that one of the determinants of behaviour is intention. This means that the tax compliance behaviour is determined by the intention of tax behaviour. The result of this research is supported by Mustikasari (2007) that professional intention to behave disobediently has a positive and significant effect to the corporate tax compliance. This means that if good tax compliance behaviour intentions are good then the tax compliance behaviour will also be good and vice versa.

This study is consistent with the research of Trivedi *et al.* (2005) that tax behaviour intentions have a positively and significantly related to tax compliance behaviour. Further research by Smart (2012) proves that intention of taxpayers' behaviour positively and significantly predicts tax compliance behaviour. The Taylor and Todd (1995) proves that the intentions on both TAM and TPB models influence users' behaviour in using technology. Damayanti' study by using TPB which connects the intention to obedience behaviour in the field of tax shows that intention will be positively and significantly related to the obedience behaviour of taxpayers (2012).

The Influence of *Akhlaq* (moral) Tax Behaviour on Tax Compliance Behaviour

The result of hypothesis H3 shows that *akhlaq* (morality) of taxpayers has no significant effect on tax compliance behaviour in Malaysia. This means that tax compliance behaviour is not directly influenced by the *akhlaq* (morality) of Moslem taxpayers. The results of this study indicate that all behaviour of the taxpayers always begin with *niyyah* (intention) of tax behaviour. *Niyah* (intention) always precedes taxpayers' behaviour. The result of this study supports the Islamic concept that behaviour is determined by its *niyyah* (intentions) (Hag, 2011: 108; Nawawi, *et al.*, 2012: 12; Shihab, 2012a: 588-589; Syamhudi, "T": 12 and Sa'di, 2015a: 310).

The result of this study is in contrary with Cognitive Social Theory developed by Bandura (1977, 1982, 1986). This theory predicts individual behaviour. One of the premises of CST is that cognitive factors directly affect a person's behaviour. In this study, *akhlaq* (moral) of tax behaviour is found to be insignificant. This indicates that taxpayers' *akhlaq* (morals) of tax behaviour in Malaysia do not directly affect their tax compliance behaviour, but *akhlaq* (morality) of tax behaviour affect the behaviour of tax compliance through a process the intention. This means that **H4 is accepted**. A Moslem taxpayer of course with good faith will cause the individual to follow the rules or norms in paying taxes.

V. CONCLUSIONS , SUGGESTIONS AND IMPLICATIONS

The conclusions of this research are (1) *akhlaq* (morality) of tax behaviour has positive and significant effect on tax behaviour intention; (2) intention of tax behaviour positively and significantly affects to tax compliance behaviour; (3) *akhlaq* (morality) of tax behaviour does not predict tax compliance behaviour; (4) *akhlaq* (morality) of tax behaviour affect to tax compliance behaviour through intention of tax compliance behaviour. More effort of researches is still needed to identify the factors that influence the intention of the behaviour of tax and behaviour of tax compliance. Another predictor of tax behaviour intention (*niyyah*) will be needed, because intention is not only influenced by *akhlaq* (moral) behaviour of taxes. The concept of Islam said that *niyyah* (intention) is influenced by motivational factors. This means that there has to be further development of intention study in Islamic perspectives. This study provides implication of empirical recommendation in the literature of Islamic behavioural model in accounting in particular, and Islam in general. This study also widens the understanding of the Muslims' behaviour of tax compliance, in accordance with the values of Islam beliefs. This study also provides an example of how to synthesize western theory and Islamic theory to predict the conduct in Islamic accounting and behaviour in general.

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