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**AN INVESTIGATION INTO FACTORS  
INFLUENCING INTENTION TO PAY ZAKAT:  
EVIDENCES FROM NIGERIA**

**SANI ADAMU MUHAMMAD**



**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
September 2016**

**AN INVESTIGATION INTO FACTORS INFLUENCING  
INTENTION TO PAY ZAKAT: EVIDENCES FROM NIGERIA**

**By**

**SANI ADAMU MUHAMMAD**



**UUM**  
Universiti Utara Malaysia

**Thesis Submitted to  
Tunku Puteri intan Safina School of Accounting  
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in Fulfilment of the Requirement for the Degree of Doctor of Philosophy**



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: **Prof. Dr. Joni Tamkin Borhan**

Tandatangan  
(Signature)

Pemeriksa Dalam  
(Internal Examiner)

: **Prof. Madya Dr. Chek Derashid**

Tandatangan  
(Signature)

Tarikh: **20 September 2016**  
(Date)

Nama Pelajar  
(Name of Student)

: Sani Adamu Muhammad

---

Tajuk Tesis / Disertasi  
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Nama Penyelia/Penyelia-penyelia  
(Name of Supervisor/Supervisors)

: Prof. Madya Dr. Ram Al Jaffri Saad

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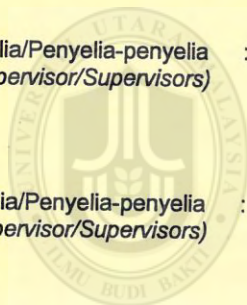
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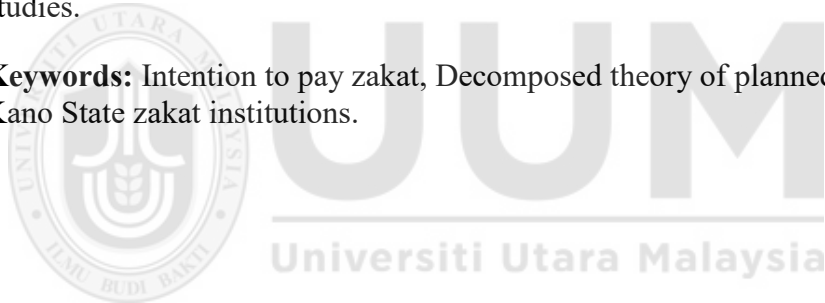




## ABSTRACT

The research of intention to pay zakat in Kano Nigeria is still at the early stage. The main objective of this study is to examine factors influencing intention to pay zakat in Kano Nigeria. Questionnaires were collected from businessmen and businesswomen operating in Kano Nigeria using a cross-sectional study design. Questionnaires were distributed and collected through the personally-administered method. A total of 524 businessmen and businesswomen in Kano participated in this study. Partial Least Squares Structural Equation Modelling (PLS-SEM) was used and tested the study hypotheses. The study reveals that attitude toward zakat evasion, attitude toward moral reasoning, peer influence, zakat knowledge, quality of zakat distribution and perception of board capital are important determinants of intention to pay zakat in Kano Nigeria. However, attitude toward ethnic diversity, influence of religious leaders, zakat system structure and enforcement of zakat law are insignificant. Overall, the results indicates that, the study model provides a good understanding of the factors that influence intention to pay zakat specifically in Kano Nigeria. Finally, the study discussed theoretical, methodological contribution, practical implications as well as limitations and suggestions for future studies.

**Keywords:** Intention to pay zakat, Decomposed theory of planned behavior, Kano State zakat institutions.



## ABSTRAK

Kajian tentang niat membayar zakat di Kano Nigeria masih lagi sesuatu yang baru. Objektif utama kajian ini ialah mengkaji faktor-faktor yang mempengaruhi hasrat untuk membayar zakat di Kano Nigeria. Data dipilih dari kalangan ahli-ahli perniagaan lelaki dan wanita yang beroperasi di Kano Nigeria menggunakan rekabentuk kajian rentas. Data diagih-agihkan dan dikumpul melalui kaedah yang dikendalikan secara peribadi. Sejumlah 524 orang ahli perniagaan lelaki dan wanita di Kano mengambil bahagian dalam kajian ini. Pemodelan Persamaan Berstruktur Separa Kuasa Dua terkecil atau *Partial Least Squares Structural Equation Modelling* (PLS-SEM) telah digunakan untuk mengkaji hipotesis kajian. Kajian menunjukkan bahawa sikap terhadap pengelakan membayar zakat, sikap terhadap sebab-musabab moral, pengaruh rakan, ilmu pengetahuan tentang zakat, kualiti pengagihan zakat dan persepsi lembaga zakat adalah penentu-penentu penting kepada hasrat membayar zakat di Kano Nigeria. Namun demikian, sikap terhadap kepelbagaian etnik, pengaruh pemimpin-pemimpin agama, struktur sistem zakat dan pelaksanaan undang-undang zakat adalah tidak signifikan. Secara keseluruhannya, keputusan menunjukkan bahawa model kajian memberikan satu kefahaman yang baik tentang faktor-faktor yang mempengaruhi hasrat untuk membayar zakat terutamanya di Kano Nigeria. Akhir sekali, kajian membincangkan tentang sumbangan teoretikal dan metodologi, implikasi praktikal serta kekangan dan cadangan yang boleh digunapakai untuk kajian-kajian yang akan datang.

**Keywords:** niat untuk membayar zakat, teori reput perilaku terancang, institusi zakat Negeri Kano.



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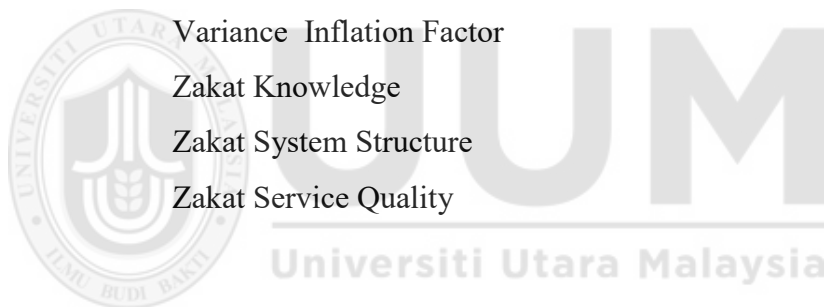
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## LIST OF ABBREVIATIONS

AZE	Attitude toward Zakat Evasion
AMR	Attitude toward Moral Reasoning
AVE	Average Variance Extracted
BTOS	Bartlett's test of sphericity
CFA	Confirmatory Factor Analysis
CR	Composite Reliability
CMV	Common Method Variance
DTPB	Decomposed Theory of Planned Behaviour
EFA	Exploratory Factor Analysis
ETD	Attitude toward Ethnic Diversity
EZL	Enforcement of Zakat Law
F <sup>2</sup>	Effect Sizes
HND	Higher National Diploma
IDT	Innovation Diffusion Theory
IPZ	Intention to Pay Zakat
IRL	Influence of Religious Leader
KSZHC	Kano State Zakat and Hubsu Commission
KMO	Kaiser-Meyer-Olkin
MSA	Measure of Sampling Adequacy
MYR	Malaysian Ringgit Rate
NA	Not Available
NPC	National Population Commission
PBC	Perceived Board Capital
PZBC	Perceived Zakat Board Capital
PCB	Principal Component Factor Analysis
PI	Peer Influence
PGQ	Public Governance Quality
PhD	Doctor of Philosophy

PLS	Partial Least Squares
PLS-SEM	Partial Least Squares Structural Equation Modelling
Q <sup>2</sup>	Predictive Relevance
QZD	Quality of Zakat Distribution
R <sup>2</sup>	R-squared values
SEM	Structural Equation Modelling
SPSS	Statistical Package for the Social Sciences
SWT	<i>Subhanahu Wa Ta'ala</i>
SAW	<i>Sallahu Alaihi Wasallama</i>
SMEDAN	Small and Medium Enterprise Development Agency of Nigeria
SMS	Short Messaging System
TPB	Theory of Planned Behaviour
TRA	Theory of Reason Action
VIF	Variance Inflation Factor
ZK	Zakat Knowledge
ZSS	Zakat System Structure
ZSQ	Zakat Service Quality





# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

In Islam, zakat is regarded as one of its pillars as stated in the Holy Quran several times as well as prayers. Zakat is a compulsory form of “charity” that every Muslim is expected to pay (Saad & Haniffa, 2014). Zakat is defined literally as to “purify”. The payment of zakat is considered as an act of worship and social investment (Saad & Haniffa, 2014). Three conditions must be fulfilled before zakat is payable, which are asset type, *haul* and *nisab*. Firstly, asset will only be subjected to zakat if the asset is for the purpose of wealth generation. Secondly, the property must reach one full Islamic year, i.e., 354.5 days based on the lunar year or its equivalent of 365.25 days based on the solar year. Thirdly, is the *nisab*, which must exceed a minimum threshold equivalent to 85gm of gold (Saad & Haniffa, 2014). Zakat is a symbol of Islamic economic justice that ensures equal and fair distribution of wealth (Abubakar & Abd Ghani, 2011).

Zakat is an important mechanism for the development of a country as it contributes to social security and harmony (Wali, 2013). Zakat helps to bridge the gap between the rich and poor. Wali (2013), in his study in Kano (the biggest Muslim populated state in Nigeria), on the utilization of the zakat fund for the eradication of poverty, concluded that zakat is an important instrument for reduction of poverty, economic inequality and unemployment in the society. Kahf (1999) claimed that zakat is

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## APPENDIX I ENGLISH QUESTIONNAIRE



### ACADEMIC RESEARCH QUESTIONNAIRE

Dear Respondents

I am a PhD (Accounting) research student in University Utara Malaysia, currently conducting a survey title: An investigation into factors influencing Intention to pay zakat: Evidences from Nigeria. I would appreciate it, if you will assist me by providing objective and sincere answers to all questions, as there is no right or wrong answer. The researcher assures you that, your identity and the information given will be handled and use for research purpose.

Please contact the researcher for any enquiry about the research.

Thank you very much for your cooperation.

Sani Adamu Muhammad

Prof Madya Dr Ram Al-Jaffri Saad

Student

Supervisor

Mobile +60146356353 +2348039492252

+60195681574

**SECTION A**

In this section, we are interested in your assessment about **Intention to pay Zakat**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
IPZ 1	Payment of zakat is good in Islam.			1	2	3	4	5
IPZ 2	If I own money above nisab, i will not pay zakat in the future.			1	2	3	4	5
IPZ 3	I intend to pay zakat in future			1	2	3	4	5
IPZ 4	Payment of zakat will reduce poverty			1	2	3	4	5
IPZ 5	Payment of zakat made me happy			1	2	3	4	5

**SECTION B**

In this section, we are interested in your assessment about **Attitude toward Zakat Evasion**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
AZE1	Non-payment of zakat is a sin in Islam			1	2	3	4	5
AZE 2	Payment of zakat makes promote good relationship between rich and poor			1	2	3	4	5
AZE 3	I consider defaulters of zakat as a sinners			1	2	3	4	5
AZE 4	Non-payment of zakat lead to spiritual loss of wealth			1	2	3	4	5
AZE 5	Non-payment of zakat is a sin			1	2	3	4	5

**SECTION C**

In this section, we are interested in your assessment about **Attitude toward Moral Reasoning** Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
AMR 1	Payment of zakat is highly important			1 2 3 4 5
AMR 2	Payment of zakat purify the wealth of payer			1 2 3 4 5
AMR 3	Payment of zakat is an obedient to Allah SWT			1 2 3 4 5
AMR 4	Good people normally pay zakat			1 2 3 4 5
AMR 5	One should perform an action which might in any way threaten the dignity and welfare of another individual.			1 2 3 4 5
AMR 6	Payment of zakat will bring sanity among people.			1 2 3 4 5
AMR 7	Payment of zakat will bring harmony between poor and rich			1 2 3 4 5
AMR 8	I will like to associate with good people			1 2 3 4 5

#### SECTION D

In this section, we are interested in your assessment about **Attitude toward Ethnic Diversity**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
ETD 1	Ethnic background will not allow someone to pay zakat in Kano			1 2 3 4 5
ETD 2	I will like to pay my zakat in my state of origin			1 2 3 4 5
ETD 3	Since I am a Muslim I believe I can pay my zakat to any zakat commission in Nigeria regardless of the state I came from.			1 2 3 4 5
ETD 4	Ethnicity is my barrier for non-payment of zakat to zakat commission			1 2 3 4 5
ETD 5	I will pay my zakat in any Muslim State			1 2 3 4 5
ETD 4	If I found myself in another State, I will pay my zakat there.			1 2 3 4 5
ETD 5	Islam prohibited showing tribalism			1 2 3 4 5

#### SECTION E

In this section, we are interested in your assessment about **Influence of Religious Leaders**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
IRL 1	I believe that preaching by religious leaders influence my zakat payment.			1 2 3 4 5
IRL 2	Religious leaders agree that I should pay zakat			1 2 3 4 5
IRL 3	Religious leaders play important role on my activities			1 2 3 4 5
IRL 4	Seminar on zakat will help me to pay zakat			1 2 3 4 5
IRL 5	Religious leaders advise me to pay zakat.			1 2 3 4 5

#### SECTION F



In this section, we are interested in your assessment about **Peer Influence**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
PI 1	My friends agree that I should pay zakat			1 2 3 4 5
PI 2	My friends think that I should pay zakat			1 2 3 4 5
PI 3	My friends support me to pay zakat			1 2 3 4 5
PI 4	My friends advise me to pay zakat			1 2 3 4 5
PI 5	My friends play important role on my activities.			1 2 3 4 5

### SECTION G

In this section, we are interested in your assessment about **Zakat Knowledge**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
ZK 1	Zakat knowledge help a lot in zakat payment			1 2 3 4 5
ZK 2	Knowing implication of not paying zakat help a lot in future payment			1 2 3 4 5
ZK 3	Zakat knowledge is compulsory in Islam			1 2 3 4 5
ZK 4	Knowledge of zakat will make me to pay in accordance with Islam			1 2 3 4 5
ZK 5	I know zakat rate is 2.5%			1 2 3 4 5
ZK6	If there is strong zakat commission, payment will increase			1 2 3 4 5

### SECTION H

In this section, we are interested in your assessment about **Zakat System Structure**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement

<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
ZSS 1	I believe that the structure of our zakat system structure is efficient			1 2 3 4 5
ZSS 2	Building zakat office in villages will increase collection			1 2 3 4 5
ZSS 3	Bad location is a problem of zakat office			1 2 3 4 5
ZSS 4	I believe that facilities in zakat commission are enough to detect untrue Asnaf.			1 2 3 4 5
ZSS 5	I don't know the location of zakat office			1 2 3 4 5

### SECTION I

In this section, we are interested in your assessment about **Enforcement of Zakat Law**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
EZL 1	I believe enforcing zakat law is good			1 2 3 4 5
EZL 2	I believe payment through zakat commission is good			1 2 3 4 5
EZL 3	I believe non-payment of zakat is disobedient to Islamic law			1 2 3 4 5
EZL4	Detection of noncompliance will be easy with proper enforcement			
EZL5	Enforcement of zakat law will increase collection			

### SECTION J

In this section, we are interested in your assessment about **Quality of Zakat Distribution**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
QZD 1	Efficient zakat distribution is good			1 2 3 4 5
QZD 2	Distribution without bias increase reputation of zakat commission			1 2 3 4 5
QZD 3	Due process is good			1 2 3 4 5
QZD 4	Traditional rulers will help zakat collection			1 2 3 4 5
QZD 5	Trustworthy people in zakat distribution will boost collection.			1 2 3 4 5

### SECTION K

In this section, we are interested in your assessment about **Public Governance Quality**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

<b>Strongly Disagree</b> <b>1</b>	<b>Disagree</b> <b>2</b>	<b>Neither Disagree or agree</b> <b>3</b>	<b>Agree</b> <b>4</b>	<b>Strongly Agree</b> <b>5</b>
PGQ 1	Efficient government will make people pay zakat			1 2 3 4 5
PGQ 2	Absent of corruption will make people pay zakat			1 2 3 4 5
PGQ 3	The diversion of public funds due to corruption is common in Nigeria.			1 2 3 4 5
PGQ 4	Justice administered in system make people to pay zakat			1 2 3 4 5
PGQ 5	I will like to pay zakat through trusted people.			1 2 3 4 5
PGQ 6	Honesty will encourage people to pay			1 2 3 4 5
PGQ 7	I am not satisfied with the manner the government is handling the education system.			1 2 3 4 5

**SECTION L**

In this section, we are interested in your assessment about **Zakat Service Quality**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement.

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
ZSQI 1		I can count on the employees of Zakat office as being friendly			1 2 3 4 5
ZSQI 2		Efficient service from zakat employees will increase collection.			1 2 3 4 5
ZSQI 3		I can count on Employees of Zakat institution knowing there job well			1 2 3 4 5
ZSQI 4		Zakat employees understand that Zakat payers rely (trust) on their knowledge to meet needs			1 2 3 4 5
ZSQI 5		Listening ear from zakat employees will enhance zakat collection.			1 2 3 4 5
ZSQI 6		Discrimination by zakat employees reduce commission image			1 2 3 4 5

**SECTION M**

In this section, we are interested in your assessment about **Perception of board capital**. Please read the following statement and circle or tick the number that most accurately reflects your opinion on each statement

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neither Disagree or agree</b>	<b>Agree</b>	<b>Strongly Agree</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
PB 1		I like religious leaders to be members of zakat commission			1 2 3 4 5
PB 2		I like honest civil servant to be members of zakat committee			1 2 3 4 5
PB 3		I like people with integrity as members of zakat commission.			1 2 3 4 5
PB 4		I will be very helpful to have a Shari'ah scholar on the board of zakat institutions.			1 2 3 4 5
PB 5		I like women scholars as members of zakat committee			1 2 3 4 5
PB 6		At least, a representative of zakat payers may need to be on the board of zakat institution			1 2 3 4 5

**SECTION N**

**DEMOGRAPHIC INFORMATION.**

**DMO 1 GENDER**

1. Male
2. Female

**DMO2 EDUCATION**

1. Primary
2. Secondary
3. Diploma

4. Degree and H.N.D
5. Masters and Ph.D

**DMO3 ETHNIC GROUP**

1. Hausa
2. Fulani
3. Yoruba
4. Others

**DMO 4 CAPITAL**

1. 1000001--2000000
2. 2000001—3000000
3. 3000001—4000000
4. 4000001 & Above

**APPENDIX II  
HAUSA QUESTIONNAIRE**



Tsarin tambayoyi domin neman Ilimi akan zakka

Zuwa ga mai amsawa,

Ni dalibine dake karatu a Jami'ar Malaysia mai suna “ Unversiti Utara Malaysia” ina bincikene akan abubuwan dake sawa a biya ko rashin biyan zakka ta hannun hukumar zakka ta Jihar Kano. Ina bukatar ka amsa wannan tambayoyi tsakani da Allah domin musamu mafita don inganta karba da rabawa talakawa zakkar da hukuma ta karba. Duk amsar da ka zaba daidaice. Ka saki jikinka wajen amsa wannan tambayoyi don babu wanda zai san ka amsa.

**Don neman Karin bayani, tuntubi**

Sani Adamu Muhammad  
Dalibi

Prof Madya Dr Ram Al-Jaffri Saad  
Malami

Mobile +60146356353 +2348039492252

+60195681574

E-mail [sani96005@gmail.com](mailto:sani96005@gmail.com)

[ram@uum.edu.my](mailto:ram@uum.edu.my)

**NIYAR BIYAN ZAKKA**

<b>Kwata-kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da Masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakane</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
IPZ1	Biyar zakka abu ne mai kyau			1	2	3	4	5
IPZ2	In Allah yasa na zama mai arziki zanso na rika biyan zakka			1	2	3	4	5
IPZ3	Niyar biyan zakka ga Musulunci abu ne mai kyau.			1	2	3	4	5
IPZ4	Biyar zakka zai taimaka ainun don rage talauci			1	2	3	4	5
IPZ5	Idan na biya zakka zanyi matukar farin ciki			1	2	3	4	5

**RASHIN BIYAN ZAKAT**

<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakayake</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
AZE1	Kin biyan zakka laifi ne babba a Musulunci			1	2	3	4	5
AZE2	Biyar zakka na sa wa talakawa su ga mutuncin mai arziki			1	2	3	4	5
AZE3	Ina ganin laifin mai kin biyan zakka			1	2	3	4	5
AZE4	Rashin biyan zakka na iya jawo asarar dukiya			1	2	3	4	5
AZE5	Rashin biyan zakka zunubi ne a Musulunce.			1	2	3	4	5

**DABI'A TA GARI**

<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakayake</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
AMR1	Biyar zakka ya na da matukar muhimmanci			1	2	3	4	5
AMR2	Zakka na tsarkake dukiyar mai fitar da ita			1	2	3	4	5
AMR3	Biyar zakka na daya daga cikin bin umarnin Allah (SWT)			1	2	3	4	5
AMR4	Ingantattun mutane sun fi biyan zakka			1	2	3	4	5
AMR5	Ina ganin bai da ce ba mutum ya cutar da dan uwansa musulmi			1	2	3	4	5
AMR6	Ina ganin biyan zakka zai sa kauna tsakanin mai biya da maikarba			1	2	3	4	5
AMR7	Biyar zakka zai inganta kyakkyawar alaka tsakanin mai arziki da talaka			1	2	3	4	5
AMR8	A gaskiya zan fi son mu'amala da mutanen kirki			1	2	3	4	5

**BAMBANCIN HARSHE KO KABILA**

<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai haka yake</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
ETD1	kabilanci zai iya sa mutum yaki biyan zakka a Kano			1	2	3	4	5
ETD2	Kowanne kabila zai fi son ya biya zakkarsa a Jihar su ta asali			1	2	3	4	5
ETD3	A matsayina na Musulmi zan iya bayar da zakka ta a ko'ina a Najeriya.			1	2	3	4	5
ETD4	Idan na tsinci kai na a wata jiha zan iya bayar da zakkata a can			1	2	3	4	5
ETD5	Addinin Musulunci ya yi hanin nu na kabilanci			1	2	3	4	5

**GUDUNMAWAR MALAMAN ADDINI MUSULUNCI WAJEN BIYAN ZAKKA**

<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske haka yake</b>				
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				

IRL1	Malaman addinin Musulunci na yin wa'azi ga alumma don biyan zakka a Kano.	1	2	3	4	5
IRL2	Wa'azin malaman addinin Musulunci yana da muhimmanci sosai a waje na.	1	2	3	4	5
IRL3	Ba don fadakarwar/ kira da malamai suke yi ba, wasu ba za su biya zakka ba.	1	2	3	4	5
IRL4	Wanda yake jin wa'azi malamai zai fi yarda ya biya zakka	1	2	3	4	5
IRL5	Kasancewar malaman addini nayin wa'azi akan biyan zakka yana sa wa mutane da yawa su biya zakka.					

#### GUDUNMAWAR ABOKAI WAJEN BIYAN ZAKKA

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yarda ba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai gaske haka yake</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
PI1	Shawarar abokai na taimako wajen biyan Zakka				1	2	3	4	5
PI2	Abokaina sun yi imani biyan Zakka ibadane				1	2	3	4	5
PI3	Abokai na taka rawa sosai wajen bani shawara don biyan zakka				1	2	3	4	5
PI4	Abokaina na tunanin ya kamata na rinka biyan Zakka				1	2	3	4	5
PI5	Abokaina na nabani goyan baya wajen biyan Zakka				1	2	3	4	5

#### NEMAN ILIMI WAJEN FITAR DA ZAKKA

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Na yarda</b>	<b>Kwarai da gaske hakane</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
ZK1	Neman Ilimin zakka zai taimaka kwarai ga mai biyan zakka				1	2	3	4	5
ZK2	Sanin hukuncin zakka abu ne mai kyau ga musulmi				1	2	3	4	5
ZK3	Neman ilimin zakka wajibi ne ga dukkan musulmi				1	2	3	4	5
ZK4	Mai biyan zakka idan ya san hukuncin zakka zai biya yar da Allah yace				1	2	3	4	5
ZK5	Kashi daya cikin arbanin ake fitarwa				1	2	3	4	5
ZK6	A ganina in akwai tsayayyar hukumar zakka biyan zakka zai karu				1	2	3	4	5

#### YANAYIN YADDA HUKUMAR ZAKKA TAKE

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Na yarda</b>	<b>Kwarai da gaske hakane</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
ZSS1	Idan hukumar zakka ta Kano ta na da tsari mai kyau zai taimaka wajen karba da raba zakka				1	2	3	4	5
ZSS2	Kafa hukumar Zakka a kauyuka zai taimaka kwarai wajen saukakawa hukumar.				1	2	3	4	5
ZSS3	Rashin sanin inda hukumar zakka yake na haifar mata da matsala.				1	2	3	4	5
ZSS4	Hukumar zakka baza ta iya gane ni ba in naki biyan Zakka				1	2	3	4	5
ZSS5	Ban san inda hukumar zakka take a Kano ba				1	2	3	4	5

#### KAFA DOKA DON TILASTAWA MASU KIN BIYAN/ BIYAN ZAKKA

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Hakane</b>	<b>Kwarai da gaske da hakane</b>				
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	1	2	3	4	5	
EZL1	Kafa doka da zata tilastawa ma su kin biyan zakka abu ne mai kyau	1	2	3	4	5
EZL2	Biyar zakka ta hannun hukumar zakka zai taimaka sosai	1	2	3	4	5
EZL3	Rashin biyar zakka na faruwane saboda mutane ba sa tsoron Allah	1	2	3	4	5
EZL4	Za'a iya gane marasa biyar Zakka idan akwai doka	1	2	3	4	5
EZL5	Karfafa doka akan zakka zai taimaka wajen biyar zakkar	1	2	3	4	5

#### YANAYIN RABON ZAKKA DA HUKUMA TA TARA GA AL'UMMA

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakane</b>	
	1	2	3	4	5	
QZD1	Inganta ayyukan hukumar zakka wajen rarraba kudaden yana da kyau	1	2	3	4	5
QZD2	Rarraba kudaden zakka a birni da kyauye zai taimaka wajen mutane su amince da hukumar zakka	1	2	3	4	5
QZD3	Sanar da al'umma kudaden da kuhuma ta tara ta kafafen yada labarai abuna mai kyau.	1	2	3	4	5
QZD4	Shigo da masu unguwanni/da dagatai zai taimaka wajen karbar zakka	1	2	3	4	5
QZD5	Idan ma'aikatan hukumar zakka suka zama masu kyakkawar mu'amala zai taimaka.	1	2	3	4	5

#### SHUGABANCI NAGARI

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakane</b>	
	1	2	3	4	5	
PGQ1	Ingantacciyar gwamnati na iya sa wa a biya zakka	1	2	3	4	5
PGQ2	Idan babu cin hanci da rashawa a gwamnati zai taimaka wajen biyar zakka	1	2	3	4	5
PGQ3	Adalci/ nagartar ma'aikatan gwamnati zai iya sawa a biya zakka.	1	2	3	4	5
PGQ4	Idan gwamnati na kare hakki talakawa zai sa a yarda da ita.	1	2	3	4	5
PGQ5	Zan so na biya zakka ta hannun ingantacciyar hukumar zakka	1	2	3	4	5
PGQ6	Idan ma'aikatan gwamnati ba sa son zuciya zai taimaka a yarda da gwamnati	1	2	3	4	5
PGQ7	Idan ma'aikatan sharia na aiki tsakani da Allah a kano zai taimaka a yarda da gwamnati.	1	2	3	4	5

#### INGANCIN AIKIN HUKUMAR ZAKKA

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Haka ne</b>	<b>Kwarai da gaske hakane</b>	
	1	2	3	4	5	
ZSQ1	Idan ma'aikatan hukumar zakka suka zama masu adalci zai sa mutane su rinka biyar zakka	1	2	3	4	5
ZSQ2	Idan ma'aikatan zakka suka san aikinsu zai taimaka wajen karbar zakka	1	2	3	4	5
ZSQ3	Idan akwai kyakkyawar mu'amala ga ma'aikatan hukumar zakka zai taimaka kwarai wajen karbar zakka	1	2	3	4	5

ZSQ4	Idan ya kasance ma'aikatan hukumar zakka suna sauraron al'uma ayyukansu zai inganta	1	2	3	4	5
ZSQ5	Idan ma'aikatan Zakka na sauraron korafi mutane aikinsu zaiyi kyau	1	2	3	4	5
ZSQ6	Idan ma'aikatan zakka na nuna bambanci lallai ayyukansu zasu samu tawaya.	1	2	3	4	5

#### AMINTATTUN MUTANE A HUKUMAR ZAKKA TA KANO

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Hakane</b>	<b>Kwarai da gaske hakane</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>				
PBC1	Shigo da malaman addini a hukumar zakka zai sa mutane su yarda da hukumar				1	2	3	4	5
PBC2	Zabo gogaggen ma'aikacin gwamnati a hukumar Zakka zai bunkasa ayyukan hukumar				1	2	3	4	5
PBC3	Nada mai gaskiya a matsayin shugaban hukumar zai taimaka wajen bunkasa huku mar				1	2	3	4	5
PBC4	Nada masanin sharia a hukumar zakka zai taimakawa hukumar				1	2	3	4	5
PBC5	Shigo da wakilcin malamai mata hukumar zakka zai taimakawa hukumar				1	2	3	4	5
PBC6	Shigo da wakilcin Hizba cikin hukumar Zakka zai taimaka wajen bunkasa hukumar				1	2	3	4	5

#### SASHIN SANIN YANAYIN MAI AMSA TAMBAYA

##### DMO1 JINSI

1. Namiji [ ]
2. Mace [ ]

##### DMO2 YANAYIN KARATU

1. Firamare [ ]
2. Sakandare [ ]
3. Diploma [ ]
4. Digiri da H.N.D [ ]
5. Masters da P.hD [ ]

##### DMO3 YARENKA

1. Hausa [ ]
2. Fulani [ ]
3. Yoruba [ ]
4. Sauran Yare [ ]

##### DMO4 JARINKA KO SAMUN KUDINKA

1. 1000000—2000000 [ ]
2. 2000001—3000000 [ ]
3. 3000001—4000000 [ ]
4. 4000001 zuwa sama. [ ]



**APPENDIX III  
KANO STATE ZAKAT LAW**

**The Zakat and Hubusi Commission Law, 2003:31**

Zakat and Hubusi commission signed into law on 7th November 2003, Kano State of Nigeria Gazette No. 7 Vol. 35. Supplement Part A pp. A25-A31. Throughout this statute, the gazetted copy has “zakkah” rather than “zakat”. Hubusi is the Hausa form of the Arabic hubs or hubus, pl. Ahbas, and is used synonymously with waqf, or in Hausa wakafi.

Zakat law I Kano Nigeria had 26 sections as depicted in appendix. Among the section as stipulated in the law are membership of the commission, finance and funding department commission department,

**2.2.2 A LAW TO PROVIDE FOR THE COLLECTION AND DISTRIBUTION OF ZAKAT AND HUBUSI IN THE STATE AND FOR OTHER MATTERS CONNECTED THERETO**

**Arrangement of sections:**

1. Citation and commencement. 2. Interpretation. 3. Establishment of the Commission. 4. Functions of the Commission. 5. Membership of the Commission. 6. Commission's Departments. 7. Local Government Zakat Councils. 8. Composition of Local Government Zakat Councils. 9. Village Zakat Committees. 10.

Composition of Village Zakat Committees. 11. Commission's Staff 12. Other staff of the Commission. 13. Director-General. 14. Finance and funding. 15. Office of the Secretary/Legal Adviser. 16. Annual report. 17. Annual estimate. 18. Standing orders. 19. Meetings of the Commission. 20. Quorum. Validity of proceedings. 22. Account and audit. 23. Remuneration of members. 24. Pension. 25. Succession of collection of zakat. 26. Power to make regulations.-up

**“BE IT ENACTED by the State House of Assembly as follows:**

1. This Law may be cited as the Kano State Zakat and Hubusi Commission Law 2003 and shall come into force on 7th day of November, 2003.

2. In this Law, unless otherwise requires: “Chairman” means Chairman of the Commission. “Commission” means Kano State Zakat and Hubusi Commission.

“Governor” means the Governor of the State. “hubusi” means endowment or a voluntary gift of wealth more especially property.

“State” means Kano State of Nigeria.

“zakat” means obligatory alms ordained by the Sharia on Muslims paid from a specified amount of wealth yearly.”

3. (1) there is herewith established for the Kano State a Board to be recognized as the Kano State Zakat and Hubusi Commission.

[(2) and (3): The Commission is a corporate organization which may sue and be sued in its corporate name, hold, own and dispose of property and operate bank accounts.]

5 (1) the following person shall be appointed as members of the committee by the state governor

i) The full-time chairman of the commission who shall be individual with good character and Islamic knowledge.

ii) Two permanent commissioners I & II

iii) One representative from the office of the secretary to the state government.

iv) One representative from emirate council

v) One representative from Shariah commission

- vi) One representative from Hisbah commission
  - vii) Fourteen part-time members of good character spread from geographical zone to be appointed by the state governor
  - viii) Secretary of the commission who shall be the director general.
  - ix) All members must be of proven integrity.
- 2) With the exception of *ex-officio* members, all members can work for a period of four years but can be re-appointed for a final term of another four years
  - 3) Subsection (2) of this provision stipulated that the governor can revoke any member appointment if he/she found of questionable character.
  - 4) Unsatisfactory character according to this section include;
    - a) Bankruptcy
    - b) Gross misconduct
    - c) Insanity
    - d) Refuse to attend meeting for three consecutive time without notice to the chairman
  - 5) For the smooth running of the commission, law allows then to constitute departments approve by the state governor
  - 6) (1) in each local government area there should be zakat and Hubusi committee.
    - (2) The established committee in subsection (1) shall be responsible for zakat, Hubusi, and other related issues in their respective local government as directed by the commission.
  - 7) (1) The following person shall be the members of Zakat and Husbusi council at local level appointed by the state committee under the advice of local government council.
    - i) Islamic scholar who resides in the local government as chairman.
    - ii) District head
    - iii) Local government chief Imam
    - iv) One representative from local government
    - v) A representative of commercial entrepreneurs/ business
    - vi) Farmer's group representative
    - vii) Livestock farmer's representative
    - viii) Three notable and respected individuals in the society.
    - ix) Secretary of the committee who shall be a Staff of zakat commission residing in the local government.
    - (2) The local government council shall on a regular basis provide its statement of its activities for the state council.

(3) With the exception of *ex-officio* members, all members can work for a period of three years but can be re-appointed for a final term of another three years

8. (1) each village shall have established a village zakat and hubsi committee.

(2) In accordance with subsection (1) above, the committee will have the responsibility of administered zakat, hubsi and other related matters as directed by the commission.

9. (1) The following person shall be the members of Zakat and Hubusi council at village level appointed by the state committee under the advice of local government council.

(a) Chairman must be a well-known Islamic scholar situated in the village (b) the Village Head. (c) The chief senior imam of the village. (d) Local Government Council representative; (e) two representatives of the business merchants/community. (f) Farmer's group representative (g) Livestock farmers representative. (h) Two persons of confirmed integrity from the village. (i) hisbah representative; and (j) resident staff of the committee as a Secretary.

(2) On a regular basis, the village zakat and hubsi committee shall furnish its activities to local government council.

11. Commission Chairman (chief executive) who is also the accounting officer, shall also have the following responsibilities:

- i. responsible for daily administration of the Commission;
- ii. Responsible for all correspondence of the Commission;
- iii. Harmonize activities of Zakat and Hubusi (Village Committees and Local Councils).
- iv. Any other duty was given to him by the Commission.

12. The zakat commission has the power to request to send on secondment its worker or receive officers from other parastatals and ministries.

13. The state governor is responsible for the appointment of Director-General.

14. The monies of the Commission shall include the following: i. Zakat; ii. Grant from the State Government; and iii. hubsi.

15

(1) There shall be appointed for the Commission a Secretary/Legal Adviser.

(2) (2) The person so appointed pursuant to subsection (1) of this section, shall be a legal practitioner who must have had not less than six years post call experience.

16 The Commission shall within three months after the expiration of each financial year prepare and submit to the Governor its annual activities for the proceeding year and a statement of account of the Commission.

17 The Commission shall prepare and submit to the Governor its annual estimate and its establishment proposal.

18 The Commission may make standing orders for the purpose of regulating its proceedings.

19 The Commission to meet at least once a month; the Chairman to preside or in his absence the Permanent Commissioner I or II; the Chairman has original and casting votes.]

20 The validity of the proceedings of the Commission shall not be affected by any vacancy in its membership or any defect in the appointment of a member or by reason that a person not entitled so to do has taken part in such proceedings

21 Commission shall not be affected by any vacancy in its membership or any defect in the appointment of a member or by reason that a person not entitled so to do has taken part in such proceedings

22 (1) The Commission shall keep proper accounts in respect of all monies with

**APPENDIX IV**

**Frequencies of Demography Variables**

**Statistics**

		DMO1	DMO2	DMO3	DMO4	DMO5	DMO6
N	Valid	75	75	75	75	75	75
	Missing	0	0	0	0	0	0
Mean		1.20	5.39	1.28	1.32	1.36	1.89
Median		1.00	6.00	1.00	1.00	1.00	2.00
Mode		1	6	1	1	1	2

**Frequency table**

**DMO1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	63	84.0	84.0	84.0
	Female	11	14.7	14.7	98.7
	5	1	1.3	1.3	100.0
Total		75	100.0	100.0	

**DMO2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	3	4.0	4.0	4.0

HND/ Degree	5	6.7	6.7	10.7
Masters	21	28.0	28.0	38.7
PhD	46	61.3	61.3	100.0
Total	75	100.0	100.0	

**DMO3**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Hausa	59	78.7	78.7	78.7
Yoruba	11	14.7	14.7	93.3
Others	5	6.7	6.7	100.0
Total	75	100.0	100.0	

**DMO4**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Public Servant	60	80.0	80.0	80.0
Private Sector	9	12.0	12.0	92.0
Self-employ	4	5.3	5.3	97.3
Inheritances	1	1.3	1.3	98.7
Others	1	1.3	1.3	100.0
Total	75	100.0	100.0	

**DMO5**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Within one year	53	70.7	70.7	70.7
Under five years	17	22.7	22.7	93.3
Over five years	5	6.7	6.7	100.0
Total	75	100.0	100.0	

**DMO6**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Business	14	18.7	18.7	18.7

Business and Civil Servant	55	73.3	73.3	92.0
Others	6	8.0	8.0	100.0
Total	75	100.0	100.0	

**APPENDIX V  
RELIABILITY AND FACTOR ANALYSIS  
INTENTION TO PAY ZAKAT RELIABILITY 5 ITEMS BEFORE DELETION**

**Case Processing Summary**

		N	%
Cases	Valid	75	100.0
	Excluded <sup>a</sup>	0	.0
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.793	.794	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
IPZ1	16.83	10.253	.538	.325	.769



IPZ2	16.43	10.302	.604	.439	.744
IPZ3	16.43	10.113	.680	.469	.719
IPZ4	16.37	12.453	.388	.169	.806
IPZ5	16.45	10.521	.676	.517	.723

**INTENTION TO PAY ZAKAT RELIABILITY 4 ITEMS AFTER DELETION**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.806	.811	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
IPZ1	12.57	7.410	.536	.319	.803
IPZ2	12.17	7.497	.597	.427	.768
IPZ3	12.17	7.388	.666	.446	.735
IPZ5	12.20	7.541	.707	.517	.720

**RELIABILITY OF ATTITUDE TOWARD ZAKAT EVASION 5 ITEMS BEFORE DELETION**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.791	.797	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AZE1	16.11	13.259	.513	.411	.769
AZE2	16.05	13.186	.612	.435	.742
AZE3	16.29	11.940	.554	.375	.759
AZE4	16.03	11.810	.721	.588	.703
AZE5	16.43	12.653	.484	.421	.782

RELIABILITY OF ATTITUDE TOWARD ZAKAT EVASION 4 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	N of Items
.834	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AZE1	12.45	6.846	.719	.770
AZE2	12.47	6.793	.590	.822
AZE3	12.43	6.437	.765	.747
AZE4	12.53	6.225	.612	.820

RELIABILITY OF ATTITUDE TOWARD MORAL REASONING 9 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.699	.570	9

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AMR1	31.97	12.432	.644	.606	.605
AMR2	31.89	12.340	.691	.549	.594
AMR3	31.89	12.286	.711	.669	.589
AMR4	31.49	18.388	.017	.121	.719
AMR5	34.73	19.550	-.212	.100	.756
AMR6	31.89	12.772	.582	.437	.622
AMR7	31.53	18.658	-.048	.041	.727
AMR8	31.92	13.210	.618	.574	.617
AMR9	31.41	18.597	-.021	.060	.721

RELIABILITY OF ATTITUDE TOWARD MORAL REASONING 8 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.727	.626	8

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AMR1	27.41	12.327	.650	.605	.642
AMR2	27.33	12.171	.708	.547	.627
AMR3	27.33	12.144	.724	.668	.624
AMR4	26.93	18.225	.037	.102	.749
AMR5	30.17	19.470	-.211	.099	.789
AMR6	27.33	12.712	.582	.436	.660
AMR8	27.36	13.125	.621	.573	.653
AMR9	26.85	18.559	-.030	.053	.754

RELIABILITY OF ETHNIC DIVERSITY 5 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.635	.698	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ETD1	15.29	9.507	.520	.393	.519
ETD2	16.69	12.215	-.024	.013	.822
ETD3	15.21	9.116	.622	.511	.472
ETD4	15.24	9.617	.593	.491	.496
ETD5	15.21	9.575	.499	.442	.528

RELIABILITY OF ETHNIC DIVERSITY 4 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.822	.824	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ETD1	12.57	7.410	.587	.393	.803
ETD3	12.49	7.037	.702	.510	.749
ETD4	12.52	7.496	.674	.490	.765
ETD5	12.49	7.172	.625	.435	.786

RELIABILITY OF INFLUENCE OF RELIGIOUS LEADERS 5 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.778	.777	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
IRL1	17.35	7.067	.355	.158	.798
IRL2	17.28	6.664	.482	.300	.759
IRL3	17.28	6.069	.659	.448	.703
IRL4	17.37	5.615	.602	.564	.720
IRL5	17.23	5.691	.684	.570	.690

RELIABILITY OF PEER INFLUENCE 5 ITEMS NO DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.869	.870	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PI1	16.77	12.529	.675	.591	.846
PI2	16.69	12.215	.772	.664	.822
PI3	16.69	12.459	.720	.523	.835
PI4	16.69	12.864	.614	.435	.862
PI5	16.72	13.042	.695	.552	.842

RELIABILITY OF INFLUENCE OF RELIGIOUS LEADERS 4 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.797	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
IRL2	13.00	4.892	.454	.288	.816
IRL3	13.00	4.378	.638	.419	.735
IRL4	13.09	3.788	.648	.563	.730
IRL5	12.95	3.916	.716	.568	.692

**Communalities**

	Initial	Extraction

IRL1	1.000	.670
IRL2	1.000	.674
IRL3	1.000	.498
IRL4	1.000	.666
IRL5	1.000	.597

Extraction Method:  
Principal Component  
Analysis.

#### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.105	62.098	62.098	3.105	62.098	62.098
2	.707	14.141	76.239			
3	.605	12.094	88.333			
4	.353	7.064	95.397			
5	.230	4.603	100.000			

Extraction Method: Principal Component Analysis.

RELIABILITY OF ZAKAT KNOWLEDGE 6 ITEMS BEFORE DELETION

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.828	6

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZK1	20.47	16.982	.676	.580	.769
ZK2	20.39	17.808	.563	.454	.793
ZK3	20.68	18.518	.359	.250	.846
ZK4	20.44	17.034	.662	.575	.772
ZK5	20.55	17.738	.595	.413	.787
ZK6	20.41	17.435	.714	.583	.765

RELIABILITY OF ZAKAT KNOWLEDGE 5 ITEMS AFTER DELETION

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.846	.847	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZK1	16.56	12.115	.665	.551	.811
ZK2	16.48	12.415	.608	.439	.827
ZK4	16.53	11.928	.687	.571	.805
ZK5	16.64	12.423	.633	.410	.820
ZK6	16.51	12.659	.678	.514	.809

RELAIBILITY OF ZAKAT SYSTEM STRUCTURE 6 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.729	.718	6

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZSS1	18.97	12.080	.632	.508	.643
ZSS2	18.95	11.348	.688	.778	.620
ZSS3	19.08	11.237	.648	.750	.630
ZSS4	21.11	13.772	.199	.075	.786
ZSS5	18.95	11.700	.588	.454	.651
ZSS6	18.68	16.761	.078	.052	.764

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.747	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZSS1	16.93	8.820	.660	.504	.714
ZSS2	16.91	7.897	.778	.774	.667
ZSS3	17.04	7.958	.699	.746	.696
ZSS5	16.91	8.491	.611	.452	.731
ZSS6	16.64	13.261	.035	.030	.856

RELIABILITY OF ENFORCEMENT OF ZAKAT LAW 5 ITEMS NO DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.775	.779	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EZL1	16.33	11.712	.480	.617	.757
EZL2	16.21	10.467	.735	.705	.667
EZL3	16.16	12.109	.556	.461	.732
EZL4	16.13	11.685	.526	.428	.740
EZL5	16.49	11.524	.468	.236	.763

RELIABILITY OF QUALITY OF ZAKAT DISTRIBUTION 5 ITEMS NO DELETION



**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.877	.876	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
QZD1	16.83	11.361	.799	.991	.827
QZD2	16.81	12.992	.626	.472	.869
QZD3	16.80	13.135	.611	.431	.873
QZD4	16.81	11.613	.790	.991	.830
QZD5	16.85	12.586	.716	.548	.849

RELIABILITY OF PUBLIC GOVERNANCE QUALITY 11 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.674	.696	11

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PGQ1	36.55	46.089	.035	.225	.698
PGQ2	35.61	36.943	.731	.804	.587
PGQ3	36.24	41.996	.231	.189	.669
PGQ4	35.85	36.911	.604	.619	.600
PGQ5	35.72	37.745	.638	.796	.601
PGQ6	36.56	41.871	.244	.277	.667

PGQ7	35.84	40.109	.488	.420	.628
PGQ8	36.05	40.267	.361	.335	.645
PGQ9	36.72	42.988	.164	.132	.682
PGQ10	36.81	45.397	.044	.167	.702
PGQ11	36.17	42.497	.238	.216	.666

RELIABILITY OF PUBLIC GOVERNANCE QUALITY 10 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.702	.718	10

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PGQ1	33.55	42.657	.073	.197	.725
PGQ2	32.61	34.808	.701	.803	.626
PGQ3	33.24	38.725	.265	.180	.698
PGQ4	32.85	34.640	.587	.619	.638
PGQ5	32.72	35.718	.598	.793	.642
PGQ6	33.56	39.115	.248	.269	.701
PGQ7	32.84	37.758	.467	.420	.664
PGQ8	33.05	37.321	.382	.312	.676
PGQ9	33.72	39.637	.199	.097	.711
PGQ11	33.17	39.497	.257	.216	.698

RELIABILITY OF ZAKAT SERVICE QUALITY 8 ITEMS BEFORE DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.515	.558	8

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZSQ1	24.35	24.149	-.411	.252	.712
ZSQ2	23.84	17.261	.266	.477	.474
ZSQ3	24.26	18.467	.052	.393	.550
ZSQ4	23.74	17.591	.159	.285	.510
ZSQ5	23.88	14.903	.612	.470	.361
ZSQ6	23.92	13.610	.570	.508	.338
ZSQ7	23.85	14.073	.549	.615	.354
ZSQ8	23.72	14.261	.508	.582	.370

RELIABILITY OF ZAKAT SERVICE QUALITY 7 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.712	.715	7

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ZSQ2	20.82	20.065	.339	.421	.698
ZSQ3	21.24	21.337	.117	.338	.755
ZSQ4	20.73	20.775	.189	.281	.735
ZSQ5	20.86	18.118	.605	.454	.641
ZSQ6	20.91	16.279	.616	.501	.624
ZSQ7	20.84	16.713	.605	.612	.629
ZSQ8	20.70	16.869	.569	.582	.638

RELIABILITY OF PERCEIVED ZAKAT BOARD CAPITAL 5 ITEMS NO DELETION

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items

.813	.814	5
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**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PBC1	16.36	12.125	.662	.638	.758
PBC2	16.51	13.821	.462	.338	.817
PBC3	16.33	13.333	.511	.434	.804
PBC4	16.45	11.467	.743	.621	.731
PBC5	16.16	13.190	.652	.653	.765



**APPENDIX VI MISSING VALUES**

	Result Variable	N of Replaced Missing Values	Result Variables Case Number of Non-Missing		N of Valid Cases	Creating Function
			First	Last		
1	IPZ1_1	0	1	524	524	SMEAN(IPZ1)
2	IPZ2_1	1	1	524	524	SMEAN(IPZ2)
3	IPZ3_1	1	1	524	524	SMEAN(IPZ3)
4	IPZ4_1	1	1	524	524	SMEAN(IPZ4)
5	IPZ5_1	1	1	524	524	SMEAN(IPZ5)
6	AZE1_1	0	1	524	524	SMEAN(AZE1)
7	AZE2_1	0	1	524	524	SMEAN(AZE2)
8	AZE3_1	1	1	524	524	SMEAN(AZE3)
9	AZE4_1	0	1	524	524	SMEAN(AZE4)
10	AZE5_1	0	1	524	524	SMEAN(AZE5)
11	AMR1_1	1	1	524	524	SMEAN(AMR1)
12	AMR2_1	0	1	524	524	SMEAN(AMR2)
13	AMR3_1	0	1	524	524	SMEAN(AMR3)
14	AMR4_1	0	1	524	524	SMEAN(AMR4)
15	AMR5_1	1	1	524	524	SMEAN(AMR5)
16	AMR6_1	1	1	524	524	SMEAN(AMR6)
17	AMR7_1	1	1	524	524	SMEAN(AMR7)
18	AMR8_1	0	1	524	524	SMEAN(AMR8)
19	PI1_1	0	1	524	524	SMEAN(PI1)
20	PI2_1	0	1	524	524	SMEAN(PI2)
21	PI3_1	0	1	524	524	SMEAN(PI3)
22	PI4_1	0	1	524	524	SMEAN(PI4)
23	PI5_1	0	1	524	524	SMEAN(PI5)
24	ZK1_1	0	1	524	524	SMEAN(ZK1)
25	IRL1_1	0	1	524	524	SMEAN(IRL1)
26	ZK2_1	0	1	524	524	SMEAN(ZK2)
27	IRL2_1	0	1	524	524	SMEAN(IRL2)
28	ZK3_1	0	1	524	524	SMEAN(ZK3)
29	IRL3_1	1	1	524	524	SMEAN(IRL3)
30	ZK4_1	0	1	524	524	SMEAN(ZK4)
31	IRL4_1	1	1	524	524	SMEAN(IRL4)
32	ZK5_1	0	1	524	524	SMEAN(ZK5)
33	ZK6_1	0	1	524	524	SMEAN(ZK6)
34	ZSS1_1	0	1	524	524	SMEAN(ZSS)
35	ZSS2_1	1	1	524	524	SMEAN(ZSS)
36	ZSS3_1	0	1	524	524	SMEAN(ZSS)
37	ZSS4_1	0	1	524	524	SMEAN(ZSS)



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44	ZSS5_1	0	1	524	524	SMEAN(ZSS
45	EZL1_1	2	1	524	524	SMEAN(EZL
46	EZL2_1	0	1	524	524	SMEAN(EZL
47	EZL3_1	0	1	524	524	SMEAN(EZL
48	EZL4_1	0	1	524	524	SMEAN(EZL
49	EZL5_1	1	1	524	524	SMEAN(EZL
50	QZD1_1	1	1	524	524	SMEAN(QZ
51	QZD2_1	0	1	524	524	SMEAN(QZ
52	QZD3_1	0	1	524	524	SMEAN(QZ
53	QZD4_1	0	1	524	524	SMEAN(QZ
54	QZD5_1	0	1	524	524	SMEAN(QZ
55	PGQ1_1	1	1	524	524	SMEAN(PG
56	PGD2_1	0	1	524	524	SMEAN(PG
57	PGQ3_1	1	1	524	524	SMEAN(PG
58	PGQ4_1	0	1	524	524	SMEAN(PG
59	PGQ5_1	3	1	524	524	SMEAN(PG
60	PGQ6_1	0	1	524	524	SMEAN(PG
61	PGQ7_1	3	1	524	524	SMEAN(PG
62	ZSQ1_1	1	1	524	524	SMEAN(ZS
63	ZSQ2_1	0	1	524	524	SMEAN(ZS
64	ZSQ3_1	0	1	524	524	SMEAN(ZS
65	ZSQ4_1	0	1	524	524	SMEAN(ZS
66	ZSQ5_1	0	1	524	524	SMEAN(ZS
67	ZSQ6_1	0	1	524	524	SMEAN(ZS



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68	PBC1_1	1	1	524	524	SMEAN(PBC1
69	PBC2_1	0	1	524	524	SMEAN(PBC2
70	PBC3_1	3	1	524	524	SMEAN(PBC3
71	PBC4_1	0	1	524	524	SMEAN(PBC4
72	PBC5_1	0	1	524	524	SMEAN(PBC5
73	PBC6_1	0	1	524	524	SMEAN(PBC6
74	DMO1_1	9	1	524	524	SMEAN(DMO
75	DMO2_1	11	1	524	524	SMEAN(DMO
76	DMO3_1	11	1	524	524	SMEAN(DMO
77	DMO4_1	10	1	524	524	SMEAN(DMO
78	DMO5_1	19	1	524	524	SMEAN(DMO



**APPENDIX VII MULTICOLLINEARITY**

Collinearity Statistics		
Variables	Tolerance	VIF
AMR	0.335	2.989
ETD	0.584	1.711
IRL	0.437	2.288
PI	0.394	2.535
ZK	0.531	1.882
ZSS	0.512	1.952
EZL	0.540	1.852
QZD	0.281	3.561
ZSQ	0.336	2.972
PBC	0.367	2.726
PGQ	0.323	3.099

Dependent variable AZE

Attitude toward Moral Reasoning

Collinearity Statistics		
Variables	Tolerance	VIF
ETD	.587	1.704
IRL	.437	2.289
PI	.398	2.515
ZK	.556	1.798
ZSS	.517	1.933
EZL	.544	1.840
QZD	.279	3.584



ZSQ	.337	2.968
PBC	.368	2.717
PGQ	.318	3.145
AZE	.346	2.890

Dependent variable AMR

Attitude toward Ethnic Diversity

Collinearity Statistics		
Variables	Tolerance	VIF
(Constant)		
IRL	0.441	2.265
PI	0.393	2.542
ZK	0.529	1.891
ZSS	0.512	1.952
EZL	0.557	1.794
QZD	0.28	3.571
ZSQ	0.333	3.002
PBC	0.363	2.753
PGQ	0.332	3.01
AZE	0.303	3.298
AMR	0.294	3.398

Dependent variable: ETD



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Influence of Religious Leaders

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Collinearity Statistics		
	Tolerance	VIF
PI	.407	2.457
ZK	.524	1.909
ZSS	.511	1.956
EZL	.560	1.786
QZD	.281	3.563
ZSQ	.333	3.007
PBC	.365	2.743
PGQ	.319	3.132
AZE	.305	3.277
AMR	.295	3.392
ETD	.594	1.684

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Dependent variable: IRL

Peer influence

Collinearity Statistics		
	Tolerance	VIF
(Constant)		
ZK	.524	1.909
ZSS	.517	1.933
EZL	.543	1.841
QZD	.281	3.564
ZSQ	.335	2.985
PBC	.366	2.732

PGQ	.320	3.129
AZE	.304	3.289
AMR	.296	3.374
ETD	.584	1.711
IRL	.450	2.225
Dependent Variable: PI		

Zakat Knowledge

Collinearity Statistics		
Variables	Tolerance	VIF
(Constant)		
ZSS	.512	1.954
EZL	.536	1.865
QZD	.281	3.563
ZSQ	.335	2.984
PBC	.363	2.752
PGQ	.318	3.144
AZE	.307	3.253
AMR	.311	3.213
ETD	.590	1.695
IRL	.434	2.302
PI	.393	2.543
Dependent Variable: ZK		

Zakat System structure

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
EZL	.552	1.811
QZD	.280	3.566
ZSQ	.332	3.008
PBC	.363	2.757
PGQ	.320	3.123
AZE	.304	3.291
AMR	.297	3.371
ETD	.586	1.708
IRL	.434	2.302
PI	.398	2.512
ZK	.525	1.907

Dependent Variable: ZSS

Enforcement of Zakat law

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
QZD	.285	3.511
ZSQ	.337	2.968
PBC	.362	2.764
PGQ	.318	3.145

AZE	.305	3.274
AMR	.297	3.364
ETD	.608	1.646
IRL	.454	2.205
PI	.399	2.509
ZK	.524	1.908
ZSS	.527	1.899

Dependent variable: EZL

#### Quality of Zakat Distribution

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
ZSQ	.343	2.913
PBC	.366	2.735
PGQ	.361	2.768
AZE	.306	3.272
AMR	.294	3.405
ETD	.587	1.702
IRL	.438	2.285
PI	.396	2.525
ZK	.528	1.895
ZSS	.515	1.943
EZL	.548	1.825

Dependent Variable: QZD

Zakat Service Quality

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
PBC	.392	2.550
PGQ	.319	3.140
AZE	.307	3.260
AMR	.297	3.367
ETD	.585	1.708
IRL	.434	2.302
PI	.396	2.524
ZK	.528	1.894
ZSS	.511	1.957
EZL	.543	1.841
QZD	.288	3.477

Dependent Variable: ZSQ

Perceived zakat Service Quality

Variables	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
PGQ	.322	3.107
AZE	.307	3.254
AMR	.298	3.354
ETD	.587	1.705

IRL	.437	2.286
PI	.398	2.514
ZK	.526	1.901
ZSS	.512	1.952
EZL	.536	1.866
QZD	.281	3.553
ZSQ	.360	2.776

Dependent variable: PZBC

Public Governance Quality

Collinearity Statistics		
Variables	Tolerance	VIF
(Constant)		
AZE	.308	3.250
AMR	.293	3.412
ETD	.610	1.638
IRL	.436	2.293
PI	.395	2.530
ZK	.524	1.908
ZSS	.515	1.943
EZL	.536	1.866
QZD	.316	3.160
ZSQ	.333	3.002
TPBC	.366	2.730

Dependent Variables: PGQ

