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DETERMINANTS OF INTENTION TO PAY *ZAKAT* ON EMPLOYMENT INCOME BY CIVIL SERVANTS

ABUBAKAR UMAR FAROUK

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DETERMINANTS OF INTENTION TO PAY *ZAKAT* ON EMPLOYMENT INCOME BY CIVIL SERVANTS IN KANO STATE, NIGERIA

By

ABUBAKAR UMAR FAROUK

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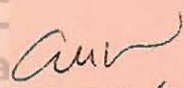|		
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Tandatangan

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ABSTRACT

Since the enactment of the *Zakat* law in Kano Nigeria in 2003, *Zakat* collection has remained low and is consistently shrinking. The decline is more pronounced on *Zakat* on Employment Income from among all other forms of *Zakat*. Although this phenomenon has been examined in the past, the explanation has not been comprehensive as some vital variables particularly those suitable for the uniqueness of the African setting more especially the Nigerian environment were not studied before. Therefore, this study expands the Theory of Planned Behavior by decomposing Attitude, Subjective Norms and Perceived Behavioral Control and as well incorporates Religiosity as a moderator to provide in-depth explanation on the underlying factors influencing the behavioral intention of civil servants to pay *Zakat*. Primary data was collected from the 700 sampled respondents using self-administered questionnaire. The Partial Least Square (PLS) algorithm and bootstrapping methods were employed for statistically testing the hypotheses of the study. The results established the relevance of Attitude, Capability, Employer Referents and Government Support as key determinants of *Zakat* compliance intention. It also confirmed the postulation that Attitude towards a behavioral object is uni-dimensional. Moreover, the moderating impact of Religiosity in the TPB model has been proven. By implication, the findings of the study challenged policy makers to direct efforts towards improving these determinants for stronger intention to comply and as well dared scholars to conduct further confirmatory empirical research in the area of study. Furthermore, it highlighted the importance of *Zakat* as a tool for fighting poverty, equitable wealth redistribution and achieving economic prosperity in Muslim Majority Societies.

Keywords: behavioral intention, *Zakat* on employment income, civil servants, religiosity

ABSTRAK

Semenjak enakmen zakat dilaksanakan di Kano, Nigera pada 2003, kutipan zakat masih rendah dan semakin berkurangan. Pengurangan tersebut lebih ketara ke atas zakat pendapatan pekerjaan berbanding zakat-zakat lain. Walaupun fenomena ini telah dikaji sebelum ini, penjelasannya masih tidak komprehensif memandangkan terdapat beberapa pemboleh ubah penting terutamanya yang bersesuaian dengan keunikan suasana di Afrika khususnya persekitaran Nigeria yang masih belum dikaji. Oleh demikian, kajian ini memperluaskan teori Tingkah Laku Terancang dengan menguraikan sikap, norma subjekif dan niat tingkah laku terkawal serta keagamaan sebagai pengantara untuk memberikan penjelasan mendalam terhadap faktor yang mempengaruhi niat tingkah laku kakitangan awam untuk membayar zakat. Data utama dikumpulkan daripada 700 sampel responden menggunakan soal selidik tadbir kendiri. Kaedah algoritma dan butstrap *Partial Least Square* (PLS) digunakan untuk mengkaji hipotesis kajian secara statistik. Hasil kajian menunjukkan perkaitan sikap, keupayaan, rujukan majikan dan sokongan kerajaan sebagai kunci penentu kepada niat kepatuhan zakat. Kajian juga mengesahkan kemungkinan sikap terhadap objek tingkah laku bersifat ekadimensi. Tambahan pula, kesan penyederhanaan keagamaan dalam model Teori Tingkah Laku Terancang telah dibuktikan. Implikasinya, hasil kajian ini mencabar penggubal dasar untuk berusaha mempertingkatkan lagi penentu tersebut bagi meningkatkan niat untuk mematuhi serta mencabar cendekiawan agar menjalankan penyelidikan lanjut yang empirikal dalam bidang ini. Selain itu, kajian ini menekankan kepentingan zakat sebagai medium untuk memerangi kemiskinan, pengagihan kekayaan yang adil dan mencapai kemakmuran ekonomi dalam masyarakat majoriti yang beragama Islam.

Kata kunci: niat tingkah laku, Zakat pendapatan pekerjaan, kakitangan awam, keagamaan

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LIST OF ABBREVIATIONS

AT	Attitude
BI	Behavioral Intention
HTMT	Heterotrait-Monotrait
ICAN	Institute of Chartered Accountants of Nigeria
KSP	Kano State Polytechnic
MMS	Muslim Majority States
NBS	National Bureau of Statistics
NLSS	Nigeria Living Standard Survey
PBC	Perceived Behavioral Control
PBUH	Peace Be Upon Him
PBUH	Peace be Upon Him
PC	Capability
PG	Government Support
R	Religiosity
SAW	Sallallahu Alayhi Wasallam
SC	Colleagues Referents
SCT	Social Cognitive Theory
SE	Employers Referents
SEM	Structural Equation Modeling
SETRC	Socio-Economic Theory of Regulatory Compliance
SLT	Social Learning Theory
SN	Subjective Norm
SP	Parents Referents
SPSS	Statistical Package for Social Sciences
SRCOE	Sa'adatu Rimi College of Education
SS	Spouse Referents
SWT	*Subhannahu Wa Ta'ala*
TISSA	Tunku Puteri Intan Safinaz School of Accountancy
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
UN	United Nations
UUM	Universiti Utara Malaysia
VIF	Variance Inflated Factor
ZEI	*Zakat* on Employment Income

CHAPTER ONE

INTRODUCTION

1.1 Introduction

In Kano state, Nigeria, as in all other Nigerian Muslims majority states, the collections of *Zakat* on employment income (ZEI) is a serious challenge. Records of *Zakat* collections in recent years has continuously been very low (*Zakat* Commission, 2015). Perhaps ever since the establishment of the *Zakat* commission in Kano in 2003, the *Zakat* collection has been questionable. For instance, records from the office of the state statistician general reveals that the state government pays an average of N2.14 Billion as monthly salary to its 50,000 employees, but that notwithstanding the *Zakat* collections by the *Zakat* commission has persistently been at an alarming rate. Since its creation, the highest amount collected by the commission was in 2006 when only 72 persons paid N16, 135,000.00. The collections for the years 2010, 2011, 2012, 2013, 2014 were, N12,915,800.00 from 41 persons, N13,635,000.00 from 56 persons, N16,135,000.00 from 72 individuals, N14,379,550.00 from 69 individuals and N9,930,750.00 from 40 persons, respectively (*Zakat* Commission, 2015). This glaringly indicates that government servants are officially resisting *Zakat* payment.

Although, ZEI has the capacity for sustainable revenue mobilization to fight poverty and ensure equitable redistribution of wealth not only in Kano but in all the Muslim majority states in Nigeria, available statistics indicate an alarming rate of rise in poverty and other socio-economic problems which *Zakat* is to ideally solve (Ammani, Abba, & Dandago, 2014). According to the 2012 National Board of Statistics (NBS) report,

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Kano's relative poverty rate is 72.3%, the absolute poverty rate is 65.6% and a dollar per day rate is 66.0% (National Bureau of Statistics, 2012). Further confirmation was made as published in a 2015 report by the United Nations (UN) Global Multi-Dimensional Poverty Index. The data collected covers the period between 2004 and 2014 on the poverty rate of Nigerian States. It is stated therein that poverty rate in Kano State is 76.4% and the country's average is 46.0%.

To reduce poverty Kano state government has over the years embarked on a number of programs that have been yielding negligible results. Since, in true Islamic economy, severe poverty is abnormal because of the inbuilt balanced and fair redistribution of wealth, revenue from ZEI is vital and critical in fighting poverty and in ensuring equitable redistribution of wealth. However, the dream of having a prosperous society may remain a mirage, if the onerous problem of low ZEI collection by the commission is not tackled. It is therefore imperative to first know the determinants of civil servants in Kano state's behavioral intention towards the payment of ZEI so as to develop strategies that could crack this hard nut. It is in this regard that this study took the actual compliance for granted and work back to the root to empirically examine the determinants of behavioral intention which precedes the actual behavioral compliance.

1.2   Background of the Study

One way a Muslim society could achieve economic prosperity is to implement the *Zakat* system since its primary objective is equitable wealth redistribution. *Zakat* has the potential to deliver economic prosperity than what can be achieved without it. The dialogue on *Zakat* has monumentally achieved dominance in recent years which is a sign

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that there are even more opportunities than ever before to make steps forward in broadening research on the *Zakat* institution from the narrow emphasis on *Zakat* on business to *Zakat* on other forms of wealth accumulation such as employment income, pension fund savings, and professional income. Although *Zakat* is concerned with personal wealth but it is not a private affair. Both individual and societal effort are required to achieve its desired objective (Samad & Glenn, 2013). Thus, research on *Zakat* has also been widened from a restricted perspective (limited as a private activity only to achieve personal piety) to a broader and ambitious perspective including its use for achieving, social, moral, spiritual, societal economic and other social goals (Samad & Glenn, 2013). This sparks the effort of many researchers on the need for more research on the broadened horizon to develop strategies and policies aimed at achieving the desired objective of the *Zakat* system. It is up to the governments of the Muslim majority societies and Muslims in general to seize these opportunities. Contemporarily, many studies have indicated ZEI as a sustainable form of *Zakat*. Effective *Zakat* on employment has the capacity to influence more effective and more sustainable mobilization mechanism for funds to fight poverty and ensure equitable redistribution of wealth among society members.

Kano is the most populous state among the thirty six states of Nigeria and is one of the twelve states in the country that officially declared the practice Islamic legal system in accordance with the Maliki school of thought. It has served for centuries as a terminus for the historical trans-Saharan trade. It is 99% Muslim populated state and as a commerce center is involved in several economic activities that creates wealth and

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provides employment for many. It is one of the five states in Nigeria that have enacted Laws for *Zakat* (Bugaje, 2010).

Available statistics indicate an alarming rate of rise in poverty and other socio-economic problems in Kano (Ammani, Abba, & Dandago, 2014). According to the National Board of Statistics (NBS) report, Kano's relative poverty rate is 72.3%, the absolute poverty rate is 65.6% and a dollar per day rate is 66.0% (National Bureau of Statistics, 2012). Further confirmation was made as published in a 2015 report by the United Nations (UN) Global Multi-Dimensional Poverty Index, which is stated therein that poverty rate in Kano is 76.4%. Hence, the Kano state government has over the years embarked on a number of programs to reduce poverty. Such programs were funded by the government to develop entrepreneurial skills of youth both men and women and give them some form of capital to start a business on chosen areas on their own. Despite all these measures, poverty continues to grow while on the other hand, as in all other Nigerian Muslims majority states, the collections of *Zakat* on employment income (ZEI) is persistently becoming a serious challenge. The records of *Zakat* collections in recent years has continuously been very low (*Zakat* Commission, 2015). Ever since the establishment of the *Zakat* commission in Kano in 2003, the *Zakat* collection has been questionable particularly on collections, more especially ZEI from the state's civil servants.

Although some empirical investigations have been conducted on the management and administration of the commission like (Ibrahim & Shaharuddin, 2015) some others on *Zakat* of SMEs (Muhammad & Saad, 2015). Nevertheless ZEI is under researched even

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though an enormous amount could be generated on a continuous basis if it is implemented idealistically. This view is in line with Sapingi, Ahmad, and Mohamad (2011a) asserting that For instance, in Malaysia ZEI records the highest collection as against other types of *Zakat*. Hence, Ammani et al. (2014) call on Muslim majority states in Nigeria including Kano to focus more on ZEI as it has the capacity to fight poverty. This underscores the urgent need for research on complementary or alternative strategies. This research is therefore building on the foundations laid by previous studies in the field. The study is a response to the call for empirical examination by Ammani et al. (2014), to use of different context, bigger sample and different environment for generalization and that *Zakat* is a topical issue that has the capacity for poverty reduction but is grossly under-researched (Johari et al., 2014). Research on factors determining behavioral intention of Muslims on ZEI will no doubt add to the scanty literature on the issue and further facilitate and strengthen the functionality of the *Zakat* institutions on poverty reduction.

However, despite the enactment of *Zakat* law and the establishment of the *Zakat* and *Hubsi* commission by Kano state government, the functionality of *Zakat* system in the state is considered to be poor (Farouk, Idris, & Saad, 2017). This indicates that the government's policy and strategy on *Zakat* is not working as envisaged and that *Zakat* eligible payers are generally dissatisfied with the role government is playing (Ibrahim & Shaharuddin, 2015). Lack of capable administration and lack of the needed motivation to vigorously pursue the *Zakat* collection has resulted expectedly into weak functioning of the *Zakat* system (Ibrahim & Shaharuddin, 2015). The nut of non-compliance has been hard to break. Notwithstanding the fact that the causal problem of low payment of

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Zakat and the general weak administration of the system may be multifaceted. It is suggested that the scenario is a sign of non-willingness to pay *Zakat* by eligible payers. This is what underscores the need for research on complementary or alternative strategies.

Developed and developing nations are generally facing economic hard times characterized by poverty, economic in equality, and unemployment. Everywhere governments focus on ways to improve revenue generation to serve their respective countries and achieve their desired goals (Hossain, 2013). In Nigeria, governments at the top level (Federal), at the middle level (States) and the lowest level (Local) have been struggling in search for avenues to generate more revenue to meet their ever increasing expenditure demand and, at least, sustain governance as its economy is threatened by dwindling revenue and the international economic slowdown. The country largely depends on one commodity, oil whose price has these days persistently been going down (Ikein, 2017). Nigeria has a population of over 160 million people (Gerland et al., 2014). It has many ethnic, cultural and traditional diversities which made it more complex. There are 36 states in Nigeria grouped into six geo political zones divided into two broad parts, the North and the South. The northern part consists of three zones; the North East zone, the North West zone, and the North Central zone. While the three zones in the Southern part include the South West zone, the South East zone, and the South-South zone. Out of the 36 states, Kano state is geographically located in the North Western part of Nigeria dominated by Muslims (Umar, 2017). According to the Nigeria's President 2016 budget speech, Nigeria is poor. The poverty situation cut across all its 36 states with the year 2010 statistics showing 69.0% of the 163 million people that is 112.47

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million people are poor (National Bureau of Statistics, 2012). The National Bureau of Statistics periodically conducts the Harmonized Nigeria Living Standard Survey (NLSS) which is used to - amongst other things - determine poverty and inequality trends in Nigeria. The data presents an authoritative and important evidence, as it provides an objective, numerical data on all aspects of human life in states and in the country. Its report gives information on the conditions of poverty and income distribution across the country. It remains a paradox as indicated in the report, that in the face of the growing economy of the Nigerian state, the number of people living in poverty is rising annually (National Bureau of Statistics, 2012). This has been confirmed by the Nigeria's Vice President, Osinbajo in a National newspaper; Daily Trust Newspaper of Sunday, June 14, 2015. He lamented that over 100 million Nigerians are living below poverty line. The state with highest poverty rate is Zamfara State (91.9%) and Lagos state is the lowest (8.5%) and Kano remains in between with 76.4% (Egharevba, Iruonagbe, Azuh, Chiazor, & Suleiman, 2016).

Poverty alleviation has in recorded human history been one of the primary concerns of individuals, communities, societies, governments and international organizations. For example, World Bank reports have consistently been emphasizing the issue of poverty and its eradication since the year 2000 (Alkire, Jindra, Robles Aguilar, & Vaz, 2017). Nigeria as a nation and in line with the global common objective of poverty alleviation has tried several measures to reduce poverty. Such programs include; the operation feed-the-nation program launched by the military administration of Obasanjo in 1977, the green revolution program of the second republic civilian administration in 1982, the Directorate of Foods Roads and Rural Infrastructure (DFFRI) of the military

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administration of Babangida in 1987, the National Poverty Eradication Program of the Civilian Government of Obasanjo (NAPEP) which was launched in 1999 (Ogwumike, 2001). The National Economic Empowerment Development Strategy (NEEDS) was launched in 2003. The Yar'adua civilian administration came up with the Family Support Program and Family Economic Advancement Program in 2007, while another poverty alleviation program "you win" was initiated in 2011. The most recent of all these poverty reduction strategies is the N-Power program an initiative of the social investment program of the federal government of Nigeria under the leadership of President Muhammadu Buhari (www.premiumtimesng.com, 2016).

At state level, Kano state has also embarked on a number of projects to reduce poverty. Such programs include the *Lafiya Jari* program in 1999, Small scale agricultural program for women and youth in 2011, establishment of Sports school for training youth on sports and the local production of sports equipment in 2011, establishment of Micro Finance Banks in the forty four local government councils of the state in 2014 funded by the government to develop entrepreneurial skills of youth both men and women and give them some form of capital to start a business on chosen areas on their own. Governments, researchers and the society in general have reached a consensus that all these strategies have proved to be ineffective (Ammani et al., 2014). By all accounts they have fell well short of the expected reduction in poverty, equitable wealth redistribution and the general prosperity of the society. To address this issue, *Zakat* is regarded as one of the appropriate alternative strategy and a complementary measure (Ibrahim & Shaharuddin, 2015).

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Muslim societies could achieve great economic prosperity by implementing the *Zakat* system. According to Heikal et al. (2014), globally speaking *Zakat* has the potentiality of generating US$600 billion annually. Specifically, *Zakat* on employment has the capacity for sustainable revenue mobilization to fight poverty and ensure equitable redistribution of wealth (Ammani et al., 2014). Of course, one of the fundamental underlining purposes of *Zakat* is to reduce or even eliminate poverty (Mohammad, 1991). Judicious utilization of *Zakat* could reduce poverty in developing countries like Nigeria, directly through distribution to the poor or indirectly through awarding scholarships, medical assistance etc. *Zakat* if practiced properly, solves many societal problems including income inequality, poverty, indebtedness and many more. It is a tool for deliberate enhancement of social cohesion and a fiscal tool for improving production, distribution and consumption patterns within a society (Abdullah, Mahyudi, Yusop, & Omar, 2012). Specifically, *Zakat* on employment and professional income bridges the wide gap between those with surplus and those leaving in deficit through equitable income redistribution methodologically by providing a stable means of permanent wealth transfer from the wealthy to the deprived (Dogarawa, 2009). Hence, the Kano state *Zakat* and *Hubsi* commission was established in 2003 to among other things fight poverty as a remedy to other failed poverty alleviation strategies. But even where there are strong legal backings to the *Zakat* institutions (for example in Malaysia) Muslims appear to be resisting payment of *Zakat* at least officially through the established government agencies (Khamis & Yahya, 2015).

Before colonial rule, Sokoto caliphate rules Kano. The Sokoto caliphate covers most parts of today's northern Nigeria, some parts of the republics of Chad, Niger, and

Cameroon. There were a number of emirates in the caliphate and Kano was one of them. Being an Islamic state, *Zakat* was a major source of revenue and a fiscal economic mechanism and thus, each of the emirates has a treasury *(bait al mal)* responsible for the administration and general management of *Zakat* within its jurisdiction. However, when Kano was colonized in 1904, the colonialist like in many other Muslim colonized territories relegated *Zakat* institution to the background, officially replacing it with modern taxation, while allowing for *Zakat* to be practiced voluntarily and privately. This continues even after independence in 1960. But in 1982 a nongovernmental council was established with a chairman and two hundred other members to function as a societal committee responsible for *Zakat* (Bugaje, 2010). The council was not very much effective and records very low impact mainly because it lacks legal backing (Bugaje, 2010).

In 2003 Kano state government enacts a law for the establishment of the Kano *Zakat* and *Hubsi* commission replacing the private Kano *Zakat* council and taking over the roles of collecting, managing and distributing *Zakat* throughout the state (Aliyu, Muhammad, & Yusuf, 2017). Since the establishment of Kano State *Zakat* and *Hubsi* Commission in 2003, the *Zakat* collections have not been encouraging. That was why Kano state government has over the years embarked on a number of programs to reduce poverty, that are funded by the government to develop entrepreneurial skills of youth both men and women and give them some form of capital to start a business on chosen areas on their own. But why with all these measures, poverty continues to grow? How can this ugly trend be reversed? Why are the government servants not patronizing the *Zakat* commission that was formed by the same government they are working for?

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Literature has established from the Islamic religious point of view as well as the socio-psychological point of view that behavioral intention is paramount in respect of any endeavor since behavioral action stems from behavioral intention. Hence identifying the determinants of intention is central as behavioral changes are achievable if intentions could be influenced and adjusted. Accordingly and expectedly, determinants of intention have attracted a number of scholarly theoretical and empirical studies. In Islam, the most important part of any form of worship is the intention *"Niyyat"* (An-Nawawi, 2014). A deliberate readiness and willingness to perform an act of worship. In *Zakat*, it has to be at every level, from the time of calculating up to the time of giving. If determinants of intention to pay are identified, government may formulate policies that will encourage people to have strong intentions to pay which may eventually lead to more collections.

One of the popular theories overwhelmingly used in predicting intention and actual behavior which is the underpinning theory of this study is the Theory of Planned Behavior (TPB). The TPB has been found to be suitable in the prediction of behavioral intention and is useful in developing interventions for modifying beliefs that positively change intentions and behavior (Ajzen, 2006). Moreover, literature has demonstrated the capacity of TPB to explain behavioral intention in diverse situations (Carlos & Roldán, 2015). TPB is a very popular theory in socio-psychological studies in predicting intention and actual behavior. It has been tested empirically and has proved to be powerful in predicting intention and actual behavior in many areas particularly health (Dumitrescu, Wagle, Dogaru, & Manolescu, 2011; French, Darker, Eves, & Sniehotta, 2013; Rhodes, 2010; Sieverding, Matterne, & Ciccarello, 2010), marketing (Abdul,

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Shaari, & Shahira, 2010; Eri, Islam, & Daud, 2011; Han & Kim, 2010; Teng, Khong, & Goh, 2015), taxation (Bidin, Faridahwati, Mohd Salleh, & Othman, 2011; Mohdali, n.d.; Omweri Marti, Miqwi, & Obara Magutu, 2010), *Zakat* (Azman & Bidin, 2015; Heikal, Khaddafi, & Lhokseumawe, 2014; Huda, Rini, Mardoni, & Putra, 2012) and so on.

In a nutshell, TPB is a general model designed in such a way that most human behaviors can be explained by using it (Levine & Pauls, 1996). What determines the intention of civil servants in Kano state to pay ZEI to the *Zakat* office is the subject of this study. It is important to address this issue as it will help the government in the formulation of policies to positively alter the intention of its workers and attract increase in its collection of *Zakat* for fighting poverty, equitable redistribution of wealth and economic prosperity.

1.3   Problem Statement

Previous studies have confirmed that ZEI has been the main contributor to *Zakat* collections in countries where *Zakat* system is functional such as Sudan, Pakistan and Malaysia (Bidin et al., 2009). It is guessed that similar remarkable results could be achieved if painstakingly implemented in Nigeria (Ammani et al., 2014). However, *Zakat* compliance on all types of *Zakat* in Kano state Nigeria has remained low ever since the establishment of the Kano state *Zakat* and Hubsi Commission in 2003 (Ibrahim & Shaharuddin, 2015). Although section 4 of the *Zakat* law mandates the commission to collect *Zakat*, but the payment to the commission is voluntary. Thus, the commission's collections of *Zakat* from individuals and corporate bodies on both income and other

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forms of *Zakat* has persistently been very low compared to the *Zakat* capacity in the state.

Because of the fact that government is the largest employer of labor and the state civil servants were part of those agitating for the reintroduction of *Zakat* in the state in 2002 and in the year when *Shari'a* was reintroduced in the state their potentiality on ZEI cannot be discounted, thus the focus of this study on civil servants not including private businesses employees. For instance, on employment income from the civil servants, records indicated that there are 143,000 employees on the state's payroll earning annual salary of 88.8 Billion Naira (Naira is the official currency in Nigeria) as per the records of the office of the Statistician General of Kano State (Kano State, 2015). Thus, taking cognizance of *nisab* (minimum *Zakatable* income), if the emoluments of non-eligible civil servants and *Zakat* allowable expenditure of those eligible are discounted from the total emoluments of Kano civil servants, a colossal amount could be generated annually as ZEI from the government employees. As such government is losing a colossal amount that could otherwise have been utilized to effectively fight poverty.

However, according to the reported actual collections by the *Zakat* and *Hubsi* commission since its creation as captured in Appendix B and shown in Table 1.1, it signifies a worrying scenario raising fundamental concerns on the number of ZEI payers as well as the amount collected as compared to the actual civil servants and their annual earnings. Not up to one percent of civil servants pay ZEI, and the amount collected is also less than one percent. It is shocking that the highest number of *Zakat* payers has never exceeded 72 recorded in 2012 and it was as low as 19 in 2015, while the actual

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collection was N16.135 Million and N6.037 Million, respectively. This is a glaring indication of a serious gap between the ideal and actual ZEI payers as well as collections. Since the actual compliant figure is negligible and too small for any meaningful research, the intention which precedes actual behavior becomes the real issue requiring a scientific investigation.

Table 1.1
Kano Zakat Collections from 2004 - 2015

Year	No. of ZEI payers	Amount Collected (N)	No. of Corporate Bodies	Amount Collected (N)	Total Collected (N)
2004	28	11,301,347.46	3	467,413.96	11,768,761.42
2005	64	13,895,448.35	5	13,312.00	13,896.780.35
2006	60	13,454,135.00	-	-	13,454,135.00
2007	50	10,035,819.35	-	-	10,035,819.35
2008	39	9,554,820.00	-	-	9,554,820.00
2009	40	10,034,616.90	-	-	10,034,616.90
2010	41	12,915,800.00	-	-	12,915,800.00
2011	56	13,635,000.00	-	-	13,635,000.00
2012	72	16,135,000.00	-	-	16,135,000.00
2013	69	14,379,550.00	-	-	14,379,550.00
2014	40	9,930,750.00	2	4,500,000.00	14,430,450.00
2015	19	6,037,500.00	1	500,000.00	6,537,500.00

Note: N = Naira: The Nigerian currency

Though the causal problem may be complex, the picture is a symptom of non-willingness to pay, because the first and principal suspect to (non) compliance is the intention. Hence, the central issue in this study is the compliance intention on ZEI by civil servants in Kano state which hitherto has not been investigated. In fact, no empirical explanations to the best knowledge of the researcher have been provided on the reasons for the official ZEI low compliance as a whole.

Thus, since the focus of this research work is on investigating the intention of civil servants to officially pay ZEI, then intention becomes a key. Thus, as recommended by Ajzen (1985), TPB is a suitable theory that can be employed in any research aimed at investigating behavioral intention and/or actual behavior. The theory has according the literature been found to have explained behavioral intention in diverse situations (Carlos & Roldán, 2015). However, it has not been tested on ZEI in the Nigerian context. This is believed to be a significant gap in the literature. Furthermore, several studies have suggested extending the original model in a multidimensional manner, and others recommended adding some other variables to address some of its identified limitations and to improve its predictive capacity (Sniehotta, Presseau, & Araújo-Soares, 2014).

Ajzen (1991a) set four conditions for such additions namely; i) the added construct must conceptually be dissimilar to the existing variables, ii) it is behavior specific, iii) it has the ability to consistently improve the prediction capacity of the theory and iv) it can be applied in the study of many behaviors in the field of social sciences. In that regard, some studies suggested adding a moderating variable to the model (Bobek & Hatfield, 2003). Therefore, the model developed for this study decomposes the independent variables of the basic TPB model and adds religiosity as a moderating variable to examine the intention of civil servants to comply with the ZEI. It shall give an in depth insight on the influences of religiosity as a moderator in the study on ZEI in a Nigerian environment which was considered under researched (Bugaje, 2010).

1.4   Research Questions

Even though a *Zakat* Commission has been lawfully established by Kano State Government since 2003 and that majority of its population and all the government servants eligible to pay *Zakat* are Muslims, yet the commission has not been fully patronized in the payment of *Zakat* by the government servants. What is puzzling is whether civil servants really have the intention to pay or not. However, some similar studies conducted in some other countries have found out that government servants do pay their *Zakat* to established government agencies saddled with the responsibility of collection and distribution of *Zakat* in those jurisdictions. Thus, since the TPB has proved to be strong in predicting behavioral intention which precedes the actual behavior (in this case paying ZEI by government servants to the government established *Zakat* commission). Fundamentally, this study aims to investigate what are the factors relating to the intention of civil servants in Kano state Nigeria to pay ZEI?

Specific questions are:

1. What is the level of intention, attitude, parent referents, colleague referents, employer referents, spouse referents, capability, government support and religiosity of civil servants in Kano state to pay ZEI?

2. In what way does attitude, parent referents, colleague referents, employer referents, spouse referents, capability, government support and religiosity relate to the intention of civil servants in Kano state to pay ZEI?

3. To what extent does religiosity moderates the relationship between the independent variables of the study and intention of civil servants in Kano state to pay ZEI?

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1.5   Research Objectives

In line with the research questions as stated above, the main objective of the study is to investigate factors relating to the intention to pay ZEI by Kano State civil servants.

Specific objectives are:

1. To determine the level of intention, attitude, parent referents, colleague referents, employer referents, spouse referents, capability, government support and religiosity of civil servants in Kano state to pay ZEI

2. To analyse whether attitude, parent referents, colleague referents, employer referents, spouse referents, capability, government support and religiosity relate to the intention of civil servants in Kano state to pay ZEI.

3. To examine the moderating effect of religiosity (moderator) in the relationship between the independent variables of the study and intention of civil servants in Kano state to pay ZEI.

1.6   Significance of the Study

This work contributes in bridging theoretical, methodological as well as practical gaps identified on government servants' behavioral intention as per below:

1.6.1   Theoretical Contributions

One of the major theoretical contributions of this study is to the best knowledge of the researcher being the first attempt to study TPB in the ZEI environment in Nigeria as most of the previous studies focused on Asia in countries such as Malaysia, Pakistan and Indonesia. The conceptual model of the study comprises of multidimensional attitude

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consisting of attitude general acceptability, attitude positive acceptability and attitude unconditional acceptability. Subjective norms is decomposed into four independent variables; parent referents, colleagues referents, employers referents and spouse referents while two variables; capability and government support are introduced under the perceived behavioral control (PBC). In this decomposition approach, new variables are introduced such as the colleague referents and employer referents. In decomposing the PBC both the capability and government support are also newly introduced contributions in this study.

Additionally, religiosity as a moderator on the TPB is another contribution of this study. Thus, the research work contributes to the study of government servants' *Zakat* behavioral intention literature by extending the TPB model and adding the moderating effect of religiosity based on the suggestions of Bobek (1997); Mancha and Yoder (2015) and Sutinen and Kuperan (1999). By examining nine independent variables and a moderating variable, this work presents new facts in the literature on other factors that influence *Zakat* behavioral intention of government servants and exerts the moderating effects on the determinants of intention.

1.6.2   Practical Contributions

One of the major expected contributions of the study is it will provide the required information to the Nigerian government and other stakeholders to make an informed decision on policies and actions required to positively strengthen the behavioral intention of government servants to pay ZEI. It will also provide an insight to other similar contexts and environments for the same purpose if the results are generalized.

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This if achieved will result in improved collections, meaning more available resources for the government to fight poverty and other societal economic problems transforming the society into a prosperous one. It will generally provide useful information for further research purposes in the area for researchers in academics and non-academics.

It is expected that the results of this research will be of immense benefit to the *Zakat* payers as it will assist them in self-screening, creating awareness among payers and ensuring confidence in the system, thereby further encouraging voluntary compliance in the exercise of their religious obligation. *Zakat* collection and distribution agencies and individuals will use this work to improve on their roles in the society by having clearer understanding of *Zakat* payers and the role expected of them to play in encouraging voluntary compliance on *Zakat* without hitches.

1.7   Scope of the study

The main purpose of the study is limited to the examination of factors relating to the behavioral intention to pay ZEI by civil servants in Kano state, Nigeria. Hence, the subject matter is ZEI and the population of the study shall be the eligible government servants to pay ZEI. Accordingly the geographical boundary of the research is restricted to Kano state, situated in the north western part of Nigeria and one of the thirty six states of the federation. The state has, among all states in Nigeria, the highest population figure of 15 million people that are 99% Muslims (Umar, 2017). Moreover, the period to be covered by this research work shall be twelve years from when the *Zakat* law was enacted 2003 to 2015. Other limitation of this study shall be within the boundary explained below:

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1.7.1 Limitations

The study shall not cover other forms or types of *Zakat* such as *Zakat* from businesses, incorporated or unincorporated, *Zakat* on farm produce and *Zakat* on livestock. It shall also not in an extensive manner discuss *Zakat* jurisprudential issues. Other limitations include the use of self-reported behavior questionnaire, the research focus is on civil servants only not employees of private sector and the procedural limitation of time limit because of the use of questionnaire which shall be administered for the purpose of the study only once and at a particular time.

1.7.2 Assumptions

This study is to be carried out based on the assumptions as per below:

1. It shall emphasize on the socio-psychological and economic implications of *Zakat* and hence shall not dwell much on the jurisprudential aspects except at a peripheral level and briefly in the appropriate places.

2. It is also assumed that the respondents will respond to the questionnaire faithfully and honestly.

3. The sample is to be scientifically selected and is therefore assumed to be a representative of the population and results from the study could be used to generalize.

4. Any other factor outside the contemplation of this study that may influence civil servants' *Zakat* behavioral intention are also held constant.

1.8   Organization

This thesis is organized in five chapters as follows:

Firstly, chapter one discusses the introductory part of the study. The background to the study warms up the topic, followed by the statement of the problem where theoretical, methodological and practical gaps are identified, then research questions and objectives based on the identified gaps. Next to the objectives is the significance of the study that explains the expected theoretical, methodological and practical contributions of the study, followed by the limitations and assumptions under which the research is to be conducted and the last section of chapter one which is this section, describes in a summary form the structure of the thesis.

Chapter two is on the principles of *Zakat* and overview of *Zakat*. A section is also dedicated to ZEI and another section on a brief on *Zakat* in Kano state Nigeria. This is followed by the theoretical assumptions and review of the variables of the study. On theoretical assumptions, literature was reviewed in details on the underpinning theory and the supporting theories. Similarly the variables in the proposed model of the study were discussed.

The third chapter is on the methodology in carrying out the research work. The nature and philosophy of the study was first discussed, conceptual framework, hypotheses development, research design, measurement approach, data collection and procedures, data analysis and pilot study were discussed respectively.

Chapter four is on presentation of the results and the findings of the study. It consists of nine sections. The first section is on introduction, section two to section six cover the data cleaning and cleansing using the SPSS, while section seven to section nine is on the analysis of the data employing the smart PLS. Section ten is the last section in chapter four and it covers the summary of the chapter.

Finally, chapter five consists of eight sections. It starts with the introduction section and next was the discussion of results. Answers to research questions one, two and three were presented in the subsequent three sections in a chronological order. The remaining sections of chapter five were on implications and recommendations, limitations of the study and lastly the conclusion section.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

The chapter reviews the relevant literature in line with the objectives of the study. It is

broadly organized in seven sections. The first section is this introduction. The second

section presents the principles of *Zakat* and Past Studies on *Zakat*. The third section is

on overview of *Zakat* and the socio-economic Islamic environment. The next section is

on ZEI, then a section is also dedicated for a brief on *Zakat* in Kano state Nigeria, then a

section is on the theoretical assumptions on the underpinning theory and other relevant

theories to the study. The second to the last section discusses literature on the variables

of the study. It is followed by the last section, which is a summary of the chapter.

2.2   The Principles of *Zakat* and Past Studies on *Zakat*

The definition of *Zakat* could be viewed from three perspective. Literally, theologically

and linguistically. Literally, *Zakat* means growth and increase (Qardawi, 1999). From

the theological point of view, *Zakat* is defined as giving out from someone's wealth to

achieve spiritual purification (Abdurrahman, 2006). Linguistically, *Zakat* is the

purification or cleaning of something from dirt or filthiness (Samad & Glenn, 2013). In a

nutshell, *Zakat* is a financial form of worship which could simply be referred to as the

compulsory transfer of wealth from the surplus units (eligible payers) to the deficit units

(*mustahikkin*) according to Islamic injunctions to achieve the purification of the wealth

of the giver and the economic empowerment of the receiver. The benefits of the *Zakat*

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system at both individual and societal levels are numerous. Individually, *Zakat* provides a sought of platform to train individuals for generosity, self-purification, sincerity of faith, the obedience of the stipulated law, giving special financial assistance, and so on (Allami, 2015). While at the societal level, it facilitates societal harmony and justice, ensures social security, checks hoarding, make circulation of wealth easy, encourages self-respect, reinforces human brotherhood, discourages begging, achieves economic prosperity and many more (Abdullah & Suhaib, 2011). In a nutshell, *Zakat* is seen as a solution to the modern world economic dilemma and other social challenges.

The key guiding principles of giving out *Zakat* are *nisab, hawl,* and rate (Qardawi, 1999). The *Nisab* is the level to which wealth must achieve before it is qualified for *Zakat.* The *Shari'a* provides that it must equate the value of 85 grams of gold or 200 *dirhams*, as agreed by scholars and/or sanctioned by government. The second guiding principle is the *Hawl* principle; that is *Zakat* computation should be based on lunar year which is the recognized Islamic accounting year for *Zakat.* The third principle is the rate which is 2.5% of wealth (Qardawi, 2009).

Previous studies have worked on divergent areas such as orgrammars for *Zakat* management (Matthews, 2013) localization of *Zakat* distribution (Hairunnizam, Radiah, Wahid, & Kader, 2010), *Zakat* effectiveness index (ZEIN) (Abdullah, Mahyudi, Yusop, & Omar, 2012), while others were on *Zakat* and poverty reduction among the Muslim *Ummah* (Farhana, Yusoff, & Hanapi, 2016; Farouk, Idris, & Saad, 2017; Samad & Glenn, 2013). For instance, Fidiana and Triyuwono (2013) revealed that during the dynasty of Umar Ibn Abdul Aziz, poverty was reduced to zero level as a result of an

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efficient system of *Zakat* collection and distribution to the poor according to the teachings of Islam. This shows that if there is a proper system of *Zakat* collection and distribution, *Zakat* can effectively reduce poverty to a minimal level. Based on the findings of Mohsin (2015) it can be argued that *Zakat* can increase purchasing power of poor at macro level. Another essential point is that Saad and Haniffa (2014) revealed that *Zakat* is capable of bridging the differences between the rich and the poor in a society.

2.3   Overview of *Zakat* and the Socio - Economic Islamic Environment

Elimination of usury *(Riba)* and *Zakat* are the cornerstone of Islamic economic system (Qardawi, 2009). They distinguish Islamic economy from others. *Zakat* is set to achieve social stability and equitable redistribution of wealth (Qardawi, 2009). The state is to collect *Zakat* from the payers and distribute it to the eight rightful recipients as declared in the Al Qur'an (*Sura Al-Tauba*, 9:60). It is both a vertical and a horizontal form of worship that aims at playing a major role in the economic prosperity of the society through equitable wealth redistribution. Vertically *(hablumminallah)*, *Zakat* is to obey ALLAH SWT, the creator, with the expectation of getting rewards and avoiding punishments from Him, and horizontally *(hablumminannas)* it is to achieve the purification of the wealth of the giver and the economic empowerment of the receiver (Huda et al., 2012). It starts foundationally from the individual level and transcends to the societal level (Salleh, 2012). On individual level, *Zakat* trains individuals for generosity, sincerity of faith, self-purification, the obedience of the law, special financial aid, etc. While at the societal level, it helps the community to achieve societal harmony

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and justice, social security, best check against hoarding, facilitates circulation of wealth, strengthens human brotherhood, promotes self-respect, discourages begging, and achieving peace, and prosperity, etc (Abdullah & Suhaib, 2011). *Zakat* is therefore seen as one of such solutions to the present day economic predicaments of abject poverty and other social vices.

Realizing the importance of *Zakat,* many Muslims majority countries, like Sudan, Malaysia, Pakistan and Yemen have all in a modern fashion reestablished government *Zakat* agencies to manage the *Zakat* system within their jurisdictions and have enacted legal provisions designed to allow for the smooth conduct of the agencies in terms of collections and distributions in a modern way including the use of technology (Guermat, Al-Utaibi, & Tucker, 2003). Furthermore, there is growing evidence that religious involvement in the Muslim world is in the increase (Muhamad & Mizerski, 2013). Internationally the Organization of Islamic Countries (OIC) has established the international council for *Zakat* consisting of scholars and jurists to observe and make recommendations to member countries on *Zakat* issues. According to Heikal et al. (2014) globally speaking *Zakat* has the potentiality of generating US$600 billion annually. One can imagine if managed effectively, the magnitude and capacity of *Zakat* on poverty reduction and eradication of other social problems in the contemporary world, particularly Muslims nations. Muhamad and Mizerski (2013) further mentioned three reasons for low collection and ineffectiveness of the *Zakat* system globally as; the ineffectiveness of *Zakat* agencies; ignorance of Muslims on *Zakat*; and *muzakkis* intention. This view is in line with Mohsin and Lahsasna (2011) who in addition, listed the benefits of societal administration of *Zakat* to include, non-involvement of the state

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may make many eligible payers unwilling to pay because of the attachment on wealth by humans, thereby denying the recipients (*Asnaf*) what they might be entitled to from the *Zakat*. Moreover, the dignity of the recipients is preserved shielding them from the humiliation of collecting directly from the givers and as such equitable redistribution of wealth based on the communities' priorities is ensured. This will pave the way for the state to develop an effective fiscal policy that will impact significantly in the reduction of poverty and enhance economic development.

Ibrahim and Shaharuddin (2015) has classified contemporary Muslim countries in respect of *Zakat* into three categories. There are societies dominated by Muslims like Saudi Arabia, societies that are Muslims majority like Malaysia, and societies where the Muslims are in the minority like America. In the first category, there has always been government involvement and established laws for the administration of *Zakat*. While in the third category, there is a complete absence of government involvement in *Zakat*. In between is the second category which perhaps is a bit complex class characterized with different approaches to *Zakat* system. The non-full involvement of government in *Zakat* administration has made it suffer unilateral and wrong calculation of *Zakat* payable, wrong identification of beneficiary leading to the wrong allocation of *Zakat* funds to illegitimate beneficiaries (such as "terrorist" suspected organizations who may unknowingly to the payers/distributers benefit from *Zakat* funds). Other problems include lack of proper documentation, lack of transparency and lack of accountability by the voluntary *Zakat* organizations that leads to suspicion and the vulnerability of the *Zakat* funds to misapplications and misappropriations among others (Saad, Aziz, & Sawandi, 2014). Therefore, the long term goal of Muslim countries has to be how to

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improve the current *Zakat* system with a more robust *Zakat* system. Islam as a system emphasizes transparency and accountability. Public interest is more important than personal interest and that the economic goals are beyond purely wealth maximization as they also include the purification of self and wealth (*Zakat*) (Abdul Rahim, 2006). This is so because Islam stresses the importance of the life in the hereafter and the underlying principle that the essence of life in this world is for a person to make preparations for the next life (Muhamad & Mizerski, 2013). According to Ibrahim and Shaharuddin (2015) more benefits could be achieved where the government is involved in *Zakat* management than where it is not. Thus, while personal commitment could give positive results, better positive results are expected if there is an organized regulated *Zakat* system that will bring about confidence and trust (Oladimeji et al., 2013). Iwoye (2006) opined that the excuse of not having an established Islamic government that enforces compulsory compliance does not exonerate Muslims from the obligation of objectively administering the *Zakat*.

During the early period of Islam, the political conflict within the Islamic state made many Muslims to lose confidence on the government and this lead to *Zakat* administration and management to suffer a major setback to more *Zakat* administration at individual level than at state level (Dogarawa, 2009). Contemporarily, since the colonization of most Muslim countries and the replacement of *Zakat* with modern taxation, the *Zakat* institution as a function of the state has suffered serious neglect in the colonized countries (Wali, 2013). It has been left in the hands of individual Muslims and are allowed to voluntarily and unilaterally set aside and disburse their *Zakat* without recourse to the state (Wali, 2013). This has made the impact of *Zakat* on the lives of

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Muslims collectively and individually to be very low. However, even with its reintroduction at government level much progress is yet to be achieved. For example, even though government is involved, Sapingi, Ahmad and Mohamad (2011) found that the highest contribution of *Zakat* collection in Malaysia is mainly from ZEI. Some other studies in Malaysia have also indicated that the level of compliance towards paying *Zakat* among Muslim employees is still low (Kamil, 2002).

2.4 *Zakat* on Employment Income (ZEI)

Modernity has come with its challenges of modification and changing faces of systems and methods, of which, finance and economy are not left out. Some of these changes include salaries on employment, professional services fees, and contract services fees (Samad & Glenn, 2013). *Zakat* as one of the five pillars of Islam, has not been fully detailed in the Al Qur'an or traditions of the prophet to capture modern complex economic activities and their resultant effects, such as employment income, contract fees, professional fees, etc. Perhaps, the method of earning income in the past is usually trading, artisanship and farming with no fixed income. In the modern world there is fixed and more direct cash payment and transfers than in the past (Kaswadi, 2014). This constitutes one of the distinguishing factors of modern Muslim societies and the early time, but not the economic system itself. In fact, Islamically there is nothing suggesting the stagnation of the list of *Zakatable* wealth (Bugaje, 2010). For instance, during the first thirteen years otherwise referred to as the pre-*hijra* period, there were no defined rules on *Zakat*. There were no specific rules on eligibility of the giver, the recipients, the *nisab*, the rate and the categories of wealth on which *Zakat* could be paid and more

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importantly there was no established government and thus *Zakat* was discretionary for individual Muslims.

The Prophet recommends and encourage the wealthy Muslims during the period to give out *Zakat* to their needy Muslim brothers (Samad & Glenn, 2013). When the Prophet migrated to Medina otherwise known as the post migration era, a formal and functional Islamic government was established and *Zakat* was instituted at the state level (Samad & Glenn, 2013). Specific guidelines were issued by the Prophet in respect of the eligible givers, eligible receivers, the categories of *Zakatable* wealth, the rates and the general administrative processes of *Zakat* system. Accordingly, payment was no longer individual's discretion. *Zakat* officers were appointed to take charge of *Zakat* administration and management including accounting and record keeping for transparency and accountability and were remunerated from the generated *Zakat* fund (Samad & Glenn, 2013). During that time, *Zakat* was managed and enforced by the authority where the Prophet issues guidelines to appointed *Zakat* officers that were posted to various places under the jurisdiction of Islam on the collection and disbursement (Samad & Glenn, 2013). For instance, the Caliphate during Umar formed road blocks and appointed officers to take charge of collecting *Zakat* from Muslim merchants passing through the routes, while non-Muslims were to pay tax which were not done during the times of the Prophet (Hayeeharasah, Sehvises, & Ropha, 2013).

Another milestone was also achieved during the time of Uthman when *Zakatable* wealth was grouped into two, visible wealth and invisible wealth (Samad & Glenn, 2013; Muhammad & Saad, 2015). Government administers the *Zakat* on visible wealth and the

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administration of *Zakat* of invisible wealth were allowed to be done by individual owners of such wealth. *Zakat* net was further widened to include horses, honey cultivation and sea products (fish). This scenario has made Islamic scholars, governments, academics and professionals to throughout Islamic history struggling to explain the continuous unfolding phenomenon on how modern wealth should be *Zakated* and in what ways to best suit different societies and achieve the desired objectives. This has made *Zakat* to become a subject of many rulings by several Islamic scholars of various geographical locations (Qardawi, 2009). The rulings more often vary among Muslim countries, considering factors such as culture, tradition, schools of thoughts, varying governmental policies and laws on religious duties (Ammani et al., 2014).

Four decades ago (1980s), some Muslim countries like Malaysia, Sudan, and Pakistan started collecting *Zakat* from employment income on a new approach monthly as against the conventional yearly basis (Mohsin & Lahsasna, 2011). Though as expected it started well but with some criticism from some Islamic scholars. Thus, Qardawi (1999) opined the need for a consensus and strong ruling by scholars through their various *fatwas* (Islamic proclamations/pronunciations) and emphasized its extreme importance for the fact that it is these categories of income/wealth that form a major source of individuals' income contemporarily. According to Ghazal (2010), and Muhamad and Mizerski (2013)

fatwa refers to new rulings on issues that are not specifically discussed in the Al Qur'an or traditions of Prophet Muhammad PBUH.

Zakat main guiding principles can be viewed from the perspective of *nisab, hawl,* and rate (Qardawi, 1999). *Nisab* should be as agreed by scholars and sanctioned by government, but must equate the value of 85 grams of gold or 200 *dirhams. Hawl* principle is computing *Zakat* based on lunar year which is the recognized Islamic accounting year for *Zakat*, and the rate which is 2.5% of wealth (Qardawi, 2009). However, generally speaking, the opinion of Islamic scholars on the eligibility or otherwise of income earned from labor, services or contracts can be grouped into two those in favor of paying *Zakat* from those sources and those against it (Qardawi, 2009). The discussions by the scholars can be viewed from two angles, namely the *Hawl* (wealth to remain in the ownership of the eligible *Zakat* payer for a complete lunar year) and the *Nisab* (minimum wealth to own for person to be eligible to pay *Zakat*) (Qardawi, 2009). According to Ammani et al. (2014) some scholars like Al-Ghazali are of the opinion that employment income/professional income should be subjected to *Zakat* on the basis of the Al-Qur'an, (2:3) where believers were described as those believing in the unseen, praying as commanded and giving out of what ALLAH SWT has provided them with. After all, Islam as a religion of fairness and justice cannot just impose a tax (*Zakat*) on farm produce only recognizing the day of harvest without counting the *Hawl* (a complete lunar year), but then exempt professional and employment income which is more guaranteed and in most cases equal or higher than the annual income of a farmer from his/her harvest(s) put together (Qardawi, 1999). The second issue on the condition of *Hawl* (completing a lunar year in the hands of the owner) and that employment income and similar incomes such as professional income are not normally collected at once in a year but periodically at some intervals, has also been extensively discussed by scholars (Ammani et al., 2014).

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Many of the opinions of early scholars do not favor ZEI, especially the issue of *Hawl* (Qardawi, 2009). But contemporary jurists have offered some clarifications and adjusted those positions to reflect the realities of the modern times. Notably, the Jeddah Islamic *fiqh* academy, the Muslims World League and others have all made favorable comments on paying ZEI and other similar incomes (Ammani et al., 2014). Thus, paying ZEI and any such similar income, provided requirements are met (such as the *Nisab*, Zero indebtness, and net of all *Zakat* allowable expenses which include the basic necessities of life and obligations) is compulsory. Furthermore, scholars have expatiated on the timing of paying the *Zakat* providing alternatives of paying at the start or end of year, or at the time of receipt of the income in accordance with the intervals of the inflow, weekly, monthly or as is appropriate where annual payment becomes inconvenient for the *Zakat* payer (Ammani et al., 2014).

In Nigeria, an enormous amount is expected to be generated on a continuous basis which will make *Zakat* institutions continuously liquid if ZEI is implemented idealistically. This view is in line with Sapingi, Ahmad, and Mohamad (2011a) asserting that in Malaysia ZEI records the highest collection as against other sources of *Zakat*. Hence, Ammani et al. (2014) call on Muslim majority states in Nigeria including Kano to focus more on ZEI as it has the capacity to fight poverty. This is why the last decade witnessed a growing need for more studies on *Zakat* as a pillar of Islam, as an effective tool for poverty alleviation and as a just, fair and balanced fiscal tool for wealth redistribution and economic prosperity. This according to Johari, Aziz, and Ali (2014) in their review of published studies on *Zakat* is evident as there were globally no more than 108

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published studies for a decade from 2003 to 2013 out of which only 13 were on Nigeria and only five published in Nigeria. Sapingi et al. (2011) noted that some of the previous studies on intention and ZEI have generally focused recommendations on the influence of intrinsic motivational factors of ZEI for a Muslim towards behavioral compliance. Others were on privatization of *Zakat* institutions and general awareness (Abu Bakar & Abdul Rashid, 2010). Some examples of independent articles that examined *Zakat* from different perspectives include: (Abdullah et al., 2012; Abu Bakar & Abdul Rashid, 2010; Bidin et al., 2009, 2013; Samad & Glenn, 2013; Hossain, 2012; Huda et al., 2012; Ibrahim & Shaharuddin, 2015; Idris & Ayob, 2001; Idris et al., 2012; Johari et al., 2014; Kaswadi, 2014; Khamis et al., 2011; Khamis & Yahya, 2015; Khamis et al., 2014; Matthews, 2013; Mohd Ali, n.d.; Bidin & Idris, 2007). For those most of which were conducted in Malaysia include (Bidin et al., 2011, 2009, 2013; Heikal et al., 2014; Huda et al., 2012; Saad & Haniffa, 2014; Sapingi et al., 2011a; Bidin & Idris, 2007).

This study is a response to the call for empirical examination by Ammani et al. (2014), to use of different context, bigger sample and different environment for generalization and that *Zakat* is a topical issue that has the capacity for poverty reduction but is grossly under-researched (Johari et al., 2014). Research on factors determining behavioral intention of Muslims on ZEI will no doubt add to the scanty literature on the issue and further facilitate and strengthen the functionality of the *Zakat* institutions on poverty reduction and on balancing the income redistribution mechanism.

2.5   Brief on *Zakat* in Kano State Nigeria

The history of *Zakat* in Islam could be viewed from the historical development of the Islamic religion itself which can be segmented into five stages. The early years of Prophet hood in Mecca before migrating to Medina (first thirteen years), the after migration period (the ten years in Medina), the times of the four guided leaders (Abubakar, Umar, Uthman, and Ali), the period of the Umayyad and the Abbasids dynasties and the period thereafter to date (Samad & Glenn, 2013).

In Nigeria, *Zakat* as a system and practice is not new at individual and societal level. It indeed has been in existence and part of the functions of government during the Sokoto Caliphate, 1884 to 1904 (Bugaje, 2010). The Sokoto Caliphate institutionalized *Zakat* as a function of the government by establishing an office responsible for *Zakat* collection headed by the *Sa'i*, who is assisted by a team of officials working under him, such as the village heads (Bugaje, 2010). The *Sa'i* and his team work strictly according to the *Shari'a* guidelines as documented in the books authored by the spiritual leader of the Caliphate, Shehu Usman bn Fodio (Bugaje, 2010). A brother and close associate of Shehu, Abdullahi bn Fodio also wrote a book in Kano titled *Dhiya'ul Hukkam* providing more details on the *Zakat* administrative policies and structure. Hence, no difficulties were encountered in the administration of *Zakat* during the Sokoto caliphate. *Zakat* fund was managed separately from other funds in those years of Sokoto caliphate.

During colonial rule, *Zakat* was deliberately relegated to the background and was tactfully replaced by the imposition of taxes (Ibrahim & Shaharuddin, 2015). In the post-

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colonial period, Muslims pay *Zakat* unilaterally, individually or through private committees or through Islamic scholars. But when Nigeria returned to a democratic system of government in 1999, that paved way for a renewed advocacy for re-institutionalising *Zakat* in some states including Kano State (Kurawa, 2008). Because of the diversity in culture and the multi-religious nature of Nigeria, there was no uniformity in the reintroduction and practices of *Zakat* throughout the country and even among the Muslim majority states. This has in effect made all the states to enact laws for their jurisdictions based on the circumstances and peculiarities of their environment. This resulted to the reintroduction of *Zakat* system in twelve states, but not uniformly. Five S states including Kano have enacted Laws for *Zakat* while other seven States have no established bodies enacted by law, but Committees for *Zakat* in their jurisdictions (Bugaje, 2010).

In Kano, the Kano *Zakat* and *Hubsi* Commission Law 2003 was enacted by the Kano State government in the year 2003 leading to the establishment of Kano State *Zakat* and *Hubsi* Commission as the apex body in the state to regulate and manage *Zakat* and *Waqf* (Kurawa, 2008). Its affairs are managed by a full-time Chairman, two permanent Commissioners and 14 part-time members. There are three departments managed by employees of the state government. The departments are namely; the Department of Administration and General Services, the Department of Planning, Research and Statistics and the Department of Operations (Ibrahim & Shaharuddin, 2015).

Section 4 of the law stipulates the functions of the Commission as; to regulate all matters relating to *Zakat* and *Hubsi*; to collect *Zakat* from individuals and organizations; to

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distribute the collections to deserving members of the public; to invest the funds in line with Islamic injunction; and to act as a trustee of all resources entrusted in the commission. Hence, the responsibility of *Zakat* collection, management and distribution was officially transferred from all other individuals, committees or organizations to the government established commission (Kurawa, 2008). However, what is puzzling is since the establishment of the commission in 2003 to date not much has been realized in achieving the desired result of establishing the commission, particularly on collections, more especially ZEI from the state's civil servants. Although some empirical investigations have been conducted on the management and administration of the commission like (Ibrahim & Shaharuddin, 2015) some others on *Zakat* of SMEs (Muhammad & Saad, 2015), no such research has been conducted on ZEI and civil servants.

2.6 Theoretical Assumptions

This study is primarily on determinants of intention and as such it is theoretically underpinned by the TPB authored by Ajzen (1985). TPB was developed to predict individuals' behavioral intention and behavioral action. One of the supporting theories to the study is the Social Cognitive Theory (SCT) (Bandura, 2001). The theory is suitable to this study because of the uniqueness of the Nigerian environment from so many angles including political, social, and economic aspects. Yet another supporting theory in this study is the Socio-Economic Theory of Regulatory Compliance (SETRC) by Sutinen and Kuperan (1999). It is worth noting that Sutinen and Kuperan (1999) SETRC emphasizes on voluntary rather than forced compliance. Hence, this suits the focus of this study that is voluntary intention to comply with ZEI as well as the Nigerian multi

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religious environment where the Zakat law is based on voluntary compliance with no specified punishment on non-compliance (Kurawa, 2008; Ibrahim & Shaharuddin, 2015). Although the SETRC is basically on actual behavioral compliance, it is also applicable to behavioral intention.

Accordingly, due to some environmental factors in Nigeria, *Zakat* laws are enacted by state governments without any spelt out punishment for non-compliance. While the underpinning theory backs the main variables of the study, the two other theories support it and in addition support the moderating variable; religiosity that is envisaged to improve the predictive power of the TPB. The Nigerian setting being multi religious, multi-cultural, with multitude of tribes, languages and cultures makes it more distinct from others. Hence, the main focus of this research is determinants of behavioral intention of civil servants in Kano state on ZEI as the field is still fertile for research and literature in the area is still scanty.

2.6.1 The Theory of Reasoned Action (TRA)

The origin of the TPB could be traced to the TRA first introduced by Fishbein in 1967 (Levine & Pauls, 1996). The basic assumption of the TRA is that individuals reflect on the consequences of their behavior before action. Thus, the theory is termed as the TRA. According to the TRA, two constructs determine intention, namely; the attitude towards behavior and the subjective norms (see Figure 2.1). Attitude towards behavior is defined as the individual's overall evaluation of the behavior while subjective norm on the other hand is the individual's estimated social pressure to perform the behavior (Ajzen & Fishbein, 1975). These two construct are determined by a combination of beliefs. First

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the behavioral belief, where attitude towards behavior originates are individuals' beliefs that a behavior leads to an outcome and the evaluation of such outcome in form of favorable or unfavorable. Second is the individuals' belief that some important persons or group(s) of persons think he/she should or should not perform a behavior and the motivation to comply with those referents. It has been generally acknowledged by theorist that the two constructs are somewhat relative, and may vary from one individual to the other (Ajzen, 2012).

However, there are some factors not reflected in the TRA which are usually referred to by social scientist in their studies, but which are considered by Ajzen (2012) as external factors. Such factors include, personality uniqueness (extrovert or introvert authoritative etc.), social status, demography and the likes. Moreover, other identified important shortcomings of the TRA were its non-consideration of past behavior and non-recognition of perceived behavioral control in the model. Nonetheless, TRA has been functionally around and widely in use by many researchers in different fields and on several scenarios (Albarq & Alsughayir, 2013; Mishra, Akman, & Mishra, 2014; Shimp & Kavas, 1984). But because of the identified shortcomings and in an attempt to address the central limitation of the TRA a new construct PBC was added to the theory and renamed as TPB (Ajzen, 1985).
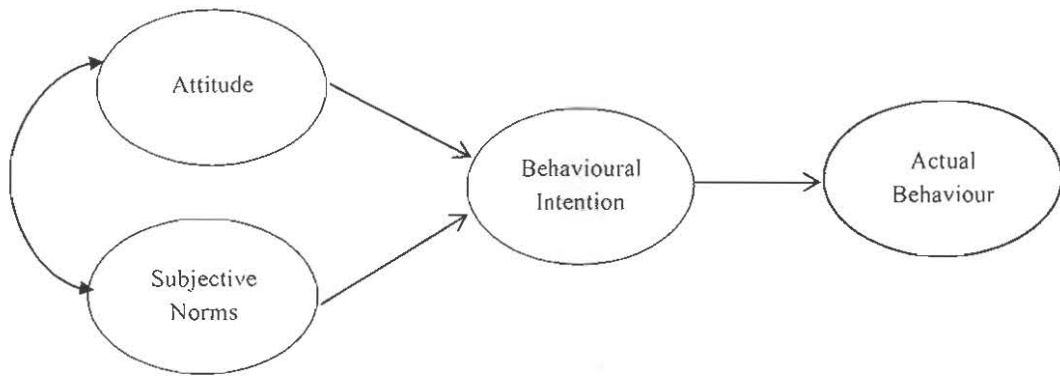
Figure 2.1
TRA Model
Source: Adopted from Ajzen, I., & Fishbein, M. (1975). Belief, attitude, intention and behavior: An introduction to theory and research. Reading, MA: Addison-Wesley.

2.6.2 The Theory of Planned Behavior (TPB)

Despite the fact that human behavior is exceptionally multifarious and has continued to largely remain unpredictable, Ajzen (1985) as a psychologist in an attempt to clearly comprehend the variables that strongly dictate peoples conduct extended the TRA and developed the TPB. Three independent variables were decidedly postulated to have an influence on human intention and behavior (Ajzen, 1985). As stressed earlier the origin of the TPB is the TRA. The inadequacies identified in the TRA were what lead to its review and improvement, that metamorphosed and emerged as TPB (Ajzen, 2014). The TPB is a popular theory in psychology that investigates human behavior to predict intention and planned action (behavior). It is based on the assumption that individuals' intention and performance of a behavior are a function of making a decision based on organized utilization of available information by persons. The TRA postulates that intention is determined by an individual's attitude and his/her perception of the preference of "important others" on him/her performing a given behavior. These two aspects are the attitude towards behavior and the subjective norm (SN) in the TRA.

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Thus, to overcome a key limitation of the TRA another construct was introduced that captures the individuals Perceived Behavioral Control (PBC). If a person's attitude towards a behavior is positive, perceives positive disposition of other important referents and their preference for him/her to perform the behavior and perceives having the capability and capacity, then his intention to perform the behavior is likely to be strong and vice versa (Ajzen, 2012). The TPB works back to explore the root and underlying reasons of attitudes, SN and PBC postulating that behind these variables are a set of salient beliefs influencing the relevant behavioral intention and action. These salient beliefs are behavioral beliefs which hypothesize to influence attitude towards behavior, normative beliefs which are theorized to influence SN and control beliefs which are postulated to influence behavioral control (Ajzen, 1991a).

Simply, TPB is an offshoot of the TRA which was first developed by Fishbein & Ajzen in 1975 (Ajzen & Fishbein, 1975). The theory has been a popular theory in predicting the intention and behavior of humans in several aspects of human endeavor by many researchers particularly policy makers, professionals and students (Heikal, et. al., 2014). Perhaps it could be argued that health-related behavior researches have been the dominant users of the theory in the last three decades since1985 (Sniehotta et al., 2014). Other notable areas that have been using the theory include; management and entrepreneurship (Ismail et al., 2009), accounting (Bidin et al., 2009; Saad & Haniffa, 2014; Bidin & Idris, 2007) marketing (Abdul et al., 2014) and so on.

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According to Patterson (2001), TPB is considered strong in predicting behavior based on its preciseness, as the variables are dealt with at the same level in assessing attitude as they are in dealing with behavior. The constructs related to attitude and behavior must consist of four main essentials: the action, the aim of the action, the circumstance of the action, and the time in which the action happens (Ajzen, 1985). The major factors that are said to be the basis for the importance attached to the theories of attitude and behavior are; explaining and predicting behavior, directly constructing mechanisms to measure the variables that determine behavior, and guide in the development of belief-based intervention methods (Patterson, 2001). PBC was introduced to tackle a major limitation of confusing between attitudes and norms for the fact that norms could be used as attitudes and the other way round. Hence, the appraisal of PBC is evaluated by inquiry on the level of discretion a person has on performing a specific behavior. Similarly, numerous research works have indicated a significant effect of attitude towards intentions (Shih & Fang, 2004). According to Bidin and Idris (2007) attitude significantly predicts intention to pay ZEI. Hence, it is established that there is an assumed causal link between attitudes, intentions and behavior. But for SN, it is categorized as a function of belief and has been confirmed from previous studies to have a direct link and effect with the behavioral intention (Orr, Thrush, & Plaut, 2013). In the findings of Bidin et al. (2013) SN has significant influence on intention in a *Zakat* environment. In the same vein, PBC can be defined as the perceived availability of discretion on the level of requisite resources and opportunities to perform a specific behavior (Bidin & Idris, 2007).

Undoubtedly, some studies have empirically confirmed the strong ability of the TPB as a predictor of intention and action, some have indicated that there are some unresolved issues with the theory and have questioned its sufficiency (Annamaria & Lars, 2014; Sniehotta et al., 2014; Sommestad et al., 2015; Teng et al., 2015; Thoradeniya, Prabanga and Rebecca, 2015). For instance, the three main variables of the theory have revealed relationship with the right sets of relevant beliefs on the behavior but the precise nature of the relations is still not clearly known (Sniehotta et al., 2014). Thus, the need to add context-specific variables like past behavior, self-identity, moral obligations and anticipated regret (Abdul et al., 2014; Dumitrescu et al., 2011; Huh et al., 2011; Muhamad & Mizerski, 2013; Sommestad et al., 2015). However, even with that inclusion, the matter is still unsettled as available evidence indicates that the theory predicts behavior reasonably well in relation to the limit forced by behavioral reliability (Sniehotta et al., 2014). Nevertheless, the inventors (Ajzen, 1991a) have conceded to this fact and have made the theory open for adding more variables by scholars in investigating any phenomenon applying the theory, but on condition that the proposed addition must meet the following criteria; it is conceptually dissimilar to the existing variables, it is behavior specific, it must have the ability to consistently improve the prediction capacity of the theory and that it can be applied in the study of many behaviors in the field of social sciences. Alternatively, instead of extending the TPB, by adding additional variable (Sommestad et al., 2015) in their study of information security compliance, challenged the sufficiency of TPB and supports the recommendation of some other studies to choose to replace some of the existing variables in the theoretical framework with new ones that better fits their study subject.

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Some even pushed further to suggest a core component of self-identity to be included in the TPB model for predicting behavioral intentions convincingly (Abdul et al., 2014).

In their study of TPB on consumer cooperatives Abdul et al. (2014) extended the theory to include service quality and trust in their framework. Summarily, the predictive capacity of the TPB can be stronger if adjustments are made to the original model (Baker & White, 2010; Dumitrescu et al., 2011; Huh et al., 2011; Picazo-Vela, Chou, Melcher, & Pearson, 2010; Sommer, 2011; Yap & Sabaruddin, 2008). Ajzen (2014) in his reaction to the critics of the TPB and their various recommendations for its improvement, admitted that the model does not fully account for variations on intentions, since the constructs are imperfect and especially where the sample used to directly test the constructs is too small, thus, indicating that its predictive ability for intentions may perhaps be nearing its theoretical bound. This, he added, may well be the explanation to the frequent finding of researchers that adding more variables to the theoretical model of the TPB can have the capacity to improve its prediction of intentions.

Since the applicability of the TPB has been found by past researchers to be suitable for the study of *Zakat* payers' intention (Bidin et al., 2009; 2013; Saad & Haniffa, 2014; Sapingi et al., 2011; Bidin & Idris, 2007) and coupled with the fact that TPB according to many empirical findings is considered to be a strong model in the prediction of behavioral intention (Ho Eng Ling, 2012; Icheal, 2014; Netemeyer et al., 1991), its main drawback being its insufficiency and its specific time and context limited generalization ability, hence the need of its adjustment to improve its reliability in predicting intention

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and actual behavior (Abdul et al., 2014; Kazemi, Nilipour, Kabiry, & Hoseini, 2013; Kumar, 2012; Levine & Pauls, 1996). This study considers the theory in a multidimensional manner with an added moderating variable to tackle those outlined shortcomings and build on the limited researches conducted on ZEI, using the TPB model particularly in the Kano Nigerian *Zakat* environment. Figure 2.2 is a brief structure of the traditional TPB model. Attitude, SN and PBC are all directly related to intention and indirectly related to actual behavior, while PBC has another direct relationship with the actual behavior.
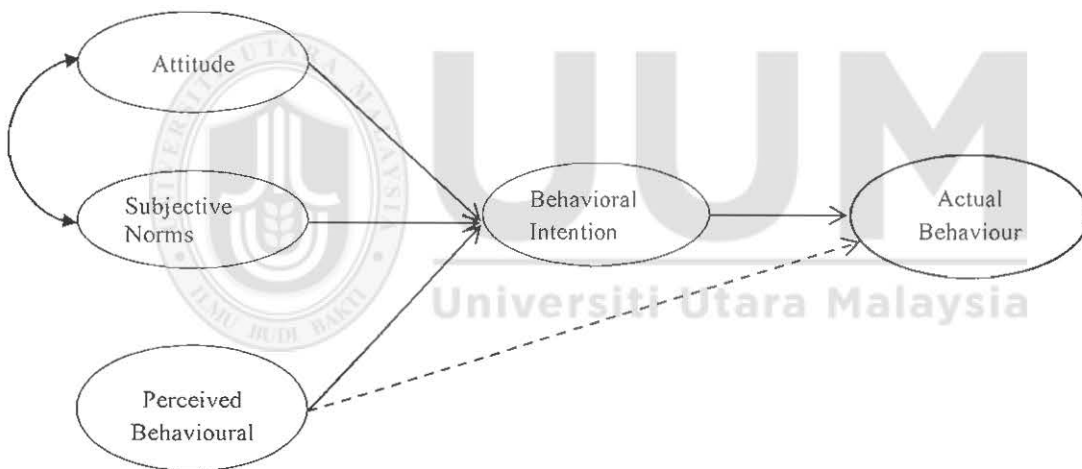
Figure 2.2
TPB Model
Source: Adopted from Ajzen, I. (1991b). The theory of planned behavior.
 Organizational Behavior and Human Decision Processes, *50*(2), 179–211.

Table 2.1 is a brief clarification of the theories that explain the study. The table consists of a summarized picture of the underpinning theory of the study and other related relevant theories developed by scholars and were found to be applicable in the study of human behavior. The description, the applicability and the testability of utilizing the theories are elucidated.

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Table 2.1

Summary of the Underpinning and other Relevant Theories to the Study

Theory	Author (s)/year	IVs	DVs	Description	Application	Empirical Studies
Theory of planned behavior (TPB)	Ajzen (1985)	Attitude, Subjective norm, Perceived behavioral control	Behavioral intention/ Behavior	Behavioral intention and actual behavior are determined by the three constructs; attitude, subjective norm and perceived behavioral control	Behavioral predictions in health, marketing, taxation, internet, *Zakat*	(Ajzen & Sheikh, 2013; Alharbi & Drew, 2014; Bidin et al., 2013; De Cannière, De Pelsmacker, & Geuens, 2009; French et al., 2013; Mullan, Wong, & Kothe, 2013; Palat & Delhomme, 2012; Southey, 2011)
Socio-economic theory of regulatory compliance	Sutinen and Kuperan (1999)	Deterrence, Illegal gains, Moral obligation and social influence	Compliance	Practicability of voluntary compliance with less emphasis on enforcement	Prediction of behavioral intention and behavioral action	(Alabede, 2012; Idris & Ayob, 2001; Khamis et al., 2011)

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Table 2.1 (Continued)

Theory	Author(s)/year	IVs	DVs	Description	Application	Empirical Studies
Social cognitive theory (SCT)	Bandura, (1982, 1986)	Self-observation, Self-evaluation, Self-reaction, Self-efficacy	Motivation and goal attainment	A person learn by observing the behavior of others and the consequences of their behavior.	Behavioral studies in marketing, mass media, education, public health	(Conroy, Elavsky, Doerksen, & Maher, 2013; Kenrick, 2012; Lin & Hsu, 2015; Neyrinck, Lens, Vansteenkiste, & Soenens, 2010)
Social judgment theory (SJT)	Sheriff and Hovland, (1961)					(Lewandowski, 2015; Norman, 1978; Sieverding et al., 2010)

Apart from description of the underpinning and supporting theories of the study in Table 2.1, the relevance, comprehensiveness, applicability and suitability of TPB in predicting behavioral intention and actual behavior like in this study is clarified and justified, as its variables have captured the essentials of human behavior and have been tested in several fields by many scholars to predict intention and action. Similarly, the supporting theories are not in any way contradicting the underpinning theory nor the study itself and can therefore be applied simultaneously to investigate the behavioral intention of civil servants to pay ZEI in Kano Nigeria.

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2.6.3   The Socio Economic Theory of Regulatory Compliance (SETRC)

The relevance of SETRC is to solely be utilized to explain religiosity as the moderating variable of the study. Believe and commitment to religion is demonstrated and evident in the day to day conduct of affairs of a person where an individual is convinced and totally believed in the religion itself. In Islam it is declared that there is no compulsion in religion (Ali, 2004). Furthermore, in Nigeria religious laws can be made but cannot be enforced because it is a multi-religious country where everybody has the freedom to join, practice and exit any religion at his own will. As such though there is *Zakat* law but it cannot be enforced. Therefore to examine the behavioral intention using religiosity as a moderator requires the support of a theory that emphasize on voluntary compliance. This is new to the *Zakat* environment in Kano Nigeria and is expected to reveal new findings that shall add to the literature.

Basically, a clear understanding of behavioral compliance is always required to recommend for a compliance policy. The SETRC is one such model on behavioral intention and actual behavior compliance developed to give explanation for social influences and moral obligation, apart from other predictable revenues and costs of unlawful behavior (Sutinen, 1999). It addresses the question and practicability of voluntary compliance with less emphasis on enforcement. Policy makers in the process of formulating policies usually overlook any cost in ensuring full compliance and just assume that the required compliance is achievable at no cost. However, when that is not achieved they turn to cite enforcement failure as the main cause of non-compliance and seek remedies through the demand for more and better enforcement.

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According to Sutinen (1999) while high enforcement inputs combined with high penalties are not practically feasible or at least cost effective, on the other hand, high compliance may not necessarily be achieved with lower penalties. In a nutshell low or high penalties and enforcements do not translate into the desired behavioral intention or actual behavioral compliance. Empirical evidences have confirmed that when fishermen were asked on their observed persistent compliance behavior even though the gains of non-compliance exceed by far the penalties of non-compliance, they responded by saying they want to "do the right thing". They are committed to adhere to some set of personal or authority's values (moral obligation) regardless of the economic gains or losses, signifying that moral obligation can significantly influence compliance intention and compliance behavior. Thus, it can be concluded that small expected penalties and large potential illegal gains do not necessarily attract fishermen for non-compliance but moral obligations do. Perhaps, the influence of morality on economic outcomes has been proved throughout societies and times (Bobek, 1997). For instance, a lost wallet is often returned willingly to the owner without anything lost in money or kind from inside the wallet which may otherwise not be returned by the founder.

Sutinen (1999) opined that although there is no universally agreed definition of moral act, some generally accepted distinguishing features of morality which if looked from religious point of view could otherwise be termed as religiosity factors were identified. Firstly, moral acts are internal to oneself, intrinsically motivated and often involves no material reward. Secondly, it involves some form of sacrifice and denial of personal enjoyment. Thirdly, it is more concerned on intention and its processes not the outcomes. Fourthly, moral acts are symmetric in nature and are applicable equally to all

under similar situation or condition. Thus, the SERTC suits this study as it shall be utilized to explain and also justify the inclusion of religiosity in its model, since ZEI is not compulsorily implemented in Kano. Furthermore, other empirical investigations on tax compliance of individuals in Malaysia have found that there is significant positive impact of religiosity on voluntary tax compliance as many Malaysians hold religious values strongly which helps them to internalize the behavior of giving out. According to Bidin et al. (2009) although paying *Zakat* in Malaysia is voluntary, a good Muslim ready to pay *Zakat* may possibly face some obstacles in the exercise of the noble intention to carry out the religious obligation as ordained but notwithstanding, that may not alter his conviction in executing the religious obligation.

Similarly, in Kano, Nigeria the established law of *Zakat* does not specify any punishment for defaulters for that reason emphasis is on how to encourage individuals to voluntarily comply than enforcement. In essence, the issue of a certain behavior to be voluntary or not is not a determining factor for the strength or weakness of intention to do it, but factors do exist for strengthening or weakening voluntary or non-voluntary behavioral intention or actual behavior. It is expected that the results of this research will aid in identifying determinants of intention for voluntary compliance of the religious obligation to pay ZEI as it will assist the civil servants in self-screening, creating awareness and ensuring confidence in the system.

2.6.4 Social Cognitive and Social Learning Theory (SLT)

Findings from previous studies emphasized on the significance of socialization process as it influences behavior. The link between a person and the society is what is termed as the socialization process. It is postulated that individual's internal capacities as well as environmental external influences relate with compliance behavior (Bobek, Hageman, & Kelliher, 2013). This is confirmed by the Social Cognitive Theory and the SLT. The main focus of SCT is on the person and the stages of development. Hence according to the theory what determine compliance is the level of moral development and the personal morality of a person (Alabede, 2012). SLT focuses on the effects of environmental conditions on behavior of individuals. The distinctiveness of the environment of this study is as a result of the complex nature of the environment and the peculiarity of its socialization processes. Nigeria is a complex multi-cultural and multi religious country full of traditional diversities. However, at state level, Kano is dominated by Muslims of Hausa/Fulani ethnic group. In this study, religiosity is considered as part of environmental influences that could moderate between the independent variables of the study and the dependent variable. Conclusively, the identified key factors from literature that determine compliance from the social perspective are the moral values (which could mean religiosity) and the social environmental factors as explained by Sutinen (1999) and hence SLT was considered suitable as a supporting theory for the study.

2.7 Variables of the Study

This study considered eleven variables. There is one dependent variable, the intention to pay ZEI, nine independent variables; attitude general acceptability, attitude

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unconditional acceptability, attitude positive acceptability, parent referents, colleague referents, employer referents and spouse referents, capability, and government support. Additionally, there is a moderating variable, religiosity. These variables are discussed in the subsequent sections. It should however be noted that actual behavior was dropped in this study's model from the original TPB model, as the variable cannot be tested because the Kano state *Zakat* law has not provided for sanctions for defaulters and from the records only few are paying their ZEI to the established government *Zakat* commission.

2.7.1 Intention

Intention signifies the amount of effort a person is willing to commit to performing a given behavior. It is used as an indicator to capture the factors that have an influence on the desired behavior. It is the cognitive representation of an individual's readiness in the performance of a certain behavior. It serves as a link between a particular person and a specific behavior through the individual's subjective probability dimension (Ajzen, 2012). Behavioral intention is the immediate predecessor of the behavior. It is the readiness and a sign of a person's willingness to carry out a specific action (Ajzen, 2006).

Ajzen and Fishbein (1975) and Ajzen (1985) developed TRA and TPB models respectively to predict the intention and behavior of individuals. The models require the target behavior to be as specific as feasible, together with the time and the context as is appropriate (Ajzen, 2002). People consider giving due consideration to the consequences of a behavior before taking a decision to perform or not to perform the behavior (Ajzen, 2012). As stressed earlier this study is on behavioral intention aimed at finding ways for

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designing effective behavioral interventions and as such considers the actual behavior for granted. Although intentions do not at all times translate into actions, but no matter what behavior is a product of intention which makes understanding the formation of intention process not to be of less importance. The fact that there is a gap between intention and behavior that leads to not all intentions are carried out, it does not mean that intentions are not formed in the first place. Many reasons account for the gaps including control barriers, or structural-situational barriers (Linden, 2011).

Literature in social psychology reports controversy about the measures of intention as a latent variable and may be represented by any of its proxies such as desires, preferences, plans, or behavioral expectancies (Gelderen et al., 2008). Several theories were developed by researchers on intention. Such theories include TRA by Ajzen and Fishbein (1975) which originates from the theory of attitude, TPB by Ajzen (1985), a revised version of TRA, Technology Acceptance Model (TAM) which is a theory on the information system, by Davis in 1992. The theory works on acceptance and usage of technology and has been useful empirically in studying users of technology intention and behavior.

From Islamic perspective, there is an established link between behavior and intention. Islam attaches great importance to the issue of the consequences of the behavior of a person's action in the form of reward or punishment from ALLAH (SWT). Moreover, Islam recognizes the difference between a deliberate/planned and accidental actions. Reasoned or planned behavior is traceable to Islamic injunctions. Hence, Islam expects a person to perform a behavior bearing in mind that for every action there are

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consequences in this world and in the hereafter. He/she is therefore expected to evaluate the results of actions before embarking on it. In one of the traditions the Messenger of ALLAH (PBUH) declared that "Actions are (judged) by motives/intentions *(niyyah)*, so each man will have what he intended (Bukhari, 1987). In another tradition as narrated by Bukhari and Muslim from the Messenger of ALLAH (PBUH) from what he has related from his Lord, planned intention was emphasized, and the *Hadith* further establishes the gap that could exist between intention and the actual behavior clearly (An-Nawawi, 2014). Hence a person may plan for an action and he/she may or may not perform the actual behavior and in each case their implications and consequences. Moreover, in Islam, it is mandatory for every Muslim to make a planned intention before embarking on any action including Prayers, *Zakat*, Fasting, and Pilgrimage. Thus, planned behavioral intention is an integral part of all Islamic actions and must at all times precede the actual action.

2.7.2 Attitude versus Intention

Described by poets, assessed by historians and continuously studied by social psychologists, attitude is a great contour of human history (Oskamp, 1991). It can determine the success or failure of one's career. People's attitudes are very important to them, as they help in organizing thoughts for reacting to surroundings. They assist in decision making in a number of social situations (Ajzen & Cote, 2008). Attitude is referring to the feelings (positive or negative) on something. It is the opinion a person usually forms on a particular object or phenomenon. In the TRA and TPB, attitude is always considered as the effect of appraisal of feeling in a positive or negative way which is referred to as "the degree of favorableness or unfavorableness towards a certain action" (Ajzen, 2012).

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Further to this definition, Ajzen (2014) redefined attitude "as a latent disposition or tendency to respond with some degree of favorableness or unfavorableness to a psychological object." In a nutshell, there are two key aspects concerning attitude; the direction of feelings towards an object in a negative or positive way and the intensity (the degree or level) of the feeling towards the object, either strong or weak. Attitude has for a few decades ago been receiving more attention and reevaluation by scholars. Theoretical developments have now led to the realization that attitudes are more dynamic and less stable as ever thought before, they consistently change with changes in contexts (Lewandowski, 2015).

Researchers in several fields have attempted and developed several techniques to measure human complex attitudes that will capture and predict human intention and behavior. Some researchers have indicated that attitude has a significant effect towards intention (Abdullah et al., 2012; Hossain, 2013; Idris et al., 2012; Mishra, Akman, & Mishra, 2014; Saad & Haniffa, 2014). For example, Ajzen (2014) refer to the dimensions of attitude on favorableness and unfavorableness depicting the positive or negative attitude towards an object. Hence, according to his theory, a person's attitude can be explained by using adjectives such as good or bad, pleasant or unpleasant, desirable or undesirable, wise or not wise, like or dislike, positive or negative and so on to show the direction of attitude, while the intensity, that is the degree or level of the feeling can be evaluated by using scales such as the five-point Likert scale, seven point scale of measurement or even the eleven point scale as is appropriate and applicable. However, this easy and direct way has been criticized by a number of scholars in

cognizance with the complex nature of humans, their intention, attitudes and behavior. Lau (2002), in his search for models for government's better understanding of attitudes on online trading by brokers has adopted the decomposed TPB and advocated for its use which gives a clearer prediction of intention. This was because of the assumption that attitude is derived from behavioral belief and this belief if decomposed will provide easy and clearer understanding of the relationship between intention and attitude.

Though the decomposition may be stable if applied across different setting, Lau (2002) argued that environments and culture may significantly affect the decomposed constructs of belief and intention. That is why he recommended for some adjustments by replacing complexity with perceived ease of use and adding three other variables to compatibility, relative advantage, and complexity. According to Bidin and Idris, (2007), based on findings of an empirical studies on ZEI they conducted on 264 respondents in Malaysia, utilizing the TRA, attitude was tested using the confirmatory factor analysis (CFA) structural equation modeling (SEM) and have resulted in a good reliability and validity as the construct was decomposed into three components; general acceptability, conditional acceptability and positive acceptability. Theoretically, the finding is supported by the attitude latitude derived from the social judgment theory of Sheriff and Hovland (1961), where attitude is assumed not to be a point but a range of attitudinal positions on a given issue which an individual may reject or accept. Notwithstanding these facts, there is a general consensus that attitude is from behavioral beliefs and is an important construct in the TPB model relevant for predicting behavioral intention (Bidin & Idris, 2007).

Zint (2002) in examining the predictive strengths of attitude in predicting the intentions of science teachers, compared three theories of attitude-behavior; the TRA, the TPB and the theory of trying, and found that the integration of past behavior to the TPB provides the best model to the study of attitude-behavior in predicting behavioral intention. In the study, it was concluded that attitude stands to be the strongest variable in the three compared theories in predicting human behavioral intention among other variables examined. Moreover, in the TPB specifically, the attitude was found to be the strongest and SN the weakest, while PBC was found to be strong, second to the attitude.

According to Fauziah, Ramayah, and Abdul Razak (2008), attitude was recognized long ago as a variable that directs the basis of intention which eventually guides to a particular future behavior. Attitude formation is in stages. It is a process that starts with the extraction of the salient beliefs of a subject, then follows the measurement of how the subject appraises the result of each of the salient belief. Next is the measurement of the strength of the belief by asking the subject to point out the possibility that performance of the behavior will produce a certain outcome. Lastly is to multiply the product of each result evaluation by the beliefs' strength that corresponds in order to predict the attitude of the subject. From another point of view as reported by Idris and Ayob (2001) the basic nature of attitude in the psychology literature could be summarized in two theoretical assumptions; first, the tri-componential that assumes attitude as a single unit comprising of three components of cognitive, affective and behavioral, and the second, that the three components are independent distinct units that may or may not be related to each other.

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In another study conducted by Patterson (2001) on assessing participants of a workshop on their intention to utilize some activities of a training workshop organized for teachers on curricula, the researcher found out that, of all the three variables of TPB, attitude is the strongest variable. He, however, mentioned that the TPB's power of predicting intention and behavior was as a result of its specificity and that other variables are addressed at the same level. It was furthermore opined by Patterson (2001) that four elements must be considered for that issue of specificity. These four elements are; the action, the target of the action, the context of the action, and the time in which the action occurs. Conclusively, attitude is a variable that directs the basis of intention which guides to a particular future behavior (Fauziah, Ramayah, and Abdul Razak, 2008). It stands to be the strongest variable in the TPB in predicting human behavioral intention (Zint, 2002). Theoretical developments have led to the realization that attitudes are more dynamic and less stable as they consistently change with changes in the contexts (Lewandowski, 2015). There are growing fundamental concerns that are still unresolved such as; generalization capacity, the effect of time lag and the strength of the individual's attitude as it is tied to context, time, and environment (Petty & Krosnick, 2014).

There are no universally agreed proxies that correlate with the attitude comprehensively, as such researchers are yet to settle on what is its foundational nature (Anderson, Kreiser, & Hornsby, 2011). Many have focused their investigations on measurement and dimensionality of attitude stressing on its sufficiency. But there are growing fundamental concerns that are still unresolved such as; generalization capacity, the effect of time lag and the strength of the individual's attitude (a reliably known strength of attitude may be an important predictor of the attitudes effect of an individual) (Petty &

Krosnick, 2014). Furthermore, Lau (2002) argued that environments and culture affect attitude significantly. Thus, attitude is tied to context, time, and environment. Another issue is that the attitude's power in predicting intention and behavior was as a result of its specificity (Sallam & Wahid, 2012). Hence, it is argued that the predictive power of attitude can be improved by adding another measure which may contain some meaningful variance unaccounted for by the original measure (Ajzen, 2014). Different researchers have assumed different variables for attitude in their attempt to find out the most important proxies that capture the essentials of attitude in predicting intention.

Attitudes are personal, shaped by many factors like personality, traditional values, information and the satisfaction of needs. At the societal level are societal values transmitted by a group to its members (Duze & Yar'zever, 2013). Thus, environmental factors affect the attitude of the people. Marraf et al. (2005) in the study of attitude in tax compliance among major races in Malaysia found differences in the tax compliance attitude as a result of the races of the respondents. This is similar to some other empirical findings that established differences in tax compliance behavior among races. For instance, differences were found between Whites and Blacks by Song and Yarbrough (1978) and Bonneville (1980) as reported in Alabede (2014). Similarly, Cummings, Martinez-Vazquez, Makee and Torgler (2006) compared two African countries (South Africa and Bostwana) on one hand and US on the other and found differences in the tax compliance level as a result of cultural differences. Thus, it can be concluded that though basically human beings are the same, but could be differentiated based on their different cultural background, because "culture is a powerful environmental factor that has great influence on compliance behavior" (Alabede, 2014).

Kano is a heterogeneous cosmopolitan business center that attracts people near and far, nonetheless the indigene native population is culturally and religiously homogeneous. Attitude are shaped by many factors such as personality, cultures, level of education and group affiliation (Small, Harding, & Lamont, 2010). The unique attitude of a typical Kano man can be distinguished from others based on the influence of the triple heritage; the native, the western and the Islamic cultures (Barau & Poor, 2008). Westernized in the formal school or working place, Islamized in the *Islamiyya* school and *Hausanized* (domesticated) at home and in the streets (Barau & Poor, 2008). Consequently, the attitude of a typical Kano indigene is a mixture of these conflicting civilizations coupled with the fact that even the domestic culture is affected by the larger Nigerian environment that is also made up of divergent traditions, cultures and religions.

Apart from the discussed factors, the level of education of an individual and of the society also affects attitude. Islam encourages acquiring knowledge, however, paradoxically though Kano is considered a religious society, it is one of states in Nigeria with a very poor education statistics (Duze & Yar'zever, 2013). Other factors affecting attitude that distinguish Kano environment with others include the non-thoroughness and instability of the *Zakat* law which was rushed and enacted in 2003 by a young government of just six months old in office, barely four years of the return of the country to democratic government, after a long period of nondemocratic governments and the insufficient political will of the government during the reintroduction of *Shari'a* campaign in 2003 as well as the general poor management of resources of successive governments. These factors have distinguished the attitude of Kano indigene and

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contributed to its uniqueness because of the serious consequences they have on the society. Invariably, the peoples attitude towards government laws, policies and established agencies are affected, leading to a weak trust and confidence on the government activities (Kurawa, 2008; Ibrahim & Shaharuddin, 2015). Based on this distinctiveness of the attitude in Kano, this research is expected to discover interesting results to add to the literature on the relationship between attitude and intention of civil servants to pay ZEI.

Attitude plays an important role that cannot be denied in the study of *Zakat* (Azman & Bidin, 2015). To showcase the importance of attitude on influencing behavioral intention to pay *Zakat*, Idris and Mahdzan, (2001) asserts that "any attempt to improve the level of compliance of Zakat payment should begin with improving the attitude of eligible Muslim employees towards ZEI". Thus, providing empirical clarification on attitude unknowns becomes imperative for at least the following reasons; ideally, *Zakat* as a religious duty in Islam is universal and it is expected that all Muslims will perform that function in the same way and their attitude towards the intention of performing that behavior shall be similar. This view is supported by Idris et al. (2012) that person's religious values are strongly related to his/her attitudes and behavior. But, some studies such as Huda et al., (2012); Idris, (2002); Saad, Idris, and Bidin, (2009) and Bidin et al. (2009) have established that attitude is a very strong predictor of intention and behavior and some have further cautioned that general attitudes are weak in predicting specific behaviors. Broad attitudes do not explain behavioral validity even if specific behaviors are aggregated, but they do have an impact on specific behaviors by influencing the more closely linked factors to the specific behavior (Ajzen, 1991a). Thus, to deal with

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this in this study attitude shall be examined in a multi-dimensional manner, where three dimensions emerged; Attitude general acceptability, Attitude unconditional acceptability, and positive acceptability after the preliminaries of data analysis.

Furthermore, literature has confirmed that there are a lot of studies on attitudes in several fields but few on *Zakat*, in terms of context, time, and environment (mostly in Asia, and few in Africa). Most of these studies were on few groups and few observations. The uniqueness of the attitude of Kano indigenes as discussed earlier shall discover interesting results for the theory in the study of the relationship between attitude and intention as it shall add to the literature on whether the unique attitude of Kano civil servants could still be positively related to intention or not. A reliably known strength of attitude will be an important predictor of intention. Results shall further assist in developing a policy framework by the government for effective functioning of the *Zakat* institution. The study of what shapes the government servants' attitude will no doubt help in developing a policy that will improve the strength of their intention and direct their attention to the payment of *Zakat* on their earned income. This if achieved will be useful for the government as a tool for poverty reduction. Table 2.2 further clarifies the practicability of decomposing attitude and the employment of the multidimensional attitude in empirical examinations in different fields of study of human behavior. As showcased in the table, the decomposition ranges from two to five dimensions, but mainly three dimensions. Similarly, in this study three dimensions are adapted and proposed from Idris and Ayob (2001) and shall be confirmed using the SPSS and PLS statistical tools after the data of the study is collected, cleaned and cleansed in chapter four.

Table 2.2
Summary of some Selected Studies on Multidimensional Attitude

Authors/year	Area of study	Number of variables	Variables
Lau (2002)	Online trading	5	i)Perceived Usefulness ii)Perceived Ease of use iii)Perceived Benefit iv)Compatibility v)Observability
Rhodes and Courneys (2010)	Exercise	2	i)Affective ii)Instrument
Shimp and Kavas (1984)	Coupon usage	3	i)Inconvenience ii)Encumbrance iii)Rewards
Bobek (1997)	Tax	5	i) Paid belief ii)Illegal belief iii)Guilt belief iv)Penalty belief v)Fairness belief
Bidin and Idris (2007)	*Zakat*	3	i)General Acceptability ii)Unconditional Acceptability iii)Positive Acceptability
Shir (2004)	Virtual banking	3	i)Relative ii)Complexity iii)Compatibility

2.7.3 Subjective Norm (SN) Versus Intention

There are strong theoretical and empirical evidences on the contributions of subjective

norms in the TPB in the prediction of intention in many fields of study including *Zakat*.

Subjective norm which is an independent variable in the TPB has in this study been decomposed into four referents; the parent referents, the colleague referents, the employer referents, and the spouse referents. It is expected that the multi-dimensional SN could tackle the criticism of some scholars that uni-dimensional SN narrowly captures the important others pressure as a determinant of intention. Perhaps results from studies on a uni-dimensional SN from different empirical studies are mixed, indicating opposing positions on its impact and power of prediction on behavioral intention and action.

While many have found the SN construct to be the weakest among the other constructs of the TPB, yet many others have concluded that it is very strong (Knabe, 2012; Saeri, Ogilvie, La Macchia, Smith, & Louis, 2014; Zint, 2002). This could also be linked to the nature of the society where such investigations are conducted. Broadly speaking societies may be grouped into two; the individualistic societies and the collectivistic societies (Kumar, 2012). In individualistic societies decisions are based more on rationality and personal principles since there is less concern on emotions and group values. SN is particularly important in societies that are considered collectivistic where the community exerts social pressure on its members (Fauziah et al., 2008). The orientation of a collectivistic culture is that of group belongingness. It emphasizes on membership of in-group where relational norms and interdependence are stressed. Decisions are based more on emotions than the rational analysis of cost benefit (Kumar, 2012). Hence, societies whose culture is collectivistic are concerned with environmental issues and tend to listen more to salient referent sources from the societies (Muzaffar, 2015). Previous literatures (Muzaffar, 2015; Saeri, Ogilvie, La Macchia, Smith, &

Louis, 2014; van der Linden, 2011) have found that subjective norm has little influence on individual's behavioral intention. Hence, Ajzen (1985) opined that constructs reflecting personal factors (attitude and PBC) are the main determinants and subjective norm playing the secondary role.

SN construct was found to be the weakest predictor of intention among the constructs of the TPB which leads to the under estimation of its appropriate role and its predictive power in the TPB model. The major reasons for this weak prediction as found by different authors were summarized by Van der Linden (2011) which includes; the use of single-item measures; those among respondents who are strongly influenced by social pressure are not many; the issue of measurement conceptualization within the TPB; and usually the measurement of the SN construct is made in a global perspective (general in nature). Hence a very direct and strong social pressure to act in a certain way may be lacking. These factors made a number of researchers to recommend for a review of the SN to be decomposed (Van der Linden, 2011). Other studies have even advocated for the removal of subjective norm from among the predictors of intentions and behavior (Knabe, 2012).

Sieverding, Matterne, and Ciccarello (2010) and Saeri et al. (2014) have agreed that SN should not be uni-dimensional to account for its identified weaknesses. They applied the extended TPB in different contexts, to investigate the impact of social norm on cancer screening intention for men and to predict the intention of users of Facebook online on privacy protection. They therefore recommend for the separation of the two constructs in the TPB as confirmed by their distinct empirical studies. This is in line with Ajzen

(2006) view that nowadays TPB studies decompose SN to at least more than just a construct but at least two; injunctive and descriptive norm. The works of Chu and Wu (2004); Bidin and Idris (2007) have all indicated the importance of decomposing SN and stressed its study in a multidimensional manner. Bidin, Shamsudin, Mohd Salleh, and Othman (2011) and Chu and Wu (2004) had categorized subjective norms into two groups; the primary normative belief and the secondary normative belief, while Bidin and Idris (2007) in their studies on ZEI decomposed SN into three reference groups, that is, intimate reference group, colleagues reference group, and superior reference group. In line with this, the complexity and peculiarity of the Kano environment which differentiated its social interaction with other societies has made the investigation of a multi-dimensional SN in predicting intention of government servants to pay ZEI to be vital.

Table 2.3 further elucidate the decomposition of SN by researchers on tax, Zakat and information technology. The decomposition ranges from two, three and four. In this study SN shall be decomposed into four dimensions in line with Hanno and Violette (1996) on tax and Bidin and Idris (2007) on Zakat with some modifications. The dimensions are; the parent referents, the colleague referents, the employer referents and the spouse referents as is subsequently discussed.

Table 2.3
Summary of some Selected Studies on Decomposed SN

Author and year	Area of study	Number of variables	Variables
Chu Wu (2004)	Taxpayer information usage	2	i)Primary normative ii)Secondary normative
Hanno and Violette (1996)	Tax compliance behavior	4	i)Family members ii)Employers iii)Friends iv)Spouses
Bidin and Idris (2007)	*Zakat* compliance behavioral intention	3	i)Intimate reference group ii)Peer reference group iii)Superior reference group
Taylor and Todd (1995)	Information technology usage	2	i)Colleagues ii)Superiors

2.7.3.1 Parents Referents versus Intention

Parents are part of social pressure that influence the intention of an individual. It has been studied together with other social pressure referents by scholars under the SN in the TPB. SN is one of the three independent variables in the TPB that determine intention and action. It is the motivation an individual has for him/her to act in accordance with the opinion of others (Ajzen, 2012). It is the social influence that determines behavioral intention (Huda et al., 2012). The very subjective nature of person's perception about the expectation of others of him/her in performing or not performing a behavior makes it to be referred to as SN (Huda et al., 2012). SN is an important variable in the SLT, the TRA and the TPB. It has empirically been tested playing an important role in both

theories of TRA and TPB which signifies its importance as a predictor of intention and behavior (Ajzen, 2014; Elster, 1989; Emerson, 2004; Neyrinck, Lens, Vansteenkiste, & Soenens, 2010; Sieverding, Matterne, & Ciccarello, 2010). It refers to the social pressure that influences individual's intention and action (Bidin et al., 2009). It represents a person's perception of what will be the judgment of important referents on a particular behavior to be performed by him/her (Saeri et al., 2014). SN is part of the SLT relabeled the PBC that explains the behavior of an individual based on the interaction between personal factor and the environment (Rosenstock, Strecher, & Becker, 1988). It captures the perception of referents on intention and behavior. In this regard, behavior is determined mainly by individual's colleagues, family, friends and other social pressures.

According to Fauziah, Ramayah, & Abdul Razak (2008), although many studies have shown the importance of SN in predicting intention in Malaysia, many past studies have established that the relationship between SN and predicting behavioral intention have indicated mixed results (Alam, Janor, Zanariah, Wel, & Ahsan, 2012; Bobek, Hageman, & Kelliher, 2013; Shimp & Kavas, 1984). While some works have indicated significant relationship, others have not. This might have caused several empirical studies to consider social norm as a complex construct and have therefore decomposed it in their studies (Al-Majali & Nik Mat, 2010; Bidin et al., 2011; Chu & Wu, 2004; Saad & Haniffa, 2014; Bidin & Idris, 2007). Several studies have therefore decomposed SN to include many reference groups, such as parents referents, peers referents etc. (Al-Majali & Nik Mat, 2010; Bidin et al., 2013; Gelderen et al., 2008; Neyrinck et al., 2010).

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Many scholars have cautioned on generalizing on the findings of their studies on pressure groups such as parent referent group. For instance Saad and Haniffa (2014) highlighted the limitations of results to among others include issues such as limited focus of only one state in Malaysia, and that research was based on TRA (not including an important determinant, PBC), and the implication of adding other variables is also not known. Al-Majali and Nik Mat (2010) on internet banking and its adoption in Jordan, found the decomposed SN to be significantly related with intention, however, cautioned on generalizing because of the unique importance Jordanians attached to their Arab culture which could make it differ from other territories. Moreover, context, timing and cultural environment my produce a different result on the influence of parents on their offspring in determining their intention (Seitz, Wyrick, Rulison, Strack, & Fearnow-Kenney, 2014).

Bidin et al. (2009) calls "for comparative studies across different geographical areas may reveal something important and useful both for practice and theory". Thus, the issue of distinguishing between different important others, such as parents and peers as social pressures determining intention is an area that records little published research (Sieverding et al., 2010).

In Kano Nigeria, parents actively participate in making decisions on important personal issues of their offspring to the point of choosing the type and level of education they wish to attain and even the life career to pursue (Udofia & Akpan, 2013). The uniqueness of this kind of relationship between parents and their wards in Kano Nigeria, which apparently is of too much reliance of the wards on parents in making important

decisions, makes the parents to be playing a domineering role in the life of their wards. Majority of Kano parents are not exposed to western mode of acquiring knowledge and hence, they resist taking their wards to conventional schools as those schools are perceived to be un-Islamic (Duze & Yar'zever, 2013). This explains their disinterest which transcends western mode of education to even pursuing a career as civil servants. They do not under normal circumstances encourage their wards to take or primarily depend on government employment but considered it as a last resort or at least a secondary source of income (Ahmad, n.d.).

Since ZEI is a religious act and parents in Kano give religious teachings great importance which they try to inculcate and pass to their young ones on one hand and on the other hand they do not give much admiration for government work, it requires empirical research to find out whether parents referents can be a determinant of intention that could positively influence civil servants' intention to pay ZEI. It is in this gap that the narratives of parent referents group as a pressure from important others allows for the exploration of intention to pay ZEI by civil servants.

Although parents play a role in form of advice, guidance and sometimes directive for their offspring the impact of parents reference as a determinant of intention reported mixed findings (Fauziah, Ramayah, & Abdul Razak, 2008). Accordingly, further research is required to unearth the influence of parent referents as a determinant of intention on ZEI in the TPB. From the reviewed literature Nigerian parents are distinctive and research is needed to confirm the suitability of the TPB in establishing parent referent group as a predictor of intention on ZEI which is a religious duty.

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Findings from this study shall guide government in policy formulation and deliberate actions required targeting at parents of its civil servants to attract more voluntary patronage in paying their ZEI. The study shall as well provide useful insights on the effects of different geographical locations as recommended by Bidin and Idris (2007). It will serve as a building on the foundation of the very little literature in the field.

2.7.3.2 Colleagues Referents versus Intention

Some studies have established the relationship between colleague referents group and intention. Past studies on the role of referents attempt to address issues such as; the influential persons, the kind of influence they use, the influence process nature and the consequences of the social pressure significant and autonomous of other force. Falck, Heblich, & Luedemann (2009) in his study on entrepreneurial identity and the intention of students to be entrepreneurs found that peers and parents positively influenced intention. However, the limitation of the data collected has not permitted for finding out the exact mechanism behind conveying the observable fact of the strength of the peers and the parents separately. It was therefore recommended that further research need to be conducted focusing on the unknown.

It is believed by some scholars that SN is narrowly conceptualized and therefore there is the need for decomposing it (Sieverding et al., 2010). That was why Bidin and Idris (2007) decomposed it to include important personalities such as parents, family, friends, co-workers and so on. Thus theoretically, colleagues are considered as important others in SN in TPB. SN is the societal perceived force that influences an individual's behavioral intention or actual behavior (Ajzen, 1991b). Thus, according to Bandura

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(1971) the world and a person's behavior cause each other and are shaped by the environment and vice versa. A person interacts with others who share similar identities with him/her, such as religion, ethnicity, labor union etc. that provide members of the group with a definition of what they are and also the explanation and direction of being a group member, capturing the distinct behavior of a group, not the personalized behavior of individual group members. That is to say, if a person belongs to a group of colleagues which he perceives as important will like to align and adjust his/her behavior to fall in line with his/her other colleagues.

In view of the foregoing, it can therefore be hypothesized that the group an individual belongs to (in-groups) will have more influence than groups which the person does not belong to (out-groups). Indeed if an individual has a positive behavior on a subject and his/her in-group supports that behavior, his intention is strengthened and were his/her behavior is not endorsed by his/her in-group, that will weakened the intention of the person.

Colleagues have the potentiality to significantly influence individuals' intention but research on the basis of predicting how each of the referents could influence intention is lacking (Tan & Teo, 2000). Furthermore, the exact mechanism behind conveying the observable fact of the strength of the influence of peers and the parents separately in the determination of intention of civil servants towards ZEI is not known. Since research has indicated that predicting the determinants of intention and behavior could be improved if consideration is given to the individual components of the SN (Donald and Cooper,

2001; Rivis and Sheeran, 2003). For instance the influence of friends as a group may differ from the influence of parents to one person on the same aspect (Seitz et al., 2014).

Principally, Kano is a Muslim populated state in Nigeria, rich in Hausa culture, cosmopolitan in nature and a socially collectivist civilization by orientation (Kurawa, 2008). The dependence culture of the society where the less privileged among peers depend on the empowered that are close to them and the good culture of liking to give out as "assistance" by empowered has made Kano to standout differently. Although good, this culture has dampen the spirit of independence among peers in the society (Halliru, 2015). In this kind of society where the spirit of independence is weak and that the poor among colleagues largely depend on the "assistance" of the rich, resulting in weak influence of colleagues among themselves and less respect of the opinion of colleagues, the perceived opinion of colleagues as a social pressure that could influence intention can only be guessed. This calls for empirical examination.

The empirical test of this variable in this study shall confirm the suitability of the TPB in whether colleague referent group could still be a determinant of intention in an environment like Kano on ZEI. Interesting findings shall emerge from the study which considers the environmental cultural differences on the influence of colleagues on civil servants' intention on ZEI. Furthermore, government that is concerned with boosting its collections from ZEI can further look for more ways in order to improve its *Zakat* performance through the influence of colleagues.

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2.7.3.3 Employers Referents versus Intention

Kano state government is the employer of the civil servants under study. It owns and controls the *Zakat* commission through some of its civil servants. Established facts from the literature considered employers referents as part of the social pressure that are considered as important others and could influence intention and personal conduct of employees (Bidin et al., 2009; Bobek & Hatfield, 2003). There are examples of that influence, where it is not by choice but by design. For instance, some employers in Malaysia, Sudan and Saudi Arabia have made it compulsory for their employees to pay ZEI by directly and compulsorily deducting the ZEI at source from their emoluments (Abu Bakar & Abdul Rashid, 2010).

Research on taxation and *Zakat* are similar and findings are applicable to both since *Zakat* is an Islamic tax (Saad & Haniffa, 2014). Bobek and Hatfield (2003) reported that Hanno and Violette (1993) measured taxpayers' belief employing specific reference groups, specifically, spouses, friends, employers and other family members. Bidin et al., (2011), in investigating tax grouped social pressure into two; primary and secondary in a studies to identify what influences behavioral intention for local sales tax in Malaysia. The basis of the grouping is that the indirect tax environment in Malaysia is complex and more than one referent has influence on the tax payer's intention to comply. The tax agent of an organization are the primary, while the secondary is made up of the friends or associates of the individual tax payer. Although, the study was based on TPB, it was however short of testing the PBC. The work should have tested the PBC as indicated in the earlier sections to make the conclusions more robust.

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Similarly, Chu and Wu (2004) investigating taxpayers intention on electronic filing system in Taiwan, divided SN into two; the primary normative belief, that is beliefs influenced by the family and friends and the secondary beliefs that are influenced by colleagues and supervisors. The study found that the secondary normative beliefs, that represent the influence of colleagues and supervisors, had a significant influence, while the primary normative beliefs have not. It was concluded that refining the model and methodology could even improve the theoretical value of the model and its practical usage. Important to note from these two studies is both have agreed on the same points; the influence of SN; the importance of its decomposition into two groups of primary and secondary. However, the point of their departure are that employers were considered primary in Bidin et al. (2011) while it was considered secondary in the studies of Chu and Wu (2004) and both findings were that employers reference have strong influence on intention of employees.

In SLT, any decision made on the basis of interaction between environment and personal factor is a social action (Bidin and Idris (2007). Environment is about others and the individual's perception of approval/disapproval of important people or group of people to him/her on a specific action. But environments are different hence, Saad and Haniffa (2014) in their study of business *Zakat* compliance in Malaysia summarized that findings from attitudes and SN could not be generalized to all kind of objects, populations and environments because of their context-specific nature. Moreover, the contribution of employer referents in determining the intention of *Zakat* payers in previous studies has had a limited focus and little contribution to the body of knowledge

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because of the limitations such as different context, focus, timing and theory, and the implication of adding other variables.

The uniqueness of the study arises because of the complexity of the Nigerian environment. In Kano Nigeria the constitution declared a non-secular but multi religious country where religion is not a priority. Thus making enforcement of religious laws onerous. The partial participation of government in religious matters compounded the matter. Traditional rulers who are the assumed custodian of religion and religious matters are recognized in the constitution with no specific role, responsibility or right. The religious organizations and scholars are not formally recognized by the state laws. This made religious matters no specific person's concern, belonging to everybody and belonging to nobody (Halliru, 2015). At the specific individual working places, employers are not in any way formally accountable for their employees' religious activities. The employers have no formal recognition in the religious affairs of their employees. Thus, the influence of employers as a social pressure on their employees in intending and/or performing religious duty such as ZEI is not clear.

To find out whether employers referent group could influence the intention of civil servants in Kano state on ZEI shall serve as a confirmation on the applicability of TPB to predict intention in a similar peculiar environment and an addition to the literature on ZEI and the TPB as well. Moreover, Kano state government as the employer of its civil servants (subjects of this study) established the *Zakat* commission, hence the need to test what could be the contribution of employer referents as a factor in determining civil servants intention to pay ZEI to develop policies that could improve functionality of the

system. It is guessed that employers referent positively relate with the civil servants' intention to pay ZEI which could if confirmed improve ZEI collections.

2.7.3.4 Spouse Referents versus Intention

Referent group in itself refers to someone closely related to a person such as friends, teachers, siblings, parents and spouse (Azman & Bidin, 2015). Spouse referents group is part of the important others who are considered to be a SN in the TPB apart from other referent groups. The relationship between husband and wife constitute a pressure expected to influence the intention and behavior of a person significantly. Previous studies have empirically reported mixed results on the effect of spouse as a pressure from important others on individual's intention and actual behavior. For instance Huda et al. (2012) studied attitude, SN and PBC on *Muzakki's* compliance on *Zakat* intention in Malaysia and reported the influencing role of spouse. However, Ismail et al. (2009) added that the inclination of the influence is more where the society's culture is collectivist. While some studies argued that spouse referents have no significant positive influence on *Zakat* compliance intention. For example, Bidin et al. (2013) in their study on intention to pay *Zakat* on savings discovered that spouse as part of SN has no significant influence.

The relationship between spouses in Kano Nigeria is peculiar. Modernity has not yet fully penetrated some vital institutions such as marriage, resources management and culture into the society (Abdu, Hashim, Samah, Salim, & Salim, 2014; Baba, 2014). The government is not much involved in marital issues. Hence the society largely depends on the traditional and historical Islamic culture in the regulation of marriage. Marriages are

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consummated unofficially and separated also unofficially at will. Women are married up immediately they reach poverty at usually 13 to 14 years (Chiroma, Kwagyang, & Musa, 2015). Thus, basically the relationship between spouses in Kano is that of a "master and servant". Women are trained and conditioned to receive orders from their husbands and the wives rarely advise their husbands which they seldom accept (Duze & Yar'zever, 2013). According to Nwabunike and Tenkorang (2015) many of the wives in Kano are "full time" house wives not engaged in formal work with no sound educational background. Hence women workers are in the minority (Baba, 2014). The husbands tend to be very domineering and less concerned about consulting their spouses in their affairs. There is the prevalence of wives seclusion and less involvement in issues which they may even have a stake (Nwabunike & Tenkorang, 2015).

Thus, conclusively it could be said that likeness and dissimilarity coexist, creating a gap that bridging it is central to the understanding whether spouses could be considered as a social pressure of important others in influencing intention or actual behavior between spouses. Briefly the question is, do spouses really constitute any pressure on their partners as important others that may influence intention on issues such as ZEI? This can only be known based on facts if empirically investigated.

Literature is scarce on the influence of spouse on the intention of their partners in an environment like Kano. Since the nature of the relationship between spouses in this kind of environment tends to be different and special, empirical examination shall be a basis to establish whether TPB as a theory on the prediction of intention and behavior is applicable in such circumstances and environment or not, especially that previous

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studies have found mixed results as earlier discussed. Furthermore, it will provide government with the necessary information to develop policies and interventions on how to improve on the intention of its civil servants on ZEI and consequently improve the functionality of the *Zakat* system in general.

2.7.4 Perceived Behavioral Control (PBC) and its Variables versus Intention

The TRA is based on the assumption that generally human social behavior is optional and is predictable from intentions alone. But several studies discovered that there are instances where people may not have full volitional control over a given behavior, thus the need to come up with another construct that could explain such kind of situations. This is what lead to the development of the construct of PBC to fill the vacuum (Ajzen, 2002). Hence TPB is an improved version of TRA with the inclusion of PBC to it. In a simpler way, the difference between the TPB and the TRA is the PBC. According to Ajzen and Sheikh (2013) PBC is the perceived ease or difficulty in performing a behavior. It reflects the person's perception on the needed resources, opportunities and skills in performing a behavior.

Many studies have empirically used a decomposed PBC in different environments and fields such as banking, marketing, internet, *Zakat* and so on to determine its relationship with intention (Al-Majali & Nik Mat, 2010; Kazemi, Nilipour, Kabiry, & Hoseini, 2013; Knabe, 2012; Shih & Fang, 2004). Researchers have agreed to the fact that, in PBC two things are evaluated; self-efficacy and controllability. However, it can be treated as a unitary factor combining the two items or treated separately depending on the reason of

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the study. The mother construct of PBC is made up of two components; the components are the self-efficacy and controllability. While self-efficacy deals generally with the issue of easiness or difficulty in the performance of a certain behavior, controllability on the other hand is the degree of the actors discretion to act (Ajzen, 2002). For example, Al-Majali and Nik Mat (2010) in their study of adopting internet banking in Jordan using the decomposed TPB found that PBC reflects the perceptions of external and internal limitations on behavior and consist of three central beliefs; self-efficacy, government support and technology support. Conclusions were that the three components of PBC in the research model gave a mixed result. While self-efficacy and government support were found to have significant relationship with intention, technology support was found not to have significant relationship with behavioral intention. This conflicting result of variables of the same construct makes a case for decomposing the PBC so that results are not compromised and clearer role of each variable achieved.

In the model utilized by Kazemi et al. (2013) to study Isfahanian adoption of mobile banking, PBC was decomposed to have two variables, facilitating conditions and efficacy for increasing the power of the decomposed TPB to explain behavioral intention and for better understanding of behavioral events accurately. Furthermore, attitude was also decomposed into five variables, but SN was not decomposed as it was represented by the usual normative beliefs. Findings from the study concluded that increase in self-efficacy and facilitating conditions resulted in positive increase in behavioral intention. In another study on internet banking in Taiwan, Shih and Fang (2004) compared and tested three theories, the TRA, pure the TPB and the DTPB. PBC failed to indicate

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significant relationship with intention. But when tested with its two variables separately, self-efficacy shows significant relationship with intention while facilitating conditions is less related to intention. Thus, Bidin et al. (2011) in their study of determinants of intention to pay sale tax concluded that PBC is perhaps a concept that is controversial and they made some three salient conclusions on the it as a construct; i) that it is not a well-defined construct, ii) that it is not clearly understood and iii) that it lacks a generally acceptable standard of measurement among researchers.

Table 2.4 shows researches using PBC as an independent variable in different fields. All the selected studies which were on different fields as depicted in the table employed the decomposed PBC from different perspectives as an indication of the practicability of the decomposition in empirical studies such as this study. Mastura (2011) decomposes the PBC into four dimensions in the study of *Zakat*, signifying the suitability of decomposing PBC in the study of determinants of intention of civil servants on ZEI compliance. Therefore for the purpose of this study PBC is decomposed to two; the capability and the government support as is subsequently discussed here under.

Table 2.4
Summary of some Selected Studies on Decomposed PBC

Author and year	Area of study	Number of variables	Variables
Husna (2009)	*Zakat*	4	i)Ability ii)Knowledge iii)Awareness iv)Willingness to pay
Lu (2010)	Blood donation	2	i)Controllability ii)Self-efficacy
Mastura (2011)	*Zakat*	5	i)Capabilities ii)Resources iii)Knowledge iv)Challenge v)Control Variables
Ajzen (2002a)	Theoretical	2	i)Self Efficacy ii)Controllability

2.7.4.1 Capability versus Intention

Capability in this study means self-efficacy. Ling (2012) is of the view that capability is the degree of a person's confidence with respect to his ability for performing an action. Greater confidence encourages and results in greater motivations which in turn affects intention. For instance, a student may be motivated to read just because he/she observes others reading and having confidence in their studies. Hence, it could be assumed that an individual may be encouraged to give or contribute if he/she see others giving out, so also the perception of givers tends to be stronger if they perceived that what they give out may impact on their intended target. Perhaps considering volitional control over behavior as a matter of degree rather than kind, has confirmed that even ordinary daily behaviors may have unpredicted impediments (Mullan et al., 2013).

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Hence, self-efficacy (capability) is a self-confident view of a person's capability in dealing with some certain stressors of life; that is the easiness or difficulty in the performance of the behavior, (the obstacles perceived to likely hinder the performance of the behavior). It affects and is evident on an individual's feelings, thinking, and action. It is the perceived individual's ability to perform a behavior (Wang & Clung, 2011). But Pavlou & Fygenson (2006) reported that Bandura (1986) defined self-efficacy to mean *individual's perception of a person's capabilities to perform a behavior.* Applying this definition to this study, self-efficacy describes the perceived ZEI payer's judgments of their own capabilities to pay ZEI.

Studies in different fields have confirmed the relationship between capability and intention (Ifinedo, 2012; Shin, 2009; Yang, 2012). However, the results were mixed; some results indicate a strong and significant path to intentions, while others show no effect on intentions (Yap & Sabaruddin, 2008). For example, Al-Majali & Nik Mat (2010) concluded that PBC in the research model gave a mixed result. It was reported that while self-efficacy (capability) and government support significantly relate with intention, technology support was not. In another study on internet banking in Taiwan (Shih & Fang, 2004) PBC failed to indicate a significant relationship with intention. But when tested with its two variables separately, self-efficacy shows a significant relationship with intention while facilitating conditions is less related to intention. Knabe (2012) in his study of applying TPB in the adoption of online teaching in public relations education, asked participants the difficulty they perceive in teaching online and the confidence they have, to assess self-efficacy. Results from the study indicated strong relationship between capability and intention. In a nutshell, capability is not a

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generalized phenomenon that reflects a universal personality trait, but rather varies among different behavioral spheres (Ifinedo, 2012).

Capability is determined by the knowledge, information and awareness that is at the disposal of a person. An increase in information and experience is an increase in awareness of future consequences (behavioral expectation) and also an increase in the contemplation of the behavior and its resultant effect, while low awareness of the community could have a negative impact on paying *Zakat* (Heikal, Khaddafi, & Lhokseumawe, 2014). Creating awareness is government's responsibility. There is low awareness on *Zakat* in Kano because of the lack of political will by the government and the colonially inherited non-committal attitude of the traditional institutions on *Zakat* (Bugaje, 2010). Perhaps more importantly is that perceived capability is built, increased or decreased by watching others doing it (Mullan et al., 2013).

Zakat is not done by public servants in Kano openly in such a way that others could notice and be encouraged to also do. Moreover, the traditional openness in the payment of *Zakat* by the wealthy in Kano is no longer there. It is gradually fading and is being replaced by doing it (if ever) secretly. Therefore, though perceived capability has theoretically been postulated as a determinant of intention in the TPB, its applicability as a suitable predictor of intention of civil servants on ZEI in a situation like that of Kano can only be guessed, as indicators are not clear. In addition studies on *Zakat* that employed capability are few in the literature, many of which have cautioned on generalizing their findings (Khamis & Yahya, 2015; Khamis et al., 2014; Oladimeji et

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al., 2013; Rahman & Omar, 2010). Most of these studies were on other areas of *Zakat* not ZEI.

Since theoretically in the TPB it is postulated that capability can create, motivate and strengthen intention and as well increase the level of confidence in the minds of individuals, a study in this regard is important in peculiar environments such as Kano to test the applicability of the theory and also establish whether the assumptions of the theory may still work in those kind of specialties. Furthermore, discoveries from the study shall provide new facts on civil servants and ZEI for government to develop policies to boost *Zakat* collection from employment income and in view of the fact that the area is virgin, the study is a contribution to build more on the literature on capability in TPB for ZEI.

2.7.4.2 Government Support versus Intention

Simply, government support refer to facilitating conditions. PBC itself emerged as a result of the discovery by several studies that there are instances where people may not have full volitional control over a given behavior (Ajzen, 2002). According to Ajzen and Sheikh (2013) PBC is a reflection of a person's perception on the needed resources, opportunities, and skills in performing a behavior.

Government support has been confirmed by many studies as an important determinant of behavioral intention (Al-Majali & Nik Mat, 2010; Mahmoud, 2011; Tan & Teo, 2000). For instance, Tan and Teo (2000) while investigating the factors that influence internet banking adoption in Singapore, employing TPB considered government support as a

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facilitating condition because of its leadership and intervening role. It was found that government support gives credibility as well as feasibility to a behavior concerned, thereby making it more likely to be accepted by individuals. It was also revealed that government support may be a key motivating force that can encourage individuals to view a behavior more favorably. This is consistent with the Islamic view on *Zakat* institution. *Zakat* is a societal and individual obligation, each having a distinct role to play in its functionality as the third pillar of Islam (Huda, Rini, Mardoni, & Putra, 2012). The collection, management, and distribution are the function of the authority and individuals are to pay a proportion of their personal wealth or receive (if eligible) from the responsible government unit. Accordingly since its establishment during the early period of Islam, *Zakat* as an institution has been designed to function effectively only with the government support just like the similar system of taxation that cannot work without government support.

Zakat as a system has been in practice in Kano, Nigeria, run effectively and transparently as part of the functions of government during the Sokoto Caliphate 1804 to 1904 (Bugaje, 2010). Colonialism withdraws the function from the government and relegated it to the background and tax system was strongly entrenched and enforced substituting and pushing away *Zakat* system from a government function to a personal matter (Bugaje, 2010). Nigeria's case is special. It is not a secular country, but a multi religious society, where religious laws like the payment of *Zakat* are not enforced, anybody can practice any religion freely with minimal government intervention. Hence, although government support has been tested as a facilitating condition in the TPB in previous studies, but the influence of government support on civil servants' intention to

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pay ZEI in peculiar societies like Kano is not clear and has to be tested empirically to confirm the postulations of the theory.

New facts may emerge as to what exactly the government needs to do as a facilitator to positively strengthen the intention of its civil servants to pay ZEI. Besides, from the reviewed literature government support has been established to be critical for ZEI to be effective. It could be assumed that government support shall strengthen the intention of civil servants to pay ZEI and this will in turn has a positive effect on *Zakat* collections in general and even encourage non-government servants to also pay. What's more, findings and recommendations from this study will guide government in making proper policies that can strengthen intention on ZEI and as well guide future research on government support as a determinant of intention.

2.7.5 Religiosity

Religiosity is the commitment of a person in practicing religious beliefs. According to Johnson et al. (2001) and Pope and Mohdali (2011) religiosity is "the extent to which an individual is committed to the religion he or she professes and its teachings, such that individual attitudes and behaviors reflect this commitment". Thus, religious beliefs affect human behavior symbolically and ritualistically (Khraim, 2010). Neyrinck, Lens, Vansteenkiste, and Soenens (2010) in their work to update Allport's and Batson's framework of religious orientation have asserted that Allport in 1966 and Ross in 1967 have categorized religious orientation into two, the Intrinsic and Extrinsic orientations. A person who believes "without reservations" is an intrinsic religious person while a

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person is said to be extrinsically oriented if he/she considers religion lightly and considered to achieve safety, sociability and the likes.

In this study religiosity is introduced as moderating variable that shall interact in the relationship between the independent and dependent variable. A moderator is a variable that affects the direction and/or strength of the relationship between a predictor/independent and criterion/dependent variable. Baron and Kenny (1986); Sekaran and Bougie (2013) defined a moderating variable as any third variable that changes the relationship between independent variable and the dependent variable. It is about when a certain effect happens. It is needed where there is inconsistent relationship; meaning that something need to moderate, or when the relationship is weak, or where more than one theory is required to explain the theoretical assumptions or it is suggested by previous studied (Creswell, 2014). In this study, more than one theory is in use to explain the theoretical assumptions and a moderator is added to the basic model of TPB as has been suggested by Bobek and Hatfield (2003) in a tax study. Religiosity (moral reasoning) as a moderator on tax studies has found to be imperative by studies such as Alabede (2014). Saad and Haniffa, (2014) considers *Zakat* as Islamic tax. Religion is considered as one of the universally most recognized important social institutions that build and shape human behavior at both personal and societal levels.

Investigations on the impact of religiosity is now relatively gaining prominence in the *Zakat* literature. Hitherto the emphasis was on other non-economic factors in determining the *Zakat* intention and compliance. End results from the researches have effectively been the same, to shed light on the policies of *Zakat* agencies and

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governments in general to raise compliance for more revenue to be allocated to the prescribed individuals to achieve economic prosperity for the society. Much consideration has not been given to investigating religiosity on intention to comply with the Zakat, as such interesting results might be reached since the area is still virgin.

It is obvious that more theoretical and empirical research is needed to bridge the several gaps in the deficient and very limited studies in the area. Contrary to tax researches, *Zakat* mainly focus more on sociological and psychological rather than economic deterrence factors. Islamic religiosity is believing in ALLAH SWT who is entitled to be worshipped and obeyed and conducting one's life in accordance to the principles, values and rules of Islam. The main reason of adding religiosity as moderating variable is to analyze the extent to which it influences the relationship between the independent and dependent variables on *Zakat* obligations within the TPB. On this note, it is assumed that a person's religious belief is always used in his/her everyday activities although to a varying extent. It is established that religiosity affect societal and individual behavior (Barro and McCleary, 2003).

Several researchers have investigated the influence of religiosity on individual's behavior conceptually and empirically (Holdcroft, 2006; Idris, Bidin, & Saad, 2012; Othman & Fisol, 2017; Salleh, 2012). Even though many of the past studies were on conventional non Islamic religious areas, and thus, used the attendance of churches as a measure of religiosity (Holdcroft, 2006). Of course needless to say that there are conceptual differences between the concept of Islamic religiosity and the concept of religiosity in Christianity. For instance while Christians both men and women are

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encouraged to go to church every Sunday, in Islam only men are obliged to attend Friday prayers while women are encouraged to stay at home and observe their prayers.

Thus, religiosity cannot be measured by using merely the attendance of church or Masjid. Accordingly, Bobek and Hatfield (2003) and Zint (2002) suggested for improving the predictive capacity of the TPB, by adding moral obligation as an additional determinant in the study of *Zakat*. Although Saad and Haniffa (2014) considered *Zakat* as an Islamic tax, there are a lot of differences between the two; while *Zakat* is a religious obligation tax is not religiously speaking obligatory and unlike *Zakat* which is established based on religious injunctions, tax is based on conventional rules and economic principles. This necessitated the need for further studies that could test the effect of religiosity on Islamic issues like *Zakat* as against tax or other conventional issues. Conceptually Blogowska, Lambert, & Saroglou (2013) worked on pro sociality and aggression relating individual religiosity, Holdcroft (2006) on what is religiosity, Salleh (2012) developed a theoretical religiosity construct of an Islamic based development, Neyrinck et al. (2010) worked on updating Allport's and Batson's framework of religious orientations. Empirically, researches involving the religiosity as a construct include, Khraim (2010), Muhamad and Mizerski (2013) on marketing, Idris et al. (2012) on business income *Zakat* compliance, Idris and Ayob (2001) on attitudes towards ZEI, Abu Bakar et al. (2010) on motivations of paying *Zakat* on income, and Azman and Bidin (2015) on attitude determinants on *Zakat* on saving. Khraim (2010) studied the measuring of religiosity from an Islamic perspective in the field of marketing, specifically on consumer research. Different dimensions were examined in search for a most appropriate combination from among those analysed in order to get the

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best results in measuring Islamic religiosity. It was found that the most suitable are the three dimensions of current Islamic issues, religious education and sensitive products. Muhamad and Mizerski (2013) examined the intrinsic and extrinsic religious motivation of consumers' decision making in respect of consuming prohibited products.

Using the TPB and based on a survey conducted on young Muslim adults, results indicated a great effect of religiosity in decision making. Idris et al. (2012) in search for measuring Islamic religiosity which they confirmed is scarce in the literature, conducted a survey on 227 respondents in Malaysia testing compliance behavior of payers on business income *Zakat* and its relationship with Islamic religiosity. It was found among other things that religiosity plays a key role in *Zakat* on business income compliance behavior. Azman and Bidin (2015) on attitude determinants on *Zakat* on saving compliance behavior examined the relationship between attitude and for independent variables namely; religiosity, referent group, perceived corporate credibility, and tax rebate where religiosity was found to be among the variables that has significant influence on attitude to pay *Zakat* on savings compliance behavior. Other empirical investigations on tax compliance of individuals in Malaysia have found that there is significant positive impact of religiosity on voluntary tax compliance as many Malaysians hold religious values strongly which helps them to internalize the behavior of giving out. However, in view of the importance of religiosity and limitations of past studies, particularly on generalization, Muhamad and Mizerski, (2013) calls for further research, as cross-cultural researches could result in fruitful approach for further understanding in the area among Muslims. From the foregoing it could be deduced that a

person with high religiosity will be more inclined to have stronger compliance behavior toward *Zakat* than a person considered to be of not high religiosity.

Although findings were mixed, results from those studies indicated that religiosity has some effect on certain behaviors such as ethics and intention. These kind of results are signaling the apparent need for further investigations in this fertile area particularly because it has relatively been under reported in earlier works on *Zakat*. Hence, religiosity is in this study employed as a moderating variable to investigate the impact of values on the relationship between the independent variables and the dependent variable, behavioral intention. Adding religiosity to the TPB model is necessary because of some of the deficiencies of TPB model, like its limited focus on conventional determinants and non-inclusion of important factors such as religiosity.

2.8   Summary of the Chapter

In summary, this chapter reviewed theoretical assumptions and models. One of the interesting conclusions is that ZEI is seriously neglected and grossly under researched even though it has the capacity to address many of the social and economic problems of the contemporary world in general and Muslim societies in particular if fully given the required attention. On the other hand, this study is theoretically underpinned and supported by the TPB, the SETRC and the SCT. One important conclusion from the review is that not a single theory can sufficiently explain the determinants of intention.

The complexity and dynamics of human behavior and environment has led to the impossibility of developing a single model to cover all variables for determining

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intention at all times in all environments. Besides, the review of behavioral intention to comply from Islamic and socio-economic perspective has revealed that, it is not only determined by a single factor but by a combination of so many factors, such as economic, social, psychological and religious factors. The TPB is insufficient and requires additional variables to improve its predictive capacity. Some of such variables important in the study of ZEI but not captured in the original TPB is the religiosity. Hence, religiosity as the moderating variable of the study has been discussed. Furthermore, it can be concluded from the review that adding a moderating variable in using the TPB makes its predictive capacity stronger.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   Introduction

This chapter builds on foundations laid in the previous chapter. It shall discuss the methods and procedures employed to achieve the desired aim of the study. The philosophy and nature of the research work, the conceptual framework and the hypotheses developed, research design, measures for variables and constructs, the instrument and procedure for data collection, as well as population and sample frameworks including unit of analysis, and the sampling technique adopted were discussed. Other aspects covered in the chapter are the method of data analysis including an overview of analytical technique used for hypotheses testing, data analysis and pilot testing process. The chapter is concluded with a summary of its contents.

3.2   Nature and Philosophy of this Study

The philosophy of a research work is dependent upon the paradigm of inquiry chosen by the researcher.   Hence, researcher's specific worldviews on a particular social reality, aid in clarifying the theoretical frameworks of the studies being undertaken thereby linking the research with his/her philosophical orientation (Tuli, 2010). Basically, there are two distinctive paradigms to research approach, the positivist approach, and the constructivism approach. Positivism approach conceptualizes that knowledge is built from deductive reasoning and the world is viewed as objective realism adopting a defined and scientific process (Creswell, 2014). This paradigm assumes that the research is to uncover within the social environment the existing reality. It treats social phenomenon as an entity, the same way physical phenomenon is treated by natural

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scientists. Hence, in the research process, the researcher has to be independent of his/her studies and, must as much as possible use research tools that minimize his/her influence and as well ensure that objectivity is maximized. Accordingly, positivist researchers usually use the quantitative method of research approach by making use of experiments, surveys, and the likes in their research designs (Creswell, 2014).

On the other hand, constructivist adopts a subjective world view usually influenced by the interpretation of past knowledge, experience, view and beliefs of the researcher. They work on the assumption that knowledge is produced by inductive reasoning. Thus, constructivist adopts the use of qualitative methods of research utilizing interviews and other related tools in their studies (Tuli, 2010). In addition to these two paradigms considered to be extremely contradicting, the third paradigm emerges which a combination of the two orientations is otherwise known as the mixed method. Adopters of this orientation believe that the world is complex and could not be viewed and understood simplistically from any of the two extremes and requires their simultaneous use in the form of a mixture to arrive at reliable results. They assume the two methods to be complementary each addressing the limitations of the other.

Researchers that use panel/longitudinal data collected from a combination of both quantitative and qualitative tools tend to find it most suitable for their studies (Johnson & Onwuegbuzie, 2004). Positivism approach is adopted as the underpinning philosophy of the study. The positivists position is that; personal views or emotions must have no bearing with empirical facts (empirical facts must be independent of opinions); the social reality must be captured and analyzed in a statistical form (data must be

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quantitative); the method adopted must be highly structured, to give room for the replication by the researcher or others; the cause and effect laws governs the empirical facts; and that there is stability in the social reality pattern, making knowledge to be additive. These postulations conveniently fit this study because many researchers have found them to be suitable for use in the field of *Zakat* and related areas in the prediction of human behavioral intention and behavioral compliance studies. The research is thus quantitative in nature. Creswell (2014) define quantitative research as a research involving the use of statistical methods to collect and analyze numerical data to explain a phenomenon. Sekaran (2003) simply defines quantitative research as the use of empirical statements and empirical methods for social inquiry.

Hence, this study will attempt to comply consistently with all the requirements for quantitative research as outlined above in such a way that social reality is to objectively be determined by complying with the required guides in the process of data collection and analysis (Creswell, 2014). This shall be demonstrated in the next chapter.

3.3 Conceptual Framework

Literature has established from the Islamic religious point of view as well as the socio-psychological point of view that behavioral intention is paramount in respect of any endeavor since behavioral action stems from behavioral intention. Accordingly and expectedly, determinants of intention have attracted a number of scholarly theoretical and empirical studies. One of the popular theories overwhelmingly used in predicting intention and the action is the TPB (Ajzen, 2014). Although *Zakat* is concerned with personal wealth but it is not a private affair. Both individual and societal effort is

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required to achieve its desired objective (Hossain, 2012). In Kano state since the establishment of the *Zakat* and *Hubsi* commission in 2003, attention on *Zakat* has been widened from a narrow perspective (limited as a private activity only to achieve personal piety) to a broader and wider perspective including its use for achieving societal economic and other social goals (Wali, 2013). This sparks stakeholders effort on the need for more research on the broadened horizon to develop strategies and policies aimed at achieving the desired objective of *Zakat* system.

However, despite the enactment of *Zakat* law and establishment of *Zakat* and *Hubsi* commission by Kano state government, the functionality of *Zakat* system in the state is considered to be poor indicating that the government's policy and strategy on *Zakat* is not working as envisaged and that *Zakat* eligible payers are generally dissatisfied with the role government is playing (Ibrahim & Shaharuddin, 2015). Notwithstanding the fact that the causal problem of low payment of *Zakat* may be multifaceted, it is suggested that the scenario is a sign of non-willingness to pay *Zakat* by eligible payers. Based on the TPB, the conceptual model in this study attempts to provide an explanation on the whole research idea, through a diagram in form of an identified structure visually displaying and describing constructs and their relationship with each other, through connecting arrows that guide in testing the developed hypotheses. The traditional TPB model has been expanded by including a moderating variable in the model. Thus, there are a total of nine variables comprising of attitude general acceptability, attitude unconditional acceptability attitude positive acceptability, parents referents, colleagues referents, employers referents, spouse referents, capability, and government support as the independent variables, while religiosity as the moderating variable and intention to

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pay ZEI as the dependent variable. Consistent with TPB, the conceptual model of this study sets to investigate the determinants of civil servants' intention to pay ZEI as in Figure 3.1.
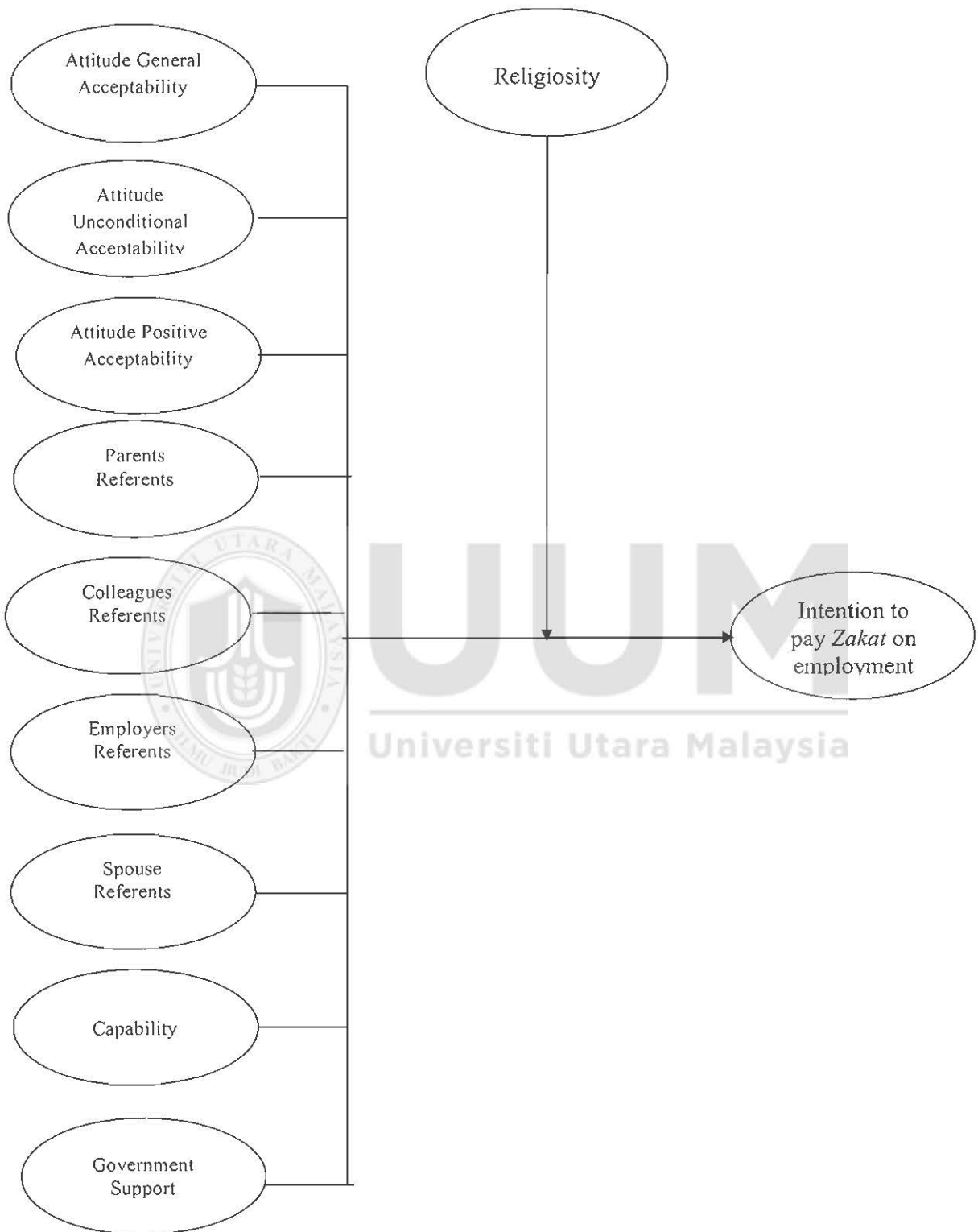
Figure 3.1
Conceptual Model

3.4 Hypotheses Development

Theoretical explanations and the literature reviewed aided in the formulation of the 19 hypotheses developed for empirical testing of the relationship between variables in the study. There are 11 variables in the study, namely the attitude general acceptability, the attitude unconditional acceptability, the attitude positive acceptability, the parents referents, the colleagues referents, spouse referents, employers referents, capability, government support as independent variables; religiosity as the moderating variable and intention towards ZEI as the dependent variable.

3.4.1 The Relationship between Attitude and Intention to Pay ZEI

Attitude is the positive or negative direction and the intensity of the perceived favorable or unfavorable disposition of a person towards an object. In spite of the importance of attitude in predicting behavioral intention in the TPB and other well-established theories, there are still some gray areas that require further empirical investigations. This is because attitudes can be complex and the more complex the attitude towards an object is, the more diverse the opinions are (Oskamp, 1991). Several factors have been identified by some studies in regulated and non-regulated social activities as contributing to the attitude. Although some studies have on one hand confirmed attitude as a very strong predictor of intention and behavior, some others have on the other hand cautioned that general attitudes are weak in predicting specific behaviors (Huda et al., 2012; Idris, 2002; Saad, Idris, and Bidin, 2009; Bidin et al., 2009).

Thus, broad attitudes do not explain behavioral validity even if specific behaviors are aggregated, but they do have an impact on specific behaviors by influencing the more

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closely linked factors to the specific behavior. The more positive the attitude of eligible *Zakat* payer towards *Zakat* compliance the greater the behavioral intention to comply. Accordingly, based on the theoretical facts it is assumed that the more the favorable disposition towards payment of ZEI the more the stronger the behavioral intention. Nevertheless, this has to be confirmed empirically. It assumed that attitude of civil servants shall have a positive relationship with their intention to pay. In this study attitude has been decomposed into three dimensions namely; attitude general acceptability, attitude unconditional acceptability and attitude positive acceptability. Therefore, the following hypotheses shall be tested in response to the suggestions of (Idris & Ayob, 2001).

H_1: There is positive significant relationship between Attitude General Acceptability and the intention to pay ZEI.

H_2: There is positive significant relationship between Attitude Unconditional Acceptability and the intention to pay ZEI.

H_3: There is positive significant relationship between Attitude Positive Acceptability and the intention to pay ZEI.

3.4.2 The Relationship between Parents Referents and Intention to Pay ZEI

Parent referent refers to the person's perceived pressure from and or approval of parents to perform a certain behavior. Although parents play a role in form of advice, guidance and sometimes directive for their offspring, the impact of parents reference as a determinant of intention reported mixed findings (Fauziah, Ramayah, & Abdul Razak, 2008). Some studies in different fields have indicated the strong positive influence of parents referents (SN) on behavioral intention (Bobek, Hageman, & Kelliher, 2013;

Saad & Haniffa, 2014). Muzaffar (2015) in his exploration of the applicability of an extended SN in an extended TPB found parents to have influence on person's behavior, but cautioned that, the finding should be used relative to societal features.

In Kano Nigeria, because of the triple heritage and the complex nature of the society, parents actively participate in the life affairs of their wards to the extent that choosing career and other personal important decisions are influenced by parents (Udofia & Akpan, 2013). This unique culture which tends to make wards too much submissive and dependent on their parents, and makes the parents to be playing a bossy role in the life of their wards translates into a significant pressure and affects decisions. It is suspected that civil servants will refer, consult and rely on their parents on their intention on ZEI. Since Kano is a Muslim majority state, pressure from parents on ZEI is expected to be positive. The more the pressure from parents, the more the strength of the intention towards ZEI. Nevertheless, this has to be tested and confirmed empirically. It is therefore guessed that the more a civil servant perceives that parents actually approve the payment of ZEI, the more likely that the intention of that civil servant becomes stronger in the performance of ZEI.

H4: There is positive significant relationship between parent referents and the intention to pay ZEI.

3.4.3 The Relationship between Colleagues Referents and Intention to Pay ZEI

Human as a social being must interact with others in the environment where that person leaves. That interaction affects the behavioral decision process of the individual through the effects of colleagues and other social influences (Bandura, 1971). Theoretically, it is

assumed that the smaller is generally influenced by the larger not the other way round (Gamst, 1991). Hence, a personal norm is normally influenced by the societal norm. Moreover, the peers group an individual belongs to will have more influence than other groups which he/she does not belong to. Indeed a person's intention towards a behavior is strengthened or weakened by the endorsement of his/her peers group. That is to say, if a person belongs to a group of colleagues which he perceives as important will try to make his/her behavior in tandem with that of others in the group. Thus, in order to make proper decisions, individuals tend to usually observe the action of others if faced with a situation that is new and ambiguous (Bobek et al., 2013).

Reference is always made to colleagues in forming an opinion on a behavior. In the long run, these societal actions turn to become the general rule (established socially behaviors). Kano as a collectivist society (Kurawa, 2008), coupled with the culture of liking to give out as "assistance" by empowered and the dependence of the less fortunate on their empowered colleagues, where peers depend on their peers for assistance (Halliru, 2015), it could be presumed that there is a great inclination to refer to the perceived opinion of colleagues as a social pressure that may positively and significantly influence the behavioral intention and action of the Kano civil servants to pay ZEI. But this has to be subjected to empirical testing. It is therefore postulated that:

H_5: There is positive significant relationship between colleague referents and the intention to pay ZEI.

3.4.4 The Relationship between Employers Referents and Intention to Pay ZEI

The differences in the employer/employee relationship mainly depends on the environment and the laws. Officially, Nigeria is a multi-religious country where religion is not a priority of the government. Thus, not all religious laws are enforceable. The government participates partially in religious affairs. This made the position of government in many religious activities compound and ambiguous, and the role of employers in performing religious duty by an employee not clear (Shittu, 2016). Employers were considered among important others in past studies. Generally speaking, SN refer to the perception of a person about what important others approve and the person's perception of what most important others popularly do within a social group (Yap & Sabaruddin, 2008).

Employer referents in this study is the civil servants' perception of employers' judgment about a specific behavior. Thus, it is expected that the more a person perceives that significant others approve a behavior (payment of ZEI); and the more a person perceives that important others actually do the behavior (payment of ZEI); the more likely that the intention to pay ZEI of that person becomes stronger. Similarly, it could be envisaged that the more a person perceives that employers approve a behavior, the stronger the intention of a person to perform that behavior. Thus it is postulated that:

H_6: There is positive significant relationship between employer referents and the intention to pay ZEI.

3.4.5 The Relationship between Spouse Referents and Intention to Pay ZEI

Spouse referents group is related to intention. From the literature, it is established that spouse could positively influence intention (Huda et al., 2012) more especially in a collectivist society (Ismail et al., 2009). Kano is a collectivist society (Baba, 2014). However, because of the cultural background of the Kano Nigeria environment, the gap in terms of number of men and women working as government employees is very wide. Men outnumber the women working. Thus, the basic characteristics of women in Kano Nigeria are: majority are not salaried workers, almost all of their financial needs are taken care of by their husbands, they depend on their husbands for their financial needs, they do not have ZEI source of earning, thus they do not pay ZEI, they are not generally aware of ZEI and hence may be difficult for them to influence their spouses intention to pay ZEI.

In a nutshell there is high dependence rate of women on their spouses. Majority of women are not working, Thus though women are important others to their husbands it is not known whether they can constitute a pressure in respect of influencing the intention to comply with ZEI as they themselves are not paying and are as such not very much aware of it. However, theoretically it is established that spouses are important others that could constitute pressure and influence the intention of their spouses. Therefore it is postulated that the spouse referents is significantly related to the intention of civil servants intention to pay ZEI, and that spouse referent constitute pressure of important others as a determinant of civil servants' intention to pay ZEI in Kano Nigeria.

Thus it is hypothesized that:

H7: There is positive significant relationship between spouse referents and the intention to pay ZEI.

3.4.6 The Relationship between Capability and Intention to Pay ZEI

The perceived capability of a person performing the behavior captures the person's confidence to perform a specific behavior, by assessing the difficulty of the behavior's performance, or the likelihood that the behavior could be performed (Ifinedo, 2012). To determine its relationship with intention, many studies have empirically used a decomposed PBC in different environments and fields such as banking, marketing, the internet, *Zakat* and so on (Al-Majali & Nik Mat, 2010; Kazemi, Nilipour, Kabiry, & Hoseini, 2013; Knabe, 2012; Shih & Fang, 2004). However, mixed results were obtained from some of the studies. The conflicting result makes a case for further studies on the variables to achieve a better understanding of the influence of each to intention.

Kazemi et al. (2013) concluded that increase in self-efficacy (capability) and facilitating conditions resulted in a positive increase in behavioral intention. Ajzen (2002) reported that findings from empirical studies indicated that perceived capability if employed alone accounts for variance in intentions significantly more than SN and attitudes. Thus, an individual's intention may be strengthened and his perseverance and effort increased if the person perceives a high level of capability over the performance of behavior (Carlos & Roldán, 2015). For that reason, this study hypothesize that government servant *Zakat* payer's perceived capability to actively participate in paying ZEI influences his/her intention positively.

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H₈: There is positive significant relationship between capability and the intention to pay ZEI.

3.4.7 The Relationship between Government Support and Intention to Pay ZEI

Government support is in this study considered as the facilitating condition because of its leadership and intervening role. It gives credibility and feasibility to a behavior concerned, thereby making it more likely to be accepted by individuals. Facilitating condition is a key motivating force that can give confidence to individuals to view a behavior more favorably (Palat & Delhomme, 2012). Government support as the facilitating conditions may positively influence the intention of civil servants to pay ZEI easily by providing the enabling environment for it. This could be through the available resources at the disposal of the government like; enacting laws, deducting ZEI at source, tax rebate, identifying and giving to those eligible and so on, which if utilized appropriately may ease the challenges of the *Zakat* payer in fulfilling the religious obligation thus strengthening the intention. Islamically, *Zakat* is a societal and individual obligation, each having a distinct role to play (Huda et al., 2012).

The collection, management, and distribution are the function of the authority and individuals are to pay a proportion of their personal wealth or receive (if eligible) from the responsible government unit. Accordingly, since the establishment of the *Zakat* institution during the early period of Islam, government support has been critical for its effective implementation. Perhaps, the rationale behind the benefits of *Zakat* system as a whole and the functional administration of *Zakat* by the state are not achievable if administered individually. This is because since it is a form of worship involving wealth

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and the attachment humans have on wealth, it is better if administered by the state, otherwise if allowed without any form of state involvement many eligible payers may be unwilling to pay, thereby denying the recipients their legitimate right (Mohsin & Lahsasna, 2011). Government support is therefore assumed to strengthen the intention of civil servants to pay ZEI.

In Kano, government has enacted the law since the year 2003. But much success has not been achieved. The other forms of government support are not available. The introduction of deducting the ZEI at source or tax rebate or may strengthen the intention of civil servants to pay ZEI. Thus, it could be postulated that the more the government support the more facilitating conditions and encouragement the civil servants get and the stronger their intention to pay ZEI. In a nutshell, an increase in government support will lead to increased perceived capability which will in turn strengthen intention of the civil servant. It is therefore hypothesized that, the greater the government support the stronger the intention to pay ZEI

H9: There is positive significant relationship between government support and the intention to pay ZEI.

3.4.8 The Moderating Effect of Religiosity

Previous studies on conventional compliance have recommended for adding moral obligation as an additional determinant to improve the predictive capacity of the TPB (Ajzen, 1991a; Bobek & Hatfield, 2003; Zint, 2002). According to Idris (2002) high moral obligation makes a person to willingly sacrifice own personal interest for the benefit or interest of others. In a tax compliance studies, Alabede (2012) argued that

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although moral obligation moderates and gives an explanation to the tax payers noncompliance behavior, but concluded that high level of moral obligation alone cannot guarantee total elimination of tax noncompliance. Moral obligation (religiosity) is expected to influence intentions in parallel with all the independent variables of the traditional TPB of attitude, SN and PBC and that the predictive power of the model could increase by adding perceived moral obligation to it (Ajzen, 1991a). Similar to the conventional moral obligation, in Islam is the concept of religiosity. Thus as identified by Khamis et al. (2014), the worship factor (religiosity/religious practices) is one of the primary motivations and determinants of intention for carrying out a religious duty such as *Zakat*.

In Islam, a person's intention to pay *Zakat* as a religious obligation depends highly on the strength of the person's belief and commitment to the religion itself. The higher the influence of a person's religiosity on the independent variables of the TPB, the stronger will be his/her intention to perform ZEI as a religious responsibility. Accordingly, it is assumed that a person's religious belief is always employed in routine everyday activities of every person but to a varying degree. Therefore, it is established that religiosity affect societal and individual behavior (Barro and McCleary, 2003). It affects and has serious consequences on human behavior symbolically and ritualistically (Khraim, 2010). Hence, Muhamad and Mizerski (2013) calls for further research on the relationship between religiosity and intention to comply with Zakat. Idris et al. (2012) confirmed the scarcity in the literature on the relationship between religiosity and Zakat compliance intention, while emphasizing that religiosity plays a key role on *Zakat* compliance behavior. Azman and Bidin (2015) found that religiosity has significant

influence on attitude to pay *Zakat* on savings compliance behavior. As such an individual with high religiosity will be more inclined to have stronger compliance behavior toward ZEI than a person with low religiosity and vice versa. It is thus postulated that:

H_{10}: There is positive significant relationship between religiosity and the intention to pay ZEI.

H_{11}: Religiosity positively moderates the relationship between attitude general acceptability and the behavioral intention of civil servants to pay ZEI.

H_{12}: Religiosity positively moderates the relationship between attitude unconditional acceptability and the behavioral intention of civil servants to pay ZEI.

H_{13}: Religiosity positively moderates the relationship between attitude positive acceptability and the behavioral intention of civil servants to pay ZEI.

H_{14}: Religiosity positively moderates the relationship between parent referents and the behavioral intention of civil servants to pay ZEI.

H_{15}: Religiosity positively moderates the relationship between colleague referents and the behavioral intention of civil servants to pay ZEI.

H_{16}: Religiosity positively moderates the relationship between employer referents and the behavioral intention of civil servants to pay ZEI.

H_{17}: Religiosity positively moderates the relationship between spouse referents and the behavioral intention of civil servants to pay ZEI.

H_{18}: Religiosity positively moderates the relationship between capability and the behavioral intention of civil servants to pay ZEI.

H_{19}: Religiosity positively moderates the relationship between government support and the behavioral intention of civil servants to pay ZEI.

This study has developed a total of 19 hypotheses to answer three research questions with a view to achieving the three set objectives.

3.5   Research Design

In this study, research design comprises of data collection, data measurement, and data analysis. It details how the required data is gathered and analyzed to achieve the study's desired objectives. In a broad sense the nature of research in business may be in one of the three forms; the exploratory, the descriptive, and the causal/hypothesis testing (Sekaran & Bougie, 2013). The choice of the type of research to be undertaken based on any of the three mentioned dimensions depends on the stage of the knowledge on the research topic and the articulation of the research problem. Usually, research in new areas is conducted using the exploratory type of research to shed light on research problems. Exploratory research could be undertaken where information is not available or little is known in the area. It is a preliminary investigation to clearly understand and assess the research problem's magnitude. Typically, it relies on literature review, gathering data qualitatively and use of case studies. The results from this kind of research are by and large not to be generalized to the entire population.

The next stage, the description stage; where the specific features/characteristics of the phenomena are explained using the descriptive type of research. The aim of a descriptive research is to describe. Quantitative or qualitative data is collected to describe the features of populations, situations, persons or events. Establishing a relationship between variables, i.e. correlation studies is descriptive as that does not necessarily indicates

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causality. The most rigorous stage is where the hypotheses testing is involved and further description of the relationships is investigated among variables, the causal research is selected to examine the cause and effect of the relationship between the variables. The aim is to simply establish that variable A causes variable B, hence change in A causes change in B. To conduct this type of research some conditions have to be met that include; covariance of the independent and dependent variables; the independent variable to precede the dependent variable; assumed that the independent variables are exhaustive in causality; and there must be a theory explaining reason(s) for the independent variable affecting the dependent variable (Sekaran & Bougie, 2013).

In view of the foregoing, the center of attention of this research work is both descriptive and causal. Although there are evidence in the literature that a lot of research has been conducted and models developed using similar research instruments on the same variables, but the decomposition of the variables attitude, SN and PBC as well as the incorporation of religiosity as a moderator has made the model more complex and had to be explored to establish its efficacy in determining intention. Therefore, this work tests hypotheses and provides explanations on the relationship among independent variables and the outcome variables' variance. Furthermore, the study also investigates the moderating role of religiosity in the relationship between the independent variables and the dependent variable of the study.

3.5.1 Population of the Study

The criteria established by a researcher must be in line with the research objective and scope that defines the population of the study, bearing in mind the geographical

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boundary, time, and elements of the study. A target population could be defined as all elements (a group of people, events or things) possessing common features that are of interest to a researcher in the conduct of the research work (Sekaran & Bougie, 2013). Kano state government has a total workforce of 143,000 employees in its payroll (Kano State, 2015). However, out of the stated figure, the *Zakat* office gave the figure of eligible *Zakat* payers as 49,942 after taking into cognizance the determination of the *Nisab* as provided by the Shari'a commission in accordance with the prevailing provisions of the law. Thus, the population of this study is made up of the 49,942 public servants employed as permanent and pensionable staff or contract officers, working in the 77 government units (Kano State, 2015). They mostly reside and work within the eight local governments that made up the Kano city (Municipal, Dala, Gwale, Fagge, Nassarawa, Tarauni, Ungogo and Kumbotso) because most of their respective working places are within those local government areas. Detailed figures are provided in Tables 3.1, 3.2 and 3.3.

The government units are grouped into three categories; the ministries, the parastatals, and the special agencies. There are 6,092 employees in the 17 Ministries, 38,580 workers in the 40 parastatals supervised by ministries and 5,270 public servants in the 20 Special agencies (Kano State, 2015). The ministries are each headed politically by a commissioner and a career civil servant as accounting officer (permanent secretary) while parastatals are headed by chief executives with different nomenclature. The ministries are according to sectors and specializations namely; education, commerce, local government and chieftaincy affairs, land and physical planning, works and

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housing, justice, health, agriculture, finance, budget and economic planning, environment and women affairs (Kano State, 2015).

Table 3.1
List of Ministries and Number of Employees

S/no	Ministries	Total
1	Ministry for Local Government	98
2	Ministry for Finance, Planning and Budget	640
3	Ministry for Land and Physical Planning	230
4	Ministry for Rural and Community Development	153
5	Ministry for Justice	152
6	Ministry for Commerce and Industry	262
7	Ministry for Information	279
8	Ministry for Works, Housing and Transport	855
9	Ministry for Water Resources	210
10	Ministry for Women Affairs	270
11	Ministry for Agriculture and Natural Resources	649
12	Ministry for Environment	519
13	Ministry for Education, Science and Technology	638
14	Ministry for Health	1,137
	Total	**6,092**

Table 3.2
List of Parastatals and Number of Employees

S/N	Parastatals	Mother Ministry	Total
1	Council of Chiefs	Local Government	7
2	Local Government Audit	Local Government	149
3	History and Culture Bureau	Information	105
4	Radio Corporation	Information	165
5	Abubakar Rimi Television	Information	120
6	Tourism Board	Information	66
7	Youth Centre	Information	78
8	Sports Council	Information	220
9	Printing Press	Information	108
10	*Adaidaita Sahu*	Information	44
12	Youth Empowerment Centre	Information	5
13	Board of Internal Revenue	Finance, Budget and Planning	465
14	Pension Trust Fund	Finance, Budget and Planning	42
15	Office of the Auditor General	Finance, Budget and Planning	205
16	Public Complaints and Anti-Corruption Commission	Finance, Budget and Planning	30
17	Public Accounts Committee	Finance, Budget and Planning	21
18	Scholarship Board	Education, Science and Technology	46
19	Agency for Mass Education	Education, Science and Technology	328
20	Library Board	Education, Science and Technology	237
21	Senior Secondary Schools Management Board	Education, Science and Technology	17,000
22	Science and Technical Schools Board	Education, Science and Technology	2,488
23	Aminu Kano College of Islamic and Legal Studies	Education, Science and Technology	411
24	Audu Bako College of Agriculture	Education, Science and Technology	248
25	College of Arts and Remedial Studies	Education, Science and Technology	320
26	Kano State Polytechnic	Education, Science and Technology	1,123
27	School of Nursing	Education, Science and Technology	38
28	Sa'adatu Rimi College of Education Kumbotso	Education, Science and Technology	1,178
29	Rabi'u Musa College of Basics	Education, Science and Technology	134
30	Fire Services Agency	Works, Housing and Transport	921
31	Asphalt and Quarry	Works, Housing and Transport	17

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Table 3.2 (continued)

S/N	Parastatals	Mother Ministry	Total
32	KAROTA	Works, Housing and Transport	294
33	Bureau of Statistics	Finance, Budget and Planning	27
34	Project Monitoring Unit	Finance, Budget and Planning	41
35	Rehabilitation Board	Rural and Community Development	191
36	Rural Electricity Board	Rural and Community Development	181
37	REMASAB	Rural and Community Development	111
38	RUWASA	Rural and Community Development	54
39	Zoological and Wildlife Agency	Agriculture and Natural Resources	147
40	KNARDA	Agriculture and Natural Resources	1,738
41	Kano Afforestation Project	Agriculture and Natural Resources	59
42	KNUPDA	Land and Physical Planning	269
43	Law Reforms Commission	Justice	25
	Total		**38,580**

Table 3.3
List of Special Agencies and Number of Employees

S/no	Agencies	Total
1	Civil Service Commission	30
2	Office of the Head of Service	1,396
3	Office of the Deputy Governor	39
4	Cabinet Office	44
5	State emergency Relief Agency	52
6	Corporate Security	2,003
7	Government House	104
8	Guidance and Counseling Unit	25
9	House of Assembly	154
10	Censorship Board	32
11	Computer Centre	23
12	Pilgrims Welfare Board	60
13	Protocol Directorate	44
14	Research, Evaluation and Political Affairs	136
15	Special Services and Council Affairs	899
16	*Hisbah* Board	47
17	Kano State Independent Electoral Commission	20
18	Kano State *Shari'a* Commission	115
19	Kano State *Zakat* and *Hubsi* Commission	31
20	Kano state Sustainable Projects	16
	Total	**5,270**

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3.5.2 Description of Subjects (Unit of Analysis)

Eligible ZEI payers are the target population of this study. Eligibility is determined by the *Nisab* which is in turn annually determined by the Kano state *Shari'a* Commission which is a body established by law to among other things determine annually *Zakat* eligibility, minimum dowry for marriage, and *Diyyah* for human life. For the 2016 equivalent to 1437 *Hijri* calendar, the Nisab is N478, 000 per annum. It should however be noted that the *Nisab* fluctuates in accordance with the Naira (Nigerian currency) value as compared to gold. Thus, the actual target respondents shall be determined at the time of the actual data collection according to the prevailing *Nisab* as at that time. Thus, in line with the research topic, civil servants (individual) in Kano state are the unit of analysis.

The statistical data of the population of civil servants in Kano state as per the template obtained from the office of the statistician general of Kano state is 49,942 in 77 government units. Thus, the population has been stratified into three stratum according to the government units. There are 17 ministries with 6,092 workers, 40 parastatals with 38,580 employees and 20 special agencies with 5,270 public servants (Kano State, 2015).

The very nature of the state's composition of employees is that they are not only indigenes of the state but also from other states in Nigeria and beyond. Furthermore, employment of indigenes is not based on local government of origin, hence there is no even spread of employees among the 44 local governments of the state. Many are residing within the Kano city made up of eight local government areas, where their

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offices are situated, thus the copies of the questionnaire are to be distributed according to the three strata disproportionately as recommended by (Sekaran, 2003).

3.5.3   Sampling Procedure and Sample Size

A sample is a subgroup of elements selected to represent the larger population of the study. It enables the researcher to draw conclusions that could be generalized on the population under study (Sekaran & Bougie, 2013). Some scholars have argued that sample size is the most important factor in the scientific research design (Creswell, 2014). More than any other parameter, it has an effect on the precision requirement of the investigation. Hence, optimality is crucial. It requires the careful determination of the right, most appropriate and sufficient sample size which is neither too small nor too large in order to as much as possible minimize any sampling error that may affect the entire research work.

Type I error arises where the sample size is too small leading to the wrongful rejection of a finding that may rather be accepted. The selection of a too large sample leads to type II error where a finding is wrongly accepted when in fact it is supposed to be rejected. According to Sekaran and Bougie (2013) the size of a sample is a function of factors such as research objective, size of the population, cost and time constraints. Thus, several scholars have suggested numerous methods of determining the appropriate sample size. Moreover, it is important to note that one of the features of a scientific research is the generalization of its findings. To achieve that, the sample size must be right by using the appropriate sample design to ensure non extremity in the selection of subjects. In the process, the researcher must avoid overrepresentation or

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underrepresentation of the properties of any part of the population. Good representation ensures generalization. Hence, better representation leads to better generalization. This has made scholars to give emphasis on sample size in their respective research works.

Krecie and Morgan's (1970) rule of thumb is chosen to be used in determining the sample size by using the prepared table of sample size Sekaran (2013). Accordingly, using the table, the sample size is 381 from the population of 49,942. It has however been the view of many researchers that, to get sufficient data for analysis, the determined sample size as per the table need to be increased by at least 30% to compensate for the non-response that is normally experienced in the process of data collection (Sekaran & Bougie, 2013). As such the sample size for this research is increased by 30% becoming 496 to take care of the non-response, the general reluctant attitude of Nigerians in completing the questionnaire and the filtering of outliers. Furthermore, this study adopts the disproportionate stratified random sampling technique, as such in the process to balance up issue of the too small and too large stratum the sample is further increased to 526 as is detailed subsequently in the next sub section.

3.5.4 Sampling

The sample of this study is to be selected employing the stratified random sampling technique. According to Sekaran (2003) the stratified sampling technique is to be used where the sample selection entails making the selection of elements from sub groups. It enables the collection of data in such a way to allow for the evaluation of each subgroup in the population at the sub group level. It is a process whereby the population is divided

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into sub groups of elements with the same characteristics and then the random selection of subjects from each stratum either proportionately or disproportionately. Stratified random sampling suits this study because of the need to have a sample from each of the three sub groups; the ministries, the parastatals and the special agencies. The choice is justified in accordance with Sekaran (2013) that asserts, the technique as the best where the population is categorized into sub groups requiring each category to be treated as a stratum to get estimates of known precision.

A proportionate stratified random sampling is a sample design where members are selected in accordance with the number of each stratum, i.e. each stratum is represented in the sample proportionate the total number in the stratum. Usually a fixed percentage is drawn from each stratum. However, in a disproportionate stratified random sampling, although the sample size remain the same, but the representations from each stratum are not proportional to the size of the stratum. It is altered based on the research focus more especially where there are some stratum that are too large or too small or when there is a glaring variability within a stratum. Hence, from the figures of the three identified stratum as outlined, disproportionate stratified random sampling is more appropriate for this study as it is employed where there is expected unequal variability from some of the stratum, i.e. too small or too large strata.

The focus of this research is the intention of civil servants to pay ZEI. For this purpose, the research work is interested in employee eligible to pay ZEI who are the target population of the study. The sample of the study was selected in two stages applying a multi stage random sampling technique which involves stages that at the end of the

process the final sample elements are selected. Using sample frame in the process of selecting respondents is in line with Sekaran (2013). First using the sampling frame, i.e. the list of the organizations as obtained from the office of the statistician general of Kano state, government units shall be selected randomly from each of the three identified stratum. The second stage is then to select the respondents from selected organizations earlier chosen. Using sampling frame is in line with Sekaran (2013) where it is noted that where the sampling frame corresponding directly to the target population is unobtainable, then the sampling frame that relates to the target population shall be chosen; and using that sampling frame is still considered as probability sampling. This method has been applied in the studies conducted by Idris (2001) and Saad (2012). Hence, from the sample frame, a total of 16 out of the 77 government units were randomly selected. Then respondents were randomly selected in each of the units according to the determined sample size as calculated. As indicated in Table 3.4 there are 77 government units comprising of 14 ministries, 43 parastatals and 20 special agencies with a total population of 6,092, 38,580 and 5,270 respectively. Thus, the 526 sample size as calculated comprises of 66 employees from the ministries, 383 from the parastatals and 77 from the special agencies.

Table 3.4
Sample size

Group	Type of Organization	No. of Units	Population	Proportionate Sample	Disproportionate Sample
1	Ministries	14	6,092	496*6092/49942=61	66
2	Parastatals	43	38,580	496*38580/49942=383	383
3	Special Agencies	20	5,270	496*5270/49942=52	77
	Total	77	**49,942**	**496**	**526**

3.6 Data Collection and Procedures

There are basically three main methods of data collection in a survey kind of research; the administering questionnaire method, the interviewing people method, and the observing people method. Furthermore, the type of data to be collected by any of the instruments could be categorized into three; the cross-sectional type of data, where the data is collected at once and at a particular point in time from respondents to address the formulated research questions; the longitudinal type of data, where data is collected more than once from the same respondents at different time intervals; and the panel type of data that employ the combination of both cross-sectional and longitudinal type of data.

As mentioned earlier in this study, the questionnaire method is chosen as an instrument to collect a cross-sectional data from the target participants to, in addition to the reasons discussed above, avoid spending long time that typifies the longitudinal method. A questionnaire is a carefully drawn set of questions with usually defined alternatives to choose by respondents. It is a commonly used instrument for data collection in social sciences research, especially where the study is explanatory or descriptive in nature. It can be administered personally, or mailed either manually or electronically. The survey in this study is planned to be conducted in a well-organized manner. A questionnaire is designed containing categorical and likert type of items that are to be subjected to scrutiny by experts in the field and a pilot study to test its validity and reliability. For this purpose, the Delphi technique was used to seek for the opinion and advice of three experts on *Zakat*, comprising of a Kano state government seasoned servant, a lecturer and an expert researcher on *Zakat* with a view to incorporating their contributions in

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ensuring the completeness and appropriateness of the measurements (Sekaran, 2013). The questionnaire shall then be administered on the respondents through personal contacts by the researcher and a team of survey assistants.

The method of personal administration of the questionnaire on the respondents has been used in previous studies on *Zakat* compliance (Azman & Bidin, 2015; Idris et al., 2012; Kaswadi, 2014). This study adopts this method basically for the reasons as outlined. Firstly, non-availability of adequate and functional infrastructure, such as access to the internet and affordable as well as efficient postal services in Nigeria (Alabede, 2012). Secondly, it is believed that the personal administration of the questionnaire will increase the respondents confidence through ensuring their anonymity and as a result improve their response rate (Bambale, 2013). Thirdly, the sampling frame available for this study did not provide the personal details of the government servants, hence it is not easy to get direct contact addresses of the respondents. The only available option was to have personal contact with them through their respective organizations.

Before setting out for the data collection a formal introductory letter shall be obtained from the Universiti Utara Malaysia (UUM) to facilitate and ease the collection of data for the study. The letter shall be addressed to the Kano State Head of Civil Service who shall link up the researcher to the various ministries, parastatals and other government special agencies. It is believed that the letter shall greatly assist in getting the necessary cooperation from the respondents. Thereafter there shall be consultations with the heads of the various organizations as well as the research assistants to familiarize them with the research procedures and processes. Evidence from the literature has indicated that

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empirical studies previously conducted have used research assistants to reach out to their target respondents (Bambale, 2013). The researcher shall monitor the activities of the research assistants to ensure collection of accurate data and conformity with scientific research ethical standards. Hence, the research assistants for the study shall be trained in a manner that they can handle the task properly, like fully knowing data collection procedures, knowing the survey area, and ability to easily relate with the targeted sample (Tsafe, 2012). There shall be follow-ups to ensure timely completion and retrieval of the completed questionnaires.

3.6.1 Structure of Questionnaire

The questionnaire was developed in English language because it is the officially adopted language in Nigeria. It is also assumed that all respondents are literate since government employs only those with the minimum educational qualification aimed at acquiring basic literacy in English language. It was designed to cover all the hypotheses and structured six parts each part containing questions on a particular variable. The questions are categorical, or likert type. The first part contains questions that cover the independent variables of multidimensional attitude. The next two parts are on the variables under SN and variables under PBC. Questions on the moderating variable, religiosity is in part four. The dependent variable (behavioral intention) is covered by questions in part five and finally, demographic factors are covered in the last part, part six to collect data for descriptive statistics. The table below is a summary of the questionnaire.

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Table: 3.5
Contents of the Questionnaire

Part	Variable	Type of Variable	Type of Measurement	No. of Items	Authority
1	Attitude General Acceptability	Attitude (IV)	Likert	Seven	Idris and Ayob (2001)
2	Attitude Unconditional Acceptability	Attitude (IV)	Likert	Seven	Idris and Ayob (2001)
3	Attitude Positive Acceptability	Attitude (IV)	Likert	Five	Idris and Ayob (2001)
4	Parents Referent	Subjective norm (IV)	Likert	Four	Rhodes, Blanchard and Matheson (2006); Bidin and Idris (2007)
5	Colleagues Referent	Subjective norm (IV)	Likert	Six	Rhodes, Blanchard and Matheson (2006); Bidin and Idris (2007)
6	Employers Referent	Subjective norm (IV)	Likert	Four	Rhodes, Blanchard and Matheson (2006); Bidin and Idris (2007)
7	Spouse Referent	Subjective norm (IV)	Likert	Four	Rhodes, Blanchard and Matheson (2006); Bidin and Idris (2007)
8	Capability	Perceived behavioral control (IV)	Likert	Three	Alam, Janor, Zanariah, Wel, and Ahsan (2012) and Ajzen (2006)
9	Government Support	Perceived behavioral control (IV)	Likert	Five	Tan and Teo (2000) and Muhamad et al. (2006)
10	Religiosity	Moderator	Likert	Fourteen	Muhamad, Ainulashikin, and Amir (2006) Alam et al. (2012) Idris et al. (2012)
11	Intention to pay ZEI	Dependent Variable	Likert	Four	Ajzen (2006)

3.6.2 Measurement Approach, Definition and Operationalization of Variables

In line with standard psychometric scaling procedures as suggested by (Nunnally & Bernstein, 1994) this study adapts from previous studies to measure factors through multi-item measurement using five-point likert scale.

3.6.2.1 Measures of Attitude: General Acceptability, Unconditional Acceptability, Positive Acceptability

Attitude is the "the degree of favorableness or unfavorableness towards a certain action" (Ajzen, 2012). Further to this definition, Ajzen, (2014) redefined attitude "as a latent disposition or tendency to respond with some degree of favorableness or unfavorableness to a psychological object." In a nutshell, there are two key aspects concerning attitude; the direction of feelings towards an object in a negative or positive way and the intensity (the degree or level) of the feeling towards the object, either strong or weak. Thus, in this study attitude is operationalized as the positive or negative direction and the intensity of the perceived favorable or unfavorable disposition of a person towards an object. The study shall use likert scaling, adapting from studies such as (Idris & Ayob, 2001). Accordingly, they argued that the fundamental feature of attitude is in the readiness for response. Hence, attitude is the preparation for a behavior in respect to the 'attitude object'. Accordingly, Oskamp (1991) interprets 'attitude object' to mean either plural or singular things, places, people, ideas, actions, or situations. Two key theoretical view-points were identified in the literature on the nature of attitude; the tri-componential and the separate entities view-points. Psychology literature has identified two main theoretical viewpoints about the essential nature of attitude, i.e. tri-componential viewpoint and separate entities viewpoint (Oskamp, 1991).

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The first view point recognizes attitude as uni-dimensional consisting of the Attitude ABC (affective, behavioral and cognitive). The other views attitude as multi-dimensional with distinct related or unrelated entities. Thus scholars have been using both approaches in their various studies. For instance, Sherif and Hovland (1961) concluded on both the theory and measurements of attitude latitude in a range of positions for acceptance or rejection by a person; thus confirming attitude to be multi-dimensional. Thus, researchers can study the attitude of a person(s) towards an object multi dimensionally by breaking the object into less complex units or uni-dimensionally if the object is considered simple and less complex (Oskamp, 1991). Simple attitude objects that have a single function do not require multidimensional investigation. However, Idris and Ayob (2001) argued that attitude towards ZEI is complex and divided it into dimensions for better understanding of its relationship with Zakat compliance behavior. Thus this study adapts this approach and measures attitude multi dimensionally.

Accordingly, in this study attitude is decomposed into three main dimensions; attitude general acceptability, attitude unconditional acceptability and attitude positive acceptability. Attitude general acceptability is measured by seven items, "ZEI should have long been implemented", "I like to pay my ZEI regularly", "I am not happy if I refuse to pay ZEI", "It displeases me to pay ZEI", "I would not encourage others to pay ZEI", "I feel uncomfortable if I pay ZEI" "I would like government to deduct Zakat at source from my employment income".

Seven items are to be used to measure attitude unconditional acceptability. These include: "ZEI is an act of obedience to ALLAH SWT", "I feel liable to God for not

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paying ZEI", "Failure to pay Zakat should attract action", "Even though not very clear on ZEI that does not in any way discourage me to pay Zakat", "ZEI is not appropriate to be imposed" "It is my priority to pay ZEI", "I am happy to pay ZEI even when so many are not paying", Similarly, attitude positive acceptability is measured by five items, "it is good for me to pay ZEI", "Zakat is not an obligatory responsibility", "I like to pay ZEI" "ZEI does not purify my employment income" and "Paying ZEI is not a wasteful spending". Thus a total of 19 items are set to measure attitude divided into three dimensions.

3.6.2.2 Measures of SN: Parents Referents, Colleagues referents, Employers Referents and Spouse Referents

Ajzen (2012) theoretically argued in favor of measuring SN multi-dimensionally. He posited that the weak results of SN in testing the TPB was as a result of the use of traditional measures of SN. This has made many researchers to recommend that additional measures should be incorporated to improve predictive capacity of the variable (Rhodes, Blanchard, & Matheson, 2006; Bidin & Idris, 2007). Hence, referents group assessments was adapted from past studies while adding constructs namely, colleagues and employers referents in this study using likert scaling.

3.6.2.2.1 Parents Referents

Parent referents in this research work is the perceived pressure from parent that may influence the intention of a civil servant towards the payment of ZEI. It is to be assessed with a four items "My parents agree for me to pay ZEI", "My parents think I should not

pay ZEI", "My parents support me to pay ZEI" and "My parents advise me not to pay ZEI" as adopted from Bidin and Idris (2007).

3.6.2.2.2 Colleague Referents

Colleague referents in this study means the perceived pressure from fellow/ co employees that a person interacts with them in his/her working place. Thus, colleague referents shall be examined with six items, "My colleagues agree for me to pay ZEI", "My colleagues think I should pay ZEI", "My colleagues do not support me to pay ZEI", "My colleagues advise me to pay ZEI", "My colleagues feel I should pay ZEI", and "My colleagues are of the opinion that I should not pay ZEI" as adapted from Bidin and Idris (2007).

3.6.2.2.3 Employer Referents

Employer referents is the perceived pressure expected to be a determinant of the intention of government servant towards the payment of ZEI. The variable is newly introduced in this study because of the expected contribution it may make in strengthening or weakening behavioral intention as reviewed in the literature. It shall also be measured in the same way with other subjective norms variables as adapted from Bidin and Idris (2007). Hence it is to be measured using the following items; "My employers disagree for me to pay ZEI", "My employers think I should pay ZEI", "My employers support me to pay ZEI", "My employers do not advise me to pay ZEI"

3.6.2.2.4 Spouse Referents

In this study spouse referents means perceived pressure from the other half (wife/husband). Spouse referents is to be assessed with a four items "Spouse agree for me to pay ZEI", "Spouse think I should not pay ZEI", "Spouse support me to pay ZEI" and "Spouse advise me to pay ZEI" as adapted from Bidin and Idris (2007).

3.6.2.3 Measures of PBC: Capability and Government Support

A PBC measure should capture an individual's confidence of being capable to perform the behavior under study as well as the facilitating conditions. For this purpose different items could be used (Ajzen, 2006). Hence, fourteen items are set to measure PBC in this study.

3.6.2.3.1 Capability

The perceived capability of an employee as self-efficacy in the TPB is measured with items investigating the perceived difficulty to perform the behavior as adapted from Alam, Janor, Zanariah, Wel, and Ahsan (2012) and Ajzen (2006). Thus the items include; It would be possible for me to pay *Zakat* on my employment income, if I wanted to I could pay *Zakat* on my employment income and I' am confident that I could pay *Zakat* on my employment income.

3.6.2.3.2 Government Support

To measure the government support which is the controllability (facilitating conditions) aspect of the PBC, this study adapts Tan and Teo (2000) and Muhamad et al. (2006). Tan and Teo (2000) studied factors that influence the adoption of internet banking in

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Singapore using the TPB and included government support as one of the constructs of PBC, while Muhamad et al. (2006) research was an exploratory investigation on factors that influence individuals to participate in *Zakat* contribution. The five items adapted are; "the government endorses the payment of ZEI", "the government is active in setting up the facilities to enable payment of ZEI", "the government does not promote the payment of ZEI", the government discourages *Zakat* evasion", "the current payment system provided by the *Zakat* commission is convenient."

3.6.2.4 Religiosity

Religiosity, for the purpose of this research adapted from Idris et al. (2012) means person's routine religious activities and his/her beliefs in the results of fulfilling the duty of paying *Zakat* appropriately. In this light, this study adapts from three studies; firstly on the measures used in an exploratory investigation that studied factors that influence individuals participation in the *Zakat* contribution by Muhamad, Ainulashikin, and Amir (2006); secondly a study on the factors determining intention to undertake Islamic home financing in Klang Valley by Alam et al. (2012) and thirdly the works of Idris et al. (2012) on the Islamic religiosity measurement as it relates to *Zakat* compliance behavior on business income.

Hence, in this study the measurement items on religiosity are fourteen: "I regularly offer prayer five times a day", "Allah will not punish believers who do not pay *Zakat*", "I regularly recite the Holy Quran", "I fast regularly", "I do not always try to avoid minor and major sin", "I try to follow Islamic conjunctions in all matters of my life", "I regularly donate and give out charity", "I attend religious classes", "I will not get

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heavenly reward if I pay *Zakat* on my income", "I will get blessing from Allah SWT if I pay ZEI", "Paying *Zakat* will cleanse my wealth", "Paying *Zakat* on my employment income will not increase my level of piety", "I believe that paying ZEI is a way of showing gratitude to Allah SWT" and "I believe *Zakat* does not improve Muslims economic condition".

3.6.2.5 Behavioral Intention

Behavioral intention is the construct under investigation in this study. According to Ajzen (2006), behavioral intention is described as an individual's readiness to perform a behavior or action. It is regarded as the immediate antecedent of a behavior. In this study, as earlier discussed in section 1.3 the gap identified is the behavioral intention to pay ZEI by Kano state eligible *Zakat* civil servants. As such it is intended to be measured in this study as recommended by Ajzen (2006) with the following four items; "I intend to pay ZEI": strongly agree to strongly disagree choices, "I have decided to pay ZEI": strongly agree to strongly disagree choices, "I am determined to pay ZEI": strongly agree to strongly disagree alternatives, and "I plan to pay ZEI": strongly agree to strongly disagree choices.

Table 3.6 summarizes the measurement items that shall be employed in this study to examine the variables outlined as reflected in the questionnaire. The source from where the items were adopted have been reflected. The highest and lowest scores for each variable has also been depicted. As such a completed questionnaire extreme scores is; for a minimum score (strongly disagree) is 60 and for the maximum score (strongly agree) is 315. This however is in exclusion of demographic factors.

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Table: 3.6
Summary of Measurements and scores

S/No.	Variables	No. of Items	Lowest score	Highest score	Authority
1	Attitude General Acceptability	7	7	35	Idris and Ayob (2001)
2	Attitude Unconditional Acceptability	7	7	35	Idris and Ayob (2001)
3	Attitude Positive Acceptability	5	5	25	Idris and Ayob (2001)
2	Parents Referents	04	04	20	Rhodes, Blanchard, and Matheson (2006); Bidin and Idris (2007)
3	Colleagues Referents	06	06	30	Rhodes, Blanchard, and Matheson (2006); Bidin and Idris (2007)
4	Employers Referents	04	04	20	Rhodes, Blanchard, and Matheson (2006); Bidin and Idris (2007)
5	Spouse Referents	04	04	20	Rhodes, Blanchard, and Matheson (2006); Bidin and Idris (2007)
6	Capability	03	03	15	Alam, Janor, Zanariah, Wel, and Ahsan (2012) and Ajzen (2006)
7	Government Support	05	05	25	Tan and Teo (2000) and Muhamad et al. (2006).
8	Religiosity	14	14	70	Muhamad, Ainulashikin, and Amir (2006) Alam et al. (2012) Idris et al. (2012)
9	Intention	04	04	20	Ajzen (2006)
	Total	**60**	**60**	**315**	

3.6.2.6 Demographic Data

The demographic variables to be considered in this study include; gender which is to be measured using a dichotomous scale. Educational qualification, and income shall be measured using ordinal scale to get data for the purpose of descriptive statistics.

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3.7 Goodness of Measure (Reliability and Validity)

To enhance the quality of the study, and to ensure the accuracy of the data to be used, the data shall be subjected to the tests of validity and reliability. This is in line with previous studies on *Zakat* compliance (Khamis et al., 2014) and the recommendation of Sekaran (2013).

3.7.1 Reliability

Reliability is aimed at ensuring consistency in the measurements across the different items in the questionnaire. The consistency and stability of the questionnaire in measuring the concepts being investigated is as well ensured. It also assist in assessing the goodness of the measures. In this study, cronbach alpha was selected from among various methods to test internal consistency of measures as recommended by Sekaran (2013) for research in the social sciences domain and generally employed in many tax/*Zakat* compliance literature (Khamis et al., 2014). The reliability test is to be carried out three times; in the pilot study, before construct validity in the main work, and after factor analysis (construct validity). The measurement items' reliability shall be based on the final test results of the study. The interpretation of the results of the reliability test shall be based on the rule of thumb rating of cronbach alpha as recommended by George and Mallery (2003) where: >.90 is adjudged as excellent, >.80 is adjudged as good, > .70 is acceptable, >. 60 is questionable, >.50 is poor and < .50 is adjudged as unacceptable (Sekaran & Bougie, 2013).

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3.7.2 Validity

Validity is to reasonably confirm that the concept aimed to be measured is what is really being measured through validity tests such as the content/face validity, the construct validity and the criterion - related validity. The content validity test was done through the review of the questionnaire using Delphi method where experts in the academics and practice from Nigeria and Malaysia subjected it to their critical review. Furthermore, the construct validity test shall be carried out to clearly define the dimensions or the fundamental constructs.

3.8 Pilot Study

A pilot study is a pre-test of a draft questionnaire to evaluate important issues such as the clarity, richness, and acceptability of the questionnaire. It is a preliminary research in a small scale carried out to assess the feasibility, cost and time for the purpose of improving on the study design before the real full-scale study (Creswell, 2014). It gives a feedback for any remedy on corrections to be done on the questionnaire by revealing the weaknesses in the design of the study that can be dealt with prior to the commitment of resources on the full-scale study (Tsafe, 2012). It is also set to achieve familiarity with the research process prior to the real data collection for the main study, so that respondents could understand questions propped to them easily. It is for analysis on the reliability and validity of the instrument to confirm the stability and sufficiency of the survey instrument. A sample size for a pilot-test is usually small consisting of 15 to 30 respondents, it could however be increased depending on the peculiarity of the study (Bambale, 2013). Similarly, in this study to avoid the challenge of a low response rate the number of copies of the questionnaire distributed was increased to 70.

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Table 3.7
Pilot Test Result

S/N	Latent Variable	Original Items	Deleted Items	Items Reduced to	Cronbach's Alpha	KMO Test	Sig.
1	Attitude General Acceptability	7	3	4	0.842	0.764	0.000
2	Attitude Unconditional Acceptability	7	0	7	0.791	0.755	0.000
3	Attitude Positive Acceptability	5	0	5	0.788	0.765	0.000
4	Parents Referents	4	0	4	0.770	0.500	0.000
5	Colleagues Referents	4	0	6	0.849	0.500	0.000
4	Colleagues Employers	4	0	4	0.793	0.833	0.000
6	Spouse Referents	4	0	4	0.878	0.675	0.000
7	Capability	3	0	3	0.837	0.710	0.000
8	Government Support	5	0	5	0.729	0.575	0.000
9	Religiosity	14	0	14	0.765	0.639	0.000
10	Behavioral Intention	4	0	4	0.943	0.822	0.000
	Total	**63**	**3**	**60**			

3.8.1 Discussion of Pilot test Results

The pilot study conducted tests (using the SPSS) the adequacy of the questionnaire to further ensure and confirm its face and content validity. For the purpose of this study, 70 questionnaires were administered on Nigerian civil servants who are students of tertiary institutions. The rate of response from the pilot was 71%.

Respondents were further optionally required to offer recommendations to improve on the quality of the instrument (see Table 3.7). As stated earlier, the cronbach's alpha is acceptable from 0.70 (Sekaran & Bougie, 2013), while the KMO is acceptable from 0.50

(Hair, Hult, Ringle, & Sarstedt, 2014). Accordingly, the results of the pilot study reveals the cronbach's alpha and KMO of all the variables ranging from 0.729 to 0.943, and from 0.50 to 0.833, respectively. Based on the outcome from the data examined three items of the attitude general were dropped, "It displeases me to pay Zakat on my employment income", "I would not encourage others to pay Zakat on their employment income" and "I feel uncomfortable if I pay Zakat on my employment income". All other items of all the other variables of the study were maintained with amendments where necessary to avoid ambiguity. All the variables are at 0.000 level of significance. Hence, from the received feedback and the reliability test carried out, difficult, ambiguous and unnecessary questions in the questionnaire were dropped. Thus, as presented in Table 3.7, necessary amendments to the instrument was made by dropping, rewording or rescaling as the case may be. This is aimed at achieving clarity and better understanding of the instrument by the intended respondents.

3.9   Data Analysis Techniques

The technique to be employed in the data analysis and the hypotheses testing shall be explained and discussed in this section. Accordingly, data shall be analyzed applying two data analysis software packages; the SPSS and the PLS in stages.

First, the data shall undergo using the SPSS data analysis software data cleaning and cleansing. This involves the data screening and transformation. As such there shall be the scrutiny of the response rate, identification and treatment of missing values and outliers, validity and reliability of measurement items and the constructs, presentation of

the demographic information of the respondents, descriptive statistics of the constructs, non-response bias test, normality test and the multi-collinearity test.

In the second stage PLS data analysis software shall be employed to validate both the direct and indirect relationships as hypothesized in the proposed conceptual model of the study through testing the measurement model, the structural model, the effect size, the predictive relevance and the moderating effect of the moderating variable. The choice of PLS in this study was informed because of its philosophical distinctive suitability features as a tool for analysis for exploratory research. PLS could be distinguished from other analysis methods not necessarily because of its superiority but its suitability. According to Hair et. al (2014) none between CB-SEM and PLS is superior to the other and neither is suitable for all circumstances; but they are complementary to each other. In fact the weaknesses of PLS are the strengths of the CB-SEM and vice versa (Hair, Hult, Ringle, & Sarstedt, 2014). For instance, where the main aim of a research is theory confirmation or theory testing, then the suitable tool for analysis is CB-SEM. However, where the main objective of the research is theory development and prediction, then PLS is most appropriate to be chosen. In a nutshell, PLS and CB-SEM are distinctively appropriate for exploratory and confirmatory research respectively.

Accordingly, if a research objective is to predict outcomes the PLS is appropriate and if the objective is to confirm data then CB-SEM is most appropriate (Hair et al., 2014). Other determinants of the suitability of the analysis tool to employ between CB-SEM and PLS include; the sample size, the number of items per construct, the normality of data and the complexity of the model. PLS accommodates small sample size, a construct

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with less than three (3) items, the non-normal data as well as a complex model with many variables (Hair et al., 2011). As a result of the complexity of this study's model where 10 direct relationships are to be examined and moderating relationship of religiosity on all the relationships between the independent variables and the dependent variables shall also be validated the application of PLS in data analysis becomes imperative as suggested by (Hair et al., 2011). In other words the justification for using PLS in this study is based on the fact that the study's objectives is the examination of the relationship among multi-dimensional variables of TPB and a moderator within the structural model, and thus, using PLS becomes imperative and more appropriate tool as it suits complex models and the real world (Hair et al., 2014).

As a flexible tool for building statistical model and prediction, it is made up of two sub-models; the measurement model representing the relationship between the latent variables and the observed data, and the structural model representing the relationship among latent variables (Hair et al., 2014). Similarly, in PLS the problem of normality of data is taken care of as data need not necessarily be normal. As a multivariate analysis, it is powerful and has numerous advantages including its capacity to test many relationships at a time and analyze a small sample provided it is up to 30. Furthermore, variables can be analyzed simultaneously to find the fundamental structure of the whole set of variables. Unlike others it does not require other forms of analysis to provide very clear meaningful and valid results (Hair et al., 2014).

Consequently, in this study the PLS path model was assessed in several steps. First a step by step assessment of the measurement model, by assessing the internal consistency

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reliability, multicollinearity, convergent validity and the discriminant validity to examine all the latent constructs in the model of the study. Next was the evaluation of the structural model which comprises several tests including the evaluation of size and significance of the path coefficient, the evaluation of the coefficient of determination (R^2), the evaluation of the effect size (f^2), the evaluation of the predictive relevance (Q^2) and the evaluation of the moderating effect.

3.10   Summary of the Chapter

Research methods and procedures appropriate for the study to achieve the desired objective were presented. A conceptual model was developed comprising of nine independent variables, one moderator and a behavioral intention as the dependent variable. 19 hypotheses were developed. The variables were operationally defined and measured using items as specified on a five point likert scale. The study adopts survey technique for the purpose of data collection from the respondents grouped in a disproportionate stratified random sample. The data collection instrument which is a questionnaire is structured in six parts and it is to be administered on the respondents by the researcher and research assistants. The data collected and results there from shall be presented, analyzed and discussed in the next chapter.

CHAPTER FOUR

RESULTS AND FINDINGS

4.1 Introduction

This chapter explains the conduct of the main study. It discusses the employment of the statistical tool and technique in the analysis of the primary data collected for the research work. In line with the stated research objectives, data analysis tools chosen (SPSS and PLS) were utilized to test all the developed hypotheses in Chapter Three that were guessed in respect of the relationship between the independent variables, the dependent variable as well as the moderating variable.

Presentations on questionnaire response rate, distribution and retrieval as well as demographic factors of the respondents were discussed in this chapter. Additionally, the results generated and presented in details were primarily based on output of tests specifically carried out using SPSS for data screening, cleaning and transformation. Also reported as part of the findings of this study include descriptive statistics of all the constructs, non-response bias test, normality test and multi-collinearity test. For the PLS, findings were presented on the measurement model, structural model, effect size, moderating effect, and predictive relevance/blind folding examinations in a step by step process.

4.2 Response Rate

The letter from UUM was addressed to the Kano State Head of Civil Service who linked up the researcher to the various ministries, parastatals and other government special

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agencies. The letter has greatly assist in getting the necessary cooperation from the respondents. Thereafter there were consultations with the heads of the various organizations as well as the research assistants to familiarize them with the research procedures and processes as is common in a cross sectional data collection process (Tsafe, 2012). Evidence from the literature has indicated that empirical studies previously conducted have used research assistants to reach out to their target respondents (Bambale, 2013). The researcher monitored the activities of the research assistants for collection of accurate data and conform to scientific research ethical standards. Hence, the research assistants were trained in a manner that they can handle the task properly, like fully knowing data collection procedures, knowing the survey area, and ability to easily relate with the targeted sample (Tsafe, 2012). There were follow-ups to ensure timely completion and retrieval of the completed questionnaires.

Out of the 700 distributed only 449 were retrieved, representing 64% response rate. From the 449 retrieved, 51 were discarded and considered as unusable because of poor completion (double ticking and substantial non completion) (Hair et al., 2010). This reduced the retrieved usable for analysis to 398 representing approximately 57% of the total distributed questionnaire, or 76% of the desired size of the sample of the study, which is considered adequate since a response rate of 30% is regarded acceptable (Sekaran, 2003). Table 4.1 shows a summary of the distributed, unreturned, retrieved, unusable and retained usable for analysis questionnaires in figures and in percentages.

Table 4.1
Questionnaire Distribution and Decision

Group	Distributed Frequency	Unreturned	Returned	Unusable (Incomplete and double click)	Retrieved Usable for analysis
Ministry	88	14	74	7	67
Parastatal	510	207	303	33	270
Special Agencies	102	30	72	11	61
Total	700	251	449	51	398
Percentage (%)	100	36	64	7	57

4.3   Data Screening and Transformation

The data for this study was appropriately screened, in some cases transformed, while negative questions were reverse coded in line with the suggestions by (Coakes & Ong, 2011; Hair et al. 2011).

4.3.1   Missing Data and Outliers

There are divergent views among scholars on the technique to be applied in resolving the issue of missing data. However, Hair et al. (2011) suggested that missing values of less than 10% of the cases (respondents) could be replaced using any of the imputation techniques, while Raymond (1986) is of the opinion that missing values of less than 5% of the data is acceptable for replacement. As such in this study, 5 respondents representing 1% of the sample size were found to have made faulty responses for incomplete response on 3 variables as provided in the Table 4.2. Thus, since the use of series means to replace missing values is commonly accepted (Hooper, Coughlan, &

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Mullen, 2008) the method was employed in replacing the missing values. Accordingly, the mean of the score was used in replacing the missing data as depicted in Table 4.2.

Table 4.2
Summary of Missing Data

Variable	Number of Missing Item	Number of Respondents	Percentage of Sample Size
Parents Referents (SP)	2	2	0.005
Religiosity (R)	4	2	0.005
Behavioral Intention (BI)	1	1	0.003
Total	7	5	0.013 (1%)

4.3.2 Identification and Treatment of Outliers

Outliers are values on a point that are far above and very different from others in a set of a data based on a criteria. As such outliers in a data tend to distort the t-value and therefore makes the results less useful and less meaningful because of the poor output. Accordingly, Hair et al. (2010) recommended that cases with unusual and extreme scores on a single item of measurement (univariate) or on a combination of items (multivariate) need to be detected and then deleted from the data for analysis. In this study, 20 cases were found to be univariate outliers as suggested by (Tabachnick & Fidell, 2007). The cases are: No. 29, 56, 57, 59, 60, 61, 65, 72, 81, 84, 94, 95, 104, 107, 108, 235, 276, 283, 346, and 367. According to Hair et al. (2010) for the multivariate outliers, since there are 11 variables, then n=11, it was calculated using the chi^2 table,

thus: n - 1 = 11 - 1 = 10 (*df*); and the level of significance at 5% (P = 0.05), the value of the construct (Mahalanobis) should not be higher than 18.31.

Accordingly, 35 multivariate outliers were detected. The cases are 53, 54, 55, 63, 70, 71, 76, 85, 124, 125, 141, 152, 158, 175, 183, 215, 247, 268, 274, 287, 288, 289, 314, 315, 316, 358, 364, 387, 401, 408, 413, 425, 443, 453, and 465. Excluding such number of questionnaires or data is recommended as they do not characterize the sample (Hair, et al., 1998; Meyers and Gamst, 2004). Table 4.3 shows that 86% of the usable data for analysis was retained for further analysis after removing both univariate and multivariate cases.

Table 4.3
Questionnaire Retained for Analysis

Group	Retrieved Usable for analysis	Univariate outliers	Multivariate outliers	Retained Usable for analysis
Ministries	67	7	5	55
Parastatals	270	10	19	241
Special Agencies	61	3	11	47
Total	398	20	35	343
Percentage (%)	100	5	9	86

4.3.3 Validity and Reliability in the SPSS

As part of the data screening process, the validity and reliability tests were conducted using the SPSS. Tests on anti-image matrix, KMO and Bartlett's test, communalities, rotated component matrix, total variance explained for the whole data and also the splited into two data were conducted. In addition, test for reliability of each construct was also conducted. The results established the validity and reliability of the data of the

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study as no issue was discovered. The multi dimensionality of attitude was established using the rotated component matrix and the total variance explained. This notwithstanding, further detailed examination shall be made on the data subsequently in PLS as part of the requirements of the smart PLS in assessing the measurement model to confirm the validity and reliability of the data.

4.3.4 Demographic Information of the Respondents

According to Table 4.4 which describes the demographic information of the respondents, there are three categorical variables employed in the study to provide an insight into the demography of the respondents; Gender, Qualification and Income. There are 343 valid cases for analysis. From the total of 278 respondents representing 81% are male; while the remaining 65 respondents representing 19% of the total respondents are female. This is a fair representation taking into account the total Kano state government civil servants.

Table 4.4 further revealed representation on the basis of percentage on qualification groupings that 12% are post graduates, 48% are graduates, 23% are National Diploma/National Certificate of Education holders and 17% are Secondary School Leaving Certificate holders respectively. This shows that 40 of the respondents are PhD/Master certificate holders, 164 are either first Degree holders or Higher National Degree holders, 81 respondents are National Diploma holders, while the remaining 58 respondents are having the minimum qualification of Secondary School Leaving Certificate of Education. This in a nutshell means that 83% of civil servants in Kano state are well educated as they have attained a higher educational level having gone

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through a higher institution of learning such as university, polytechnic or college of education.

On level of income groupings, the distribution of the respondents as in table 4.4 shows that 97 (28%) respondents belong to the group that annually earn N500,000 - N1,000,000 while 72% earned above N1,000,000. It is worth noting that all the two categories are earning an income that meets the *Nisab* requirement as declared by the *Shari'a* commission for the period under investigation.

Table 4.4
Demographic Information of the Respondents (N = 343)

S/N	Items	Frequency	Percentage (100%)
1	**Gender**		
	Male	278	81
	Female	65	19
2	**Qualification**		
	PhD/Master	40	12
	1st Degree/HND	164	48
	ND/NCE	81	23
	SSCE	58	17
3	**Income**		
	N500,000 - N1,000,000	97	28
	N1,000,001 and above	246	72

4.4 Descriptive Statistics of the Latent Variables

The detailed descriptive statistics of each variable is presented in this section. The main aim of the statistics is to address the research objective one by answering research question one on the level of the Intention of civil servants to pay ZEI. Furthermore, examining the descriptive statistics of the latent variables shall allow for scrutinizing the constructs' mean and standard deviation to have a feel of the data before further rigorous

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analysis in line with the recommendations for similar studies by (Sekaran, 2014). The statistical values calculated include mean, standard deviation as well as the choice of respondents for each item. Although the constructs were measured on a five point scale but to simplify and for easier reference the description in this section was merged to be in 3 alternatives. Hence, negative responses of "strongly disagree" and "disagree" were merged as "disagree", while "neither agree nor disagree" stands as the neutral position, and the "agree" and "strongly agree" were also merged as positive responses and tagged as "agree". Thus, the item by item descriptive statistics of each of the constructs is as detailed in the subsequently.

4.4.1 Descriptive Statistics for Behavioral Intention

The results of the descriptive statistics of the behavioral intention construct presented in Table 4.5 is to answer research question one, i.e. "What is the level of intention of civil servants in Kano state to pay ZEI? Thus, using the SPSS software, the mean, the standard deviation, and the number and percentage of respondents for each of the three categorized choices on the four items of measurement of behavioral intention were examined. The results revealed satisfactory mean score ranging between 4.07 and 4.00. For instance, item B1 on that request the respondents to respond to the statement "I intend to pay *Zakat* on Employment Income " indicated that 256 representing (74%) of the respondents answered on the affirmative, 45 representing (14%) were neutral, while 42 or 12% disagreed. Based on this outcome, it was therefore established that on measurement item one of the dependent variable, there is high level of intention of civil servants to pay ZEI. To establish the stability of the data, the measure of dispersion

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(standard deviation) and the measure of central tendency (mean value) were also examined.

The results showed 1.183 and 4.00 for the standard deviation and mean score respectively, indicating the stability of the data. Similarly, measurement item B2 "I have decided to pay *Zakat* on Employment Income" revealed high level of intention to comply, with a mean score of 4.07 and a standard deviation of 1.024. Those who disagree were 28 (8%), neutral were 57 (17%) and those who agree were 258 (75%). On item B3 which states that "I am determined to pay *Zakat* on Employment Income", the findings showed the same result with item B2 (75% = Agreed, 8% = Neutral, and 17% = Disagreed), indicating the determination of the respondents to comply with the ZEI. Result on item B4 "I plan to pay *Zakat* on Employment Income" revealed (mean value = 4.03 and standard deviation = 1.113). Thus out of the 343 respondents 256 (74%) Agreed, 51 (16%) Neutral and 36(10%) Disagreed.

The responses on all the items were similar and closely near each other with respect to the number of the responses and the percentage on the alternatives provided. The highest result of "agree" was in B2 and B3 recording 258 (75%) positive responses each, while the highest "disagree" result was in B1 revealing 42 (12%) negative responses. The overall average score revealed a (mean score of 4.04 and standard deviation 1.093) indicating the stability of the data and the outcomes. Accordingly, out of the 343 respondents averagely 257(75%) Agreed, 52(15%) Neutral and 34(10%) Disagreed. In summary from the analysis carried out in order to answer research question one and

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achieve research objective one, the findings on the responses have indicated that respondents have a high level of intention to pay ZEI.

Table 4.5
Descriptive Statistics for Behavioral Intention (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
B1	I intend to pay *Zakat* on Employment Income	4.00	1.183	42 (12)	45(14)	256(74)
B2	I have decided to pay *Zakat* on Employment Income	4.07	1.024	28(8)	57(17)	258(75)
B3	I am determined to pay *Zakat* on Employment Income	4.05	1.050	28(8)	57(17)	258(75)
B4	I plan to pay *Zakat* on Employment Income	4.03	1.113	36(10)	51(16)	256(74)
	Overall average scores	4.04	1.093	34 (10)	52 (15)	257 (75)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.2 Descriptive Statistics for Attitude General Acceptability

The opinion of the respondents on each item that measured the construct attitude general acceptability is as presented in Table 4.6. The results indicate that at least more than 50% on each item of the responses of the respondents gave a positive response. The responses indicated their likeness of ZEI which they consider as an act of worship and agreed that it should have long been implemented. The mean score and standard deviation indicates a balanced figure and there is no concern on the deviation scores as the dispersion is within the range of 1.209 and 1.145.

Table 4.6
Attitude General Acceptability (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
AT 04	ZEI is an act of obedience to ALLAH SWT	3.84	1.209	49(14)	71(21)	223(65)
AT 10	ZEI should have long been implemented	3.55	1.148	57(17)	101(29)	185(54)
AT 11	I like to pay my ZEI regularly	3.60	1.145	47(14)	103(30)	193(56)
AT 12	I would like government to deduct *Zakat* at source from my employment income	3.61	1.191	54(16)	86(25)	203(59)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.3 Descriptive Statistics for Attitude Unconditional Acceptability

Table 4.7 provides the detailed descriptive statistics of the construct, attitude unconditional acceptability item by item. It was measured by seven items. Majority of respondents expressed their views on all the items favorably. However, their opinion is that no sanction should be administered on those who fail to comply. They still feel that ZEI should continue to be voluntary. This is evidenced from the scores on item AT 16 where 64% disagree and only 14% agreed for a sanction for nonpayment while only 22% were undecided.

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Table 4.7
Attitude Unconditional Acceptability (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
AT06	I am happy to pay *Zakat* on my employment income even when so many are not paying	3.66	1.081	46(13)	81(24)	216(63)
AT 08	It is my priority to pay *Zakat* on my employment income	3.60	1.060	53(15)	88(26)	202(59)
AT 09	*Zakat* on employment income is not appropriate to be imposed (R)	3.62	1.096	200(58)	96(28)	47(14)
AT 13	Even though not very clear on *Zakat* on Employment Income, that does not in any way discourage me on payment of *Zakat*	3.91	.997	25(7)	85(25)	233(68)
AT 14	I am not happy if I refuse to pay *Zakat* on my employment income	3.57	1.224	62(18)	81(24)	200(58)
AT 15	I feel liable to God for not paying *Zakat* on Employment Income	3.65	1.147	54(16)	83(24)	206(60)
AT 16	Failure to pay *Zakat* should attract action	3.77	1.141	219(64)	77(22)	47(14)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.4 Descriptive Statistics for Attitude Positive Acceptability

Like the preceding dimensions of attitude, the items that measured the construct, attitude positive acceptability were responded with positive responses as per table 4.8. 68% of the respondents believe that paying ZEI is not a wasteful expenditure. 51% are of the opinion that ZEI should have long been implemented. The measure of dispersion

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(Standard deviation) is within the range of 1.126 and 1.385 while the measure of central tendency (mean) is within the range of 3.48 and 3.74 indicating an acceptable result.

Table 4.8
Attitude Positive Acceptability (N≈343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
AT 01	It is good for me to pay *Zakat* on Employment Income	3.62	1.343	76(22)	77(23)	190(55)
AT 02	ZEI should have long been implemented	3.48	1.385	86(25)	81(24)	176(51)
AT 03	I like to pay my ZEI regularly	3.74	1.244	58(17)	77(23)	208(60)
AT05	*Zakat* on employment income does not purify my employment income (R)	3.51	1.126	61(18)	93(27)	189(55)
AT07	Paying *Zakat* on Employment Income is not a wasteful spending	3.81	1.035	34(10)	75(22)	234(68)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.5 Descriptive Statistics for Parents Referents

According to the results as presented in Table 4.9 the opinion expressed by respondents shows a high level of perceived pressure for approving payment of ZEI from parents of the respondents. The highest percentage score of approval (73%) is on item SP1 which shows agreement on the statement that parents agreed for the respondents to pay ZEI. All the other three items were positive, confirming that parents are important others that could influence the respondents on intention to comply with ZEI. Moreover, the results indicate the stability of the data as the mean score is between the range of 3.81 and 4.01 while the standard deviation is between 1.064 and 1.168 as captured in table 4.9.

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Table 4.9
Descriptive Statistics for Parents Referents (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
SP1	My parents agree for me to pay *Zakat* on Employment Income	4.01	1.099	35(10)	58(17)	250(73)
SP2	My parents think I should pay *Zakat* on my Employment Income	3.79	1.064	40(12)	78(23)	225(65)
SP3	My parents support me to pay *Zakat* on Employment Income	3.86	1.075	38(11)	67(20)	238(69)
SP4	My parents advise me to pay *Zakat* on Employment Income	3.81	1.168	45(13)	65(19)	233(68)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.6 Descriptive Statistics for Colleagues Referents

The level of colleagues as important others who constitute pressure on civil servants as determinants of intention to comply with ZEI is explained in Table 4.10. For instance the measurement item SC9 depicts the perception of civil servants that their colleagues feel they should pay ZEI with 241 representing 70% agreeing, 22% indifferent and only 8% are on the contrary. Additionally, the measure of central tendency statistic and the statistic of measure of dispersion revealed stability of the outcome of the data.

Table 4.10
Descriptive Statistics for Colleagues Referents (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
SC5	My colleagues agree for me to pay *Zakat* on Employment Income	2.36	1.440	207(61)	53(15)	83(24)
SC6	My colleagues believe I should pay *Zakat* on Employment Income	3.77	1.198	49(14)	72(21)	222(65)
SC7	My colleagues do not support me to pay *Zakat* on Employment Income	3.82	1.050	33(10)	87(25)	223(65)
SC8	My colleagues advise me to pay *Zakat* on Employment Income	3.87	1.005	27(8)	83(24)	233(68)
SC9	My colleagues feel I should pay *Zakat* on Employment Income	3.95	1.027	29(8)	74(22)	241(70)
SC10	My colleagues are of the opinion that I should pay *Zakat* on Employment Income	3.93	1.002	26(8)	84(24)	233(68)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.7 Descriptive Statistics for Employers Referents

Employer referents was measured in this study with four items. Results as reflected in Table 4.11 revealed all the items indicating agreement with the measurement statements. None of the items recorded less than 50% positive response while the "disagree" responses do not up to 15%. This shows the high level of perceived approval of employers as important others to civil servants on ZEI compliance intention. Moreover, from the displayed result in Table 4.11, the number of those who neither agree nor

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disagree is negligible. Meanwhile there is no wide gap on the standard deviation as well as the mean score of the depicted result.

Table 4.11
Descriptive Statistics for Employers Referents (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
SE11	My Employers agree for me to pay *Zakat* on Employment Income	3.69	1.129	49(14)	96(28)	198(58)
SE12	My Employers believe I should pay *Zakat* on Employment Income	3,81	1.063	34(10)	94(27)	215(63)
SE13	My Employers support me to pay *Zakat* on Employment Income	3.85	1.029	36(10)	79(23)	228(67)
SE14	My Employers advise me to pay *Zakat* on Employment Income	3.75	1.134	45(13)	75(22)	223(65)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.8 Descriptive Statistics for Spouse Referents

Table 4.12 showed the level of the perception of the respondents on spouse as determinant of intention to pay ZEI was also high. Out of the 343 total number of cases examined over 200 (more than 60%) have responded positively on all the measured items. the respondents perceived that their spouses constitute important others who could influence intention to pay ZEI. This is followed by those who were neutral, while those who disagree were the minority with less than 14% of the respondents. This could be interpreted as there is high tendency that if spouses are utilized as determinants of intention to pay ZEI their partners will respond positively and success is assured. The

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standard deviation is in the range of 1.080 and 1.014, while the mean value is in the

range of 3.88 and 3.72.

Table 4.12
Descriptive Statistics for Spouse Referents (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
SS15	My Spouse agree for me to pay *Zakat* on Employment Income	3.82	1.026	32(9)	85(25)	226(66)
SS16	My Spouse think I should pay *Zakat* on Employment Income	3.72	1.080	44(13)	81(24)	218(63)
SS17	My Spouse support me to pay *Zakat* on Employment Income	3.80	1.014	29(8)	98(29)	216(63)
SS18	My Spouse advise to pay *Zakat* on Employment Income	3.88	1.046	32(9)	78(23)	233(68)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.9 Descriptive Statistics for Capability

The result of the descriptive statistics of capability discloses that the respondents have

high perceived confidence that they have the ability to pay ZEI. Three items were

utilized to examine the capability as detailed in Table 4.13. For instance 252 respondents

representing 74% of the total 343 civil servants agree that they are confident on the

perceived possibility of complying with ZEI, 56 respondents (16%) were undecided,

while 35 (10%) were not confident. Similarly, the highest mean score was 3.99 and the

lowest was 3.81, while the standard deviation is between 1.170 and 0.104. Further

details are as explained in Table 4.13.

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Table 4.13
Descriptive Statistics for Capability (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
PC1	It would be possible for me to pay *Zakat* on my employment income	3.81	1.170	46(13)	71(21)	226(66)
PC2	If I wanted to I could pay *Zakat* on my employment income	3.89	0.104	42(12)	62(18)	239(70)
PC3	I am confident that I can pay *Zakat* on my employment income.	3.99	1.091	35(10)	56(16)	252(74)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.10 Descriptive Statistics for Government Support

Result on the level of the perception of the respondents on government support as shown in Table 4.14 revealed it was high. They believed that with the required support from government they will be able to have stronger intention and could consequently be able to discharge the ZEI. This indicates how crucial government support is as a determinant of intention to pay ZEI by government servants. The detailed result presented in Table 4.14 showed that responses on all the items were majorly positive indicating agreement with the items of the measurement (PG4=68%, PG5=66%, PG6=73%, PG774% and PG8=70%). The stability of the data is assured as mean values were between 3.85 and 4.00, while the standard deviation was within the range of 1.364 and 1.107.

Table 4.14
Descriptive Statistics for Government Support (N=343)

Code	Items	Mean	Standard Deviation	Disagree	Neither Agree nor Disagree	Agree
PG4	The government endorses the payment of *Zakat* on Employment Income	3.85	1.364	72(21)	39(11)	232(68)
PG5	The government is active in setting up the facilities to enable payment of *Zakat* on Employment Income	3.87	1.281	61(18)	56(16)	226(66)
PG6	The government promotes the payment of *Zakat* on Employment Income	4.00	1.158	43(13)	49(14)	251(73)
PG7	The government does not encourage refusal to pay *Zakat* on employment income	3.95	1.107	43(13)	47(13)	253(74)
PG8	The current *Zakat* payment system provided by the government is convenient	3.85	1.236	56(16)	48(14)	239(70)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

4.4.11 Descriptive Statistics for Religiosity

According to the detailed result in Table 4.15 the level of religiosity of the respondents was high. The interpretation is that civil servants have strong believe in their religion which could aid in strengthening their intention to comply with ZEI. It is thus established that religiosity can be a functional determinant of intention to pay ZEI by civil servants. The result revealed that measure of central tendency (the mean value) and the measure of dispersion (the standard deviation) were all satisfactory indicating the stability and acceptability of the data and the results as well. For instance, item R2 "Allah will punish believers who do not pay Zakat" was majorly responded in affirmative (212 respondents, i.e. 77% agree; 71% respondents, i.e. 21% neutral and; 60

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respondents i.e. 17% disagree). Even the lowest positive response which was on item R11 "Payment of Zakat will purify my wealth" had more than 50% "agree" responses still showing the high level of religiosity of the respondents. Additionally, the mean score and standard deviation of all the items were within the acceptable range.

Table 4.15
Descriptive Statistics for Religiosity (N=343)

Code	Items	Mean	Stand. Dev.	Disagree	Neither Agree nor Disagree	Agree
R1	I regularly offer prayer five times a day	3.67	1.195	60(17)	71(21)	212(62)
R2	Allah will punish believers who do not pay *Zakat*	4.08	0.995	23(7)	57(16)	263(77)
R3	I regularly recite the Holy Quran	4.08	0.995	22(7)	60(17)	261(76)
R4	I fast regularly	4.06	1.023	23(7)	61(17)	259(76)
R5	I do not feel guilty to commit minor and major sin (R)	3.86	1.243	57(16)	61(18)	225(66)
R6	I try to follow Islamic conjunctions in all matters of my life	3.93	1.169	48(14)	54(16)	241(70)
R7	I regularly donate and give out charity	3.91	1.249	53(15)	46(13)	244(72)
R8	I attend religious classes	3.93	1.102	44(13)	59(17)	244(72)
R9	I will get heavenly reward if I pay *Zakat* on my income	3.87	1.094	35(10)	73(21)	235(69)
R10	I will get blessing from Allah SWT if I pay *Zakat* on Employment Income	3.81	1.113	42(12)	77(23)	224(65)
R11	Paying *Zakat* will purify my wealth	3.46	1.213	67(20)	100(29)	176(51)
R12	Refusal to pay *Zakat* on my employment income will not decrease my level of piety (R)	3.59	1.125	50(15)	102(29)	191(56)
R13	I believe that paying *Zakat* on Employment Income is a way of showing gratitude to Allah SWT	3.81	1.047	32(9)	85(25)	226(66)
R14	I believe that *Zakat* improves Muslims economic condition	3.78	1.111	40(11)	85(24)	228(65)

Note: 1. Percentage in parenthesis was rounded to nearest whole number

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The summarized descriptive statistics of the constructs of the study is as presented in Table 4.16 which provides in summary form statistical description of each of the latent variables earlier explained.

Table 4.16:
Descriptive Statistics of the Latent Variables

	N	Minimum	Maximum	Mean	Std. Deviation
ATG	343	1	5	3.65	.815
ATU	343	2	5	3.68	.587
ATP	343	1	5	3.63	.780
SP	343	1	5	3.87	.802
SC	343	1	5	3.62	.704
SE	343	1	5	3.77	.919
SS	343	2	5	3.80	.736
PC	343	1	5	3.90	1.011
PG	343	1	5	3.91	1.040
R	343	1	5	3.85	.617
BI	343	1	5	4.04	.953
Series Mean				**3.79**	**.817**
Valid N (list wise)	**343**				

From the foregoing detailed analysis it could be concluded that, the results indicated the mean of BI as relatively higher than that of all the other constructs. It also showed that SC has the lowest mean score of 3.62. Furthermore, it revealed that the mean score of PG (3.91) is almost the same with that of PC (3.90). Additionally, the statistics revealed the stability and robustness of the data as the measure of central tendency (mean score) and the measure of dispersion (standard deviation) were satisfactory and within the normal range. Thus, the results have effectively answered research question one and

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addressed research objective one which was on determining the level of intention of the targeted respondents (the civil servants) to pay ZEI. All the constructs revealed high level of positive response as elucidated. This paved way for going forward to the next stage of the data analysis to answer research questions two and three, and correspondingly address research objectives two and three as well.

4.5   Non Response Bias Test

Non-response bias refers to the expected mistake to be made by a researcher in estimating the sample characteristic due to under representation of some of the targeted survey respondents as a result of non-response (Berg, 2004). There is no specific minimum or maximum response rate that could be said to be biased. Nevertheless, since the possibility biasness cannot be ruled out, some researchers have commonly recommended that there is always the need to carry out an analysis of non-response (Rapoport, 1982). In this study, the extrapolation method was employed to find out the existence of the non-response bias as recommended by Sekaran and Bougie, (2016). What further informed the use of extrapolation approach decision is the argument of Rapoport (1982) that using time trend approach has the advantage over and above wave approach because of the elimination of the possible bias as a result of simulation.

In employing the extrapolation method to test the non-response biasness, the use of independent T test was recommended by McCrum-Gardner (2008). In using the method two groups; early response and late response are tested. The rule of thumb in utilizing the Levene test for equality of variance is if the results revealed a score larger than 0.5 then the equality of variance assumption is not violated. This means that there is no non

response-bias. Consequently, in this study a time frame within which distributed questionnaire was expected to be completed and returned/retrieved from respondents was fixed. Thus, those respondents who were able to return or the respondents whose completed questionnaire was retrieved by the researcher and the research assistants within the time frame set were considered and recorded as early respondents and those after that time frame as late respondents.

Table 4.17 displayed a total of 343 responses out of which 251 cases representing 73% as early response and 92 cases representing 27% as late response. This indicates that majority of the respondents were enthusiastic in completing and returning the completed questionnaire on time. The table further shows the results of the two groups as compared by subjecting them to the independent t statistic in SPSS data analysis software. The results show that there is marginal difference between the two groups in respect of mean score and standard deviation. According to Field (2013) conducting t-test for non-response bias is essentially focused on the dependent variable as there are good reasons for not carrying out multiple of tests. No issue of non-bias was revealed on the dependent variable of the study. Even on the independent variables it was only SP that was found to be significant which causes no issue since the emphasis is on the dependent variable.

For example, the mean score of attitude (ATG) for early responses is 3.66 and that of the late responses is 3.64; colleagues referents (SC) for early responses is 3.67 and 3.48 for late response; employers referents (SE) for early responses is 3.78 and for late responses is 3.75 and so on showing a negligible variation between the early responses and late

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responses. Additionally, the significance level of the constructs of the study have also indicated that there is no significant difference between the two groups further confirming the non-violation of the assumption of equal variance between the groups. In view of the foregoing, it could be concluded that the independent T statistic test carried out has proved the non-existence of response biasness in the data suggesting moving forward for further analysis of the data. The Table 4.17 provides details accordingly.

Table 4.17
Descriptive Statistics for Early and Late Respondents

	TTEST	N	Mean	Std. Deviation	Std. Error Mean	F	Sig.
ATG	Early Response	251	3.66	.825	.052	0.046	0.831
	Late Response	92	3.64	.790	.082		
ATU	Early Response	251	3.74	.583	.037	0.496	0.482
	Late Response	92	3.52	.570	.059		
ATP	Early Response	251	3.66	.777	.049	0.358	0.550
	Late Response	92	3.57	.791	.082		
SC	Early Response	251	3.67	.720	.045	1.295	0.256
	Late Response	92	3.48	.644	.067		
SE	Early Response	251	3.78	.927	.059	0.063	0.803
	Late Response	92	3.75	.901	.094		
SS	Early Response	251	3.87	.720	.045	1.067	0.302
	Late Response	92	3.64	.755	.079		
PC	Early Response	251	4.00	1.020	.064	0.003	0.958
	Late Response	92	3.61	.928	.097		
PG	Early Response	251	3.94	1.045	.066	0.211	0.646
	Late Response	92	3.81	1.026	.107		
SP	Early Response	251	3.88	.749	.047	9.129	0.003
	Late Response	92	3.83	.933	.097		
R	Early Response	251	3.91	.608	.038	1.939	0.165
	Late Response	92	3.67	.609	.064		
BI	Early Response	251	4.08	.975	.062	0.037	0.847
	Late Response	92	3.92	.884	.092		

Additionally, Table 4.18 further analyses the early and late responses on comparative basis using the demographic factors. For instance on gender, 203 male responded early as against 48 females who responded in the same time constituting 59% and 14%

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respectively. On the basis of qualification, the high response rate was from the graduates (holders of either a University degree or Higher National Diploma of a Polytechnic) with a 36%, followed by National Diploma (ND) or National Certificate of Education (NCE) holders with 16%, then Secondary School Certificate of Education (SSCE) with 12% and lastly the post graduates (holders of Master and PhD degrees) with 8%. On the demographic factor income, earners of above one million naira had a high early response constituting 52% while those earning one million naira or less were 21% as those who responded within the stipulated period for early response.

Table 4.18

Cross Tabulation: Demographical Factors and Response Bias

S/N	Items	Early Response		Late Response	
		Frequency	Percentage (%)	Frequency	Percentage (%)
1	**Gender**				
	Male	203	59	75	22
	Female	48	14	17	05
2	**Qualification**				
	PhD/Master	29	08	11	03
	1st Degree/HND	124	36	40	12
	ND/NCE	56	16	26	08
	SSCE	43	12	15	05
3	**Income**				
	N500,000 -	71	21	26	08
	N1,000,000	180	52	66	19
	N1,000,001 and above				

Based on the comparative analysis, it could be said that there was a good early response across the demographic factors. Respondents have considerably participated within the specified time by completing and returning the data collection instrument on time. This is a further confirmation of the non-existence of any form of non-response biasness.

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As stated earlier and as presented in Table 4.19, data was collected from three groups. The ministries, the parastatals and the special agencies. Since the sampling technique used was disproportionate stratified random sampling, the data collected displays that same trend. As such of the total retained questionnaire for analysis, 16% was from the ministries, 70% from the parastatals, and 14% from agencies. The highest mean score of 4.09 is from the parastatals and the lowest mean score is 3.85 from the ministries and a standard deviation of 1.182, 0.908, and 0.866 respectively. The average mean score for the whole data is 4.04 and the standard deviation is 0.953, indicating no much variation on the respondents' intention to pay ZEI across the groups.

Table 4.19
ANOVA: Groups and Behavioral Intention (N = 343)

Strata	N	Mean	Standard Deviation	F	Sig
Ministries	55 (16%)	3.85	1.182	1.502	0.224
Parastatals	241 (70%)	4.09	0.908		
Agencies	47 (14%)	4.00	0.866		
Total	343 (100%)	4.04	0.953		

4.6   Normality Test

Although in PLS the distortion of results caused by non-normal data is less severe because of its capacity to handle and correctly process a non-normal data (Hair et al., 2014) cautioned that lack of normality in the distributions of variable may distort results generated for multivariate analysis. Data is assumed to be normal if the distributions of the residuals are about the scores of the dependent variable. Statistical method and graphical method are the commonly used method in testing the normality of a data set.

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For the statistical method, the skewness and kurtosis values are assessed (Coakes & Ong, 2011) and scores should be between +1 and -1, although Hair et al. (2011) suggested the use of critical value of between +1.96 and -1.96 at 5% significance level and ±2.58 at 10% level of significance. However, for the graphical method, the normal probability plot is most preferable (Hair et al., 2014). The basic assumption is that data distribution is to follow the diagonal line (Hair et al. 2010).

In line with the suggestions of McCrum-Gardner (2008) the two methods discussed above for checking normality were employed to assess the data normality for this study as showcased in Table 4.20 and Figure 4.1 and Figure 4.2.

Table 4.20
Skewness and Kurtosis for Normality Test

Constructs	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Attitude General Acceptability	343	-0.756	0.132	.546	0.263
Attitude Unconditional Acceptability	343	-0.504	0.132	0.128	0.263
Attitude Positive Acceptability	343	-0.294	0.132	-0.492	0.263
Parents Referents	343	-0.638	0.132	0.118	0.263
Colleagues Referents	343	-0.451	0.132	0.131	0.263
Employers Referents	343	-0.445	0.132	0.322	0.263
Spouse Referents	343	-0.272	0.132	0.185	0.263
Capability	343	-0.763	0.132	0.011	0.263
Government Support	343	-0.710	0.132	-0.375	0.263
Religiosity	343	-0.933	0.132	1.281	0.263
Behavioral Intention	343	-0.984	0.132	0.601	0.263

Table 4.20 shows the results of the normality of each of the metric variable by means of skewness and kurtosis values. The outcome shows that the skewness as well as the kurtosis of all the variables of the study are within the suggested limits of +1 and -1

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except that of religiosity which is slightly above the recommended level. Additionally, employing the use of the normal probability plot the normality of the whole data was further examined to assess whether the data distribution has followed the diagonal line. The result as displayed in Figure 4.1 and 4.2 revealed that the distribution of the whole data has reasonably followed the diagonal line in line with Hair et al. (2010). Thus, on the basis of both the statistical and graphical examinations of the data distribution discussed, it could be conclusively assumed that the data is fairly normal.
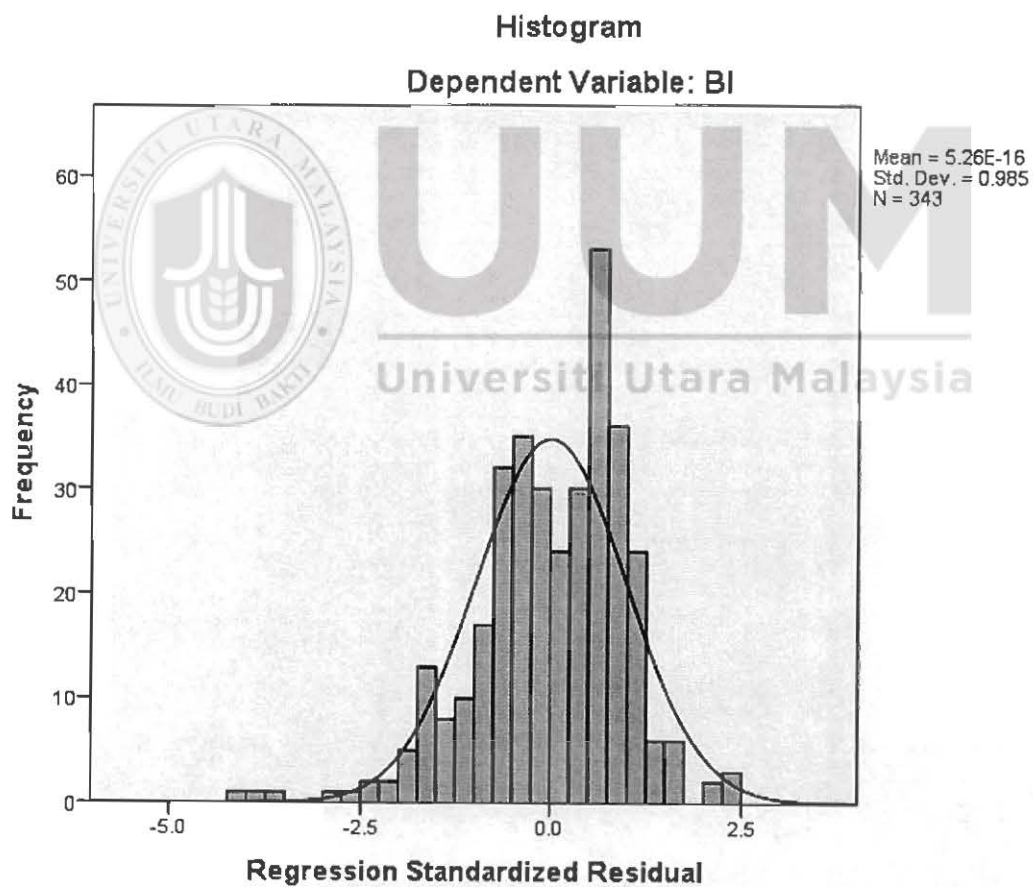
Figure 4.1
Histogram for the data normality

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: BI
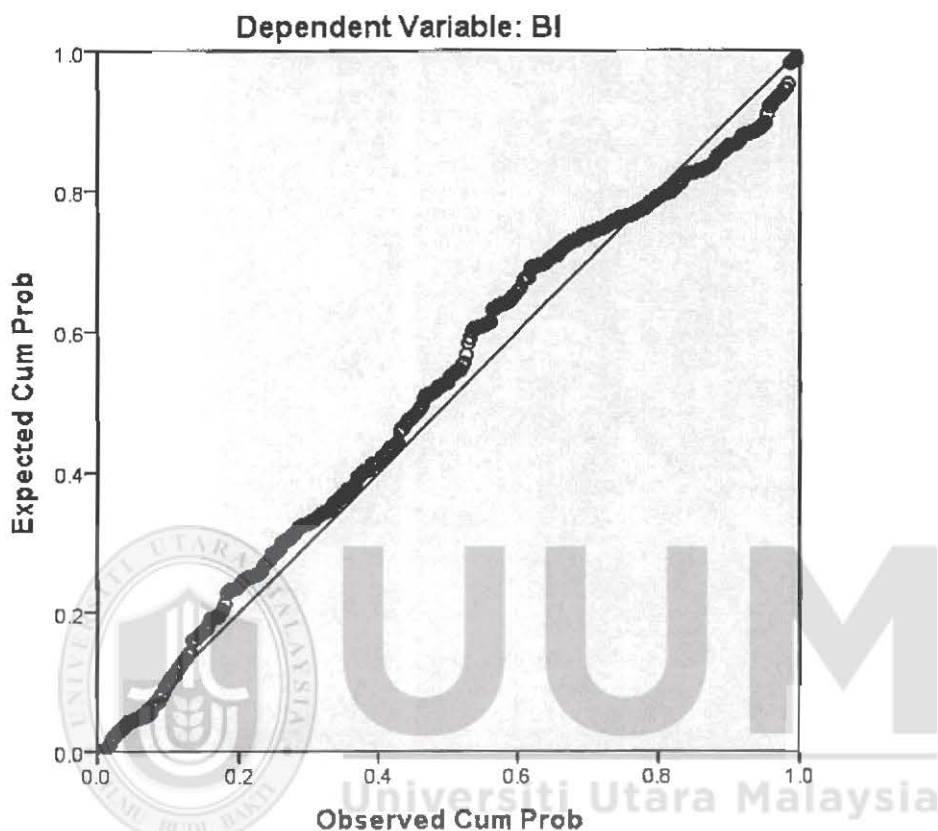
Figure 4.2
Standardized Regression Plot

4.7   Multi-collinearity Test

Multi-collinearity is when two or more latent variables are perfectly correlated. This means that one can serve as a substitute of the other as multi-collinearity is indicating that both are playing the same role in the model. Thus, Hair et al. (2010) suggested the assessment of the data and results for the issue of multi-collinearity to avoid distortions in the regression model on the coefficients' estimates as well as the statistical significance.

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Multi-collinearity is measured by checking the tolerance level and the VIF level using SPSS software. Thus, the tolerance level below 0.20 and variance inflation factor (VIF) above 5 are indicating the existence of collinearity Hair et al. (2010). Since VIF is the reciprocal of the tolerance either of the two standards is sufficient to use in checking multi-collinearity.

In this study, the SPSS was used to test for the multi-collinearity and the results as per Table 4.21 indicated non-existence of multi-collinearity as all the VIF values are between 1.171and 1.744 (not above the set standard of 5) (Sekaran & Bougie, 2016). While the tolerance scores are between 0.573 and 0.854 which are not below the minimum standard of 0.2 (Hair et. al., 2014).

Table 4.21
Collinearity Test (VIF & Tolerance) (N = 343)

Construct	Tolerance	VIF
Attitude General Acceptability	.649	1.540
Attitude Unconditional Acceptability	.608	1.644
Attitude Positive Acceptability	.762	1.313
Parents Referents	.666	1.501
Colleagues Referents	.824	1.214
Employers Referents	.685	1.460
Spouse Referents	.853	1.172
Capability	.750	1.333
Government Support	.651	1.536
Religiosity	.564	1.773

Additionally, the scores depicted in Table 4.22 also revealed that the variables do not have issues of multi-collinearity (Hair et. al, 2014). However, further examination on the multi-collinearity shall be discussed subsequently in reporting PLS results. From Table

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4.22, the highest value of correlation is 0.530 between parent referents and religiosity and the lowest is 0.097 between spouse referents and behavioral intention showing no issue of multi-collinearity problem.

Table 4.22
Pearson Correlation Matrix of the Constructs (N = 343)

	ATG	ATU	ATP	SP	SC	SE	SS	PC	PG	R	BI
ATG	1										
ATU	.490**	1									
ATP	.367**	.362**	1								
SP	.311**	.321**	.289**	1							
SC	.302**	.217**	.155**	.180**	1						
SE	.313**	.348**	.336**	.343**	.182**	1					
SS	.179**	.200**	.134*	.180**	.302**	.101	1				
PC	.307**	.340**	.268**	.251**	.263**	.340**	.240**	1			
PG	.341**	.454**	.335**	.279**	.159**	.454**	.155**	.323**	1		
R	.417**	.453**	.298**	.530**	.235**	.269**	.262**	.356**	.396**	1	
BI	.372**	.392**	.283**	.327**	.195**	.382**	.097	.382**	.441**	.434**	1

Note: **Correlation is significant at 5% level of significance

4.8 Assessment of the PLS Path Model Results

As explained earlier after the confirming the validity and reliability of the data using the SPSS, the next stage is the detailed examination and discussions on the data using PLS to assess the path model results. Table 4.23 presents the yardstick to evaluate and validate the measurement model.

Table 4.23
Measurement Model Standards for Analysis

Assessment Test	Name of Index	Level of Acceptance	Literature Support
1. Reliability	1. Internal consistency	Cronbach alpha > 0.70	Robinson, Shaver & Wrightsman (1991)
		Composite Reliability > 0.708	Hair et al (2010), Hair et al (2014)
2. Convergent Validity	1. Average Variance Explained (AVE)	AVE > 0.50	Hair et al (2010), Hair et al (2014)
	2. Factor Loadings	Loadings for indicators > 0.708	Hair et al (2014)
3. Discriminant Validity	1. Cross-loadings Assessment	Cross-loadings differ by at least 0.1	Vinzi, Henseler, Chin & Wang (2010)
	2. Fornell-Larcker Criterion	$AVE > r^2$	Hair et al (2010), Hair et al (2014)
	3. HTMT Criterion	$HTMT_{.85}$	HTMT.85 – Kline (2011)

4.9 The Measurement Model

The first step in PLS is the evaluation of the measurement model. In other words it is the examination and assessment of the reliability and validity of the measures of the constructs. Specifically the measures analyzed are the composite reliability to evaluate

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the internal consistency reliability and the indicator reliability, the convergent validity which is assessed by the use of AVE and the discriminant validity through the use of Fornell-Larker criterion, cross loadings and HTMT.

4.9.1 Individual Item Reliability

To test the reliability of each item of a construct in PLS, the outer loadings are examined (Hair et al., 2014). The rule of thumb in respect of the items reliability is that item loadings of between 0.40 and 0.70 is acceptable (Hair et al., 2014). However, if removal of an item will enhance the composite reliability of a given construct then the item may be removed. Accordingly, out of the 60 items in this study 27 items were removed (as detailed in Table 4.24 subsequently) from the items of the corresponding construct for failing to achieve the minimum AVE of 0.50 (Hair et. al., 2010) leading to the removal of two attitude dimensions (attitude unconditional acceptability and attitude positive acceptability). All the 33 items retained for further analysis have loadings ranging between .705 and .931 as presented in Table 4.24.

Table 4.24
Summary of Constructs' Items of Measurement

S/No.	Construct	Items Before Test	Items After Test	Items Deleted
1	Attitude General Acceptability	4	2	2
2	Attitude Unconditional Acceptability	7	0	7
3	Attitude Positive Acceptability	5	0	5
4	Parents Referents	4	4	0
5	Colleagues Referents	6	3	3
6	Employers Referents	4	4	0
7	Spouse Referents	4	2	2
8	Capability	3	3	0
9	Government Support	5	5	0
10	Religiosity	14	6	8
11	Behavioral Intention	4	4	0
	Total	60	33	27

4.9.2   Internal Consistency (Composite Reliability)

It refers to the extent to which scale items measure the same concept in a given model (Kottner et al., 2011; Nahid, 2003). Usually, cronbach alpha is used as the criterion for internal consistency. However, due to its limitation of under estimating the internal consistency reliability because of its sensitivity to the number of items in a scale, in PLS the indicators are assessed individually, through the use of a different measure, i.e. the composite reliability. It takes into consideration the outer loadings of the indicator variables. Its range is between 0 and 1. Lower loadings indicating lower reliability and higher loadings indicating higher reliability. Its interpretation is not different from the interpretation of cronbach alpha. Thus, composite reliability scores of 0.60 to 0.70 are considered as acceptable particularly in an exploratory research (Nunnally and Bernstein, 1994; Sekaran, 2013). Below 0.60 score are considered as not having internal consistency reliability.

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The implication of removing items that failed to achieve the criteria is that attitude reverts to a uni-dimensional construct while other constructs items are reduced as appropriate. It is worth noting that, many scholars have argued that attitude is uni-dimensional and should be studied as a single score. Similarly, many past empirical studies have in their analyses, considered attitude as a single dimension (Fauziah, Ramayah, & Abdul Razak, 2008; Shih & Fang, 2004). However, there are those for the other side of the argument who suggested that attitude is complex and should be studied multi-dimensionally for a more informative outcome (Bidin & Idris, 2007; Bobek, 1997; Lau, 2002). Yet more arguments are premised on the basis that the two parallel arguments are dependent upon the attitude object or context. Attitude towards a complex object or context is certainly going to be complex and should in that case be studied multi-dimensionally. While on the other hand, attitude towards a simple object or context could be studied applying a single score. Initially, in this study it was proposed and conceptualized that attitude towards ZEI is complex and was hence decomposed into three dimensions (attitude general acceptability, attitude unconditional acceptability and attitude positive acceptability) in line with Idris and Ayob (2001). Using the SPSS the dimensions were confirmed. However, in the PLS measurement model test two of the three dimensions (attitude unconditional acceptability and attitude positive acceptability) were dropped as they fail to achieve the minimum AVE of 0.50. Nevertheless, attitude general acceptability retained two of its measurement items and was therefore considered for further analysis. This by implication could be interpreted as attitude towards ZEI in a Nigerian environment is not similar with attitude towards ZEI

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in other environments such as Malaysia where decomposing attitude based on the object of the attitude revealed more informative result.

Thus, this study is in line with Ajzen and Fishbein (1975) and Oskamp and Stuart (1991) who all argued that attitude is a point not in range, contrary to the opinion of Sherif and Hovland (1961) who came up with the attitude latitude theory, advocating for studying attitude in a multiple of dimensions (multidimensional). Hence, findings from this study that the decomposition or non-decomposition of attitude is also dependent upon environment contextually not only the object of the attitude. Table 4.25 provides details of the cross loadings of the retained items of measurement for the variables of the study as discussed.

Table 4.25
Cross Loadings (N = 343)

	AT	BI	PC	PG	R	SC	SE	SP	SS
AT10	**0.874**	0.251	0.247	0.244	0.280	0.209	0.235	0.128	0.072
AT11	**0.918**	0.308	0.228	0.267	0.339	0.198	0.261	0.255	0.192
B1	0.321	**0.879**	0.344	0.388	0.454	0.122	0.325	0.357	0.149
B2	0.250	**0.897**	0.371	0.375	0.409	0.091	0.377	0.290	0.067
B3	0.246	**0.852**	0.284	0.381	0.321	0.105	0.324	0.244	0.061
B4	0.275	**0.859**	0.334	0.401	0.391	0.121	0.332	0.233	0.130
PC1	0.229	0.354	**0.892**	0.290	0.372	0.235	0.327	0.292	0.191
PC2	0.252	0.346	**0.931**	0.307	0.373	0.232	0.314	0.206	0.180
PC3	0.231	0.338	**0.881**	0.279	0.325	0.211	0.283	0.184	0.125
PG4	0.264	0.416	0.283	**0.853**	0.475	0.045	0.418	0.267	0.033
PG5	0.278	0.403	0.261	**0.889**	0.466	0.042	0.413	0.292	0.035
PG6	0.249	0.309	0.246	**0.850**	0.361	0.013	0.387	0.178	0.058
PG7	0.178	0.324	0.253	**0.804**	0.379	0.062	0.292	0.236	0.115
PG8	0.228	0.395	0.318	**0.825**	0.462	0.092	0.392	0.279	0.097
R10	0.229	0.369	0.265	0.372	**0.765**	0.126	0.149	0.335	0.186
R5	0.290	0.304	0.293	0.406	**0.728**	0.066	0.231	0.240	0.051
R6	0.270	0.345	0.314	0.398	**0.763**	0.140	0.230	0.244	0.073
R7	0.271	0.277	0.261	0.438	**0.705**	-0.016	0.140	0.183	0.001
R8	0.283	0.405	0.353	0.373	**0.823**	0.122	0.186	0.274	0.173
R9	0.264	0.367	0.325	0.397	**0.802**	0.130	0.166	0.366	0.187
SC7	0.206	0.119	0.238	0.065	0.125	**0.868**	0.101	0.096	0.105
SC8	0.192	0.119	0.214	0.043	0.096	**0.920**	0.063	0.078	0.166
SC9	0.177	0.067	0.176	0.049	0.118	**0.726**	0.139	0.198	0.195
SE11	0.292	0.398	0.335	0.409	0.265	0.095	**0.880**	0.303	0.057
SE12	0.211	0.337	0.310	0.370	0.164	0.115	**0.887**	0.277	0.020
SE13	0.226	0.281	0.191	0.366	0.150	0.081	**0.850**	0.294	-0.028
SE14	0.193	0.274	0.303	0.388	0.214	0.078	**0.756**	0.318	0.073
SP1	0.169	0.192	0.102	-0.062	0.183	0.117	0.092	**0.712**	0.245
SP2	0.149	0.263	0.245	0.322	0.294	0.118	0.376	**0.796**	0.072
SP3	0.150	0.251	0.180	0.285	0.257	0.088	0.293	**0.842**	0.135
SP4	0.189	0.249	0.203	0.279	0.324	0.066	0.236	**0.821**	0.139
SS17	0.160	0.117	0.204	0.098	0.156	0.156	0.072	0.176	**0.920**
SS18	0.109	0.093	0.116	0.034	0.121	0.156	-0.013	0.163	**0.871**

Note. The bold and highlighted items identify the items that belong to the column's construct

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4.9.3 Revised Model (Measurement Model)

In view of the foregoing, an adjustment was made on the originally conceptualized model for the study in Figure 3.1. Therefore, from 11, the study's constructs are reduced to nine since attitude unconditional acceptability and attitude positive acceptability have been removed. Therefore, the hypothesized relationships were duly reduced and adjusted appropriately. The revised model as shown in Figure 4.3 has seven exogenous variables, one endogenous variable and a moderator. Each of the variables are measured with the items that have at least achieved 0.50 AVE or above. Thus, subsequent analysis was based on the revised postulations.
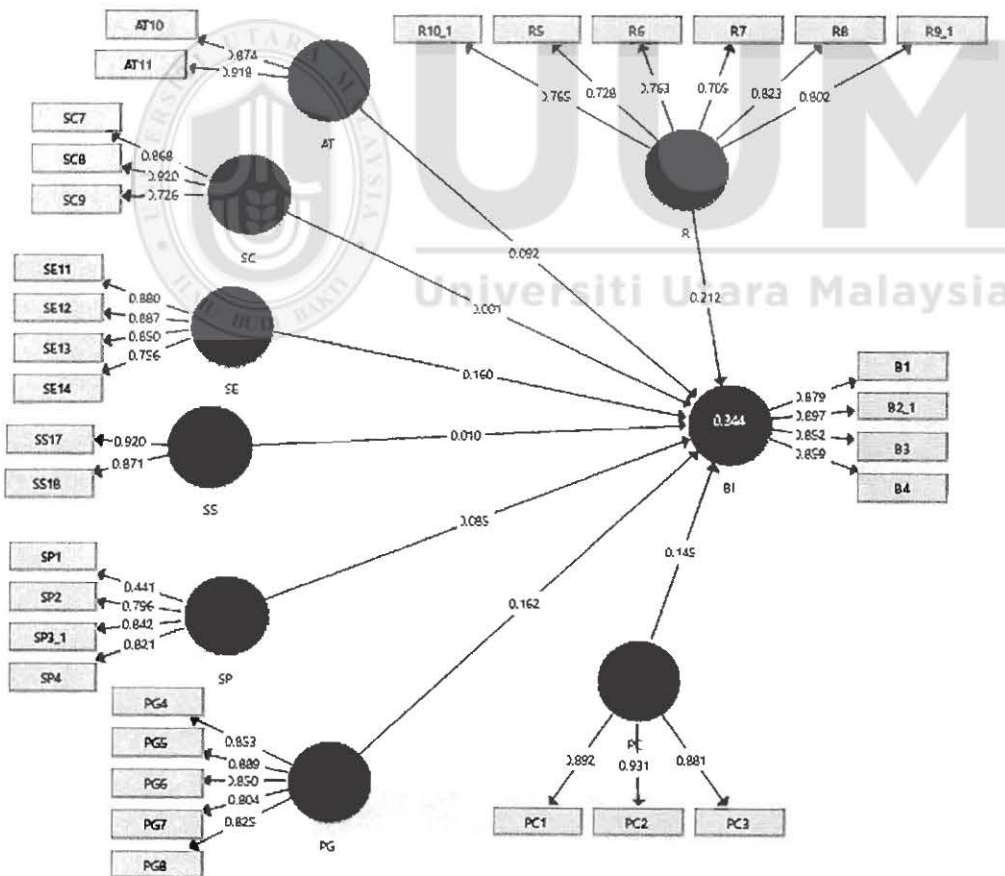
Figure 4.3
Revised Model (Measurement Model)

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The revised model as shown in Figure 4.3 indicates one endogenous variable (Behavioral Intention), seven exogenous variables (Attitude, Parents Referents, Colleagues Referents, Employers Referents, Spouse Referents, Capability and Government Support) and one moderating variable (Religiosity). It also shows that there are eight hypothesized direct relationships and seven indirect postulated relationships to further be tested. The number of items retained for each variable and the loadings were earlier detailed in Table 4.25. The R^2 which is also known as the coefficient of determination is a statistical figure specifying the degree of variance in the endogenous variable and its predictability from the exogenous variable (Henseler et al., 2014). In this study the total contribution of the exogenous variables to the model is .344. This means that the model can predict the determinants of intention to pay ZEI up to 34.4%, the remaining 65.6% is covered by other factors not captured by the study which further research could be embarked upon to discover them.

4.9.3.1 Restating the Hypotheses

Ahead of conducting further analysis and testing the hypotheses, the hypotheses of the study are restated to account for the adjustment made in the model as a result of the changes encountered in the measurement model analysis. Basically, from the three dimensions of attitude only one was retained. Thus Attitude Unconditional Acceptability and Attitude Positive Acceptability have been discarded, while Attitude General Acceptability is retained as Attitude since it has become uni-dimensional. This has made the hypothesized relationships to be reduced from 19 to 15 comprising of eight to test

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direct relationship and seven to test the indirect relationship (the moderating effect of Religiosity) as presented in Figure 4.3.

H1: There is significant positive relationship between Attitude and the intention to pay ZEI

H2: There is significant positive relationship between Parent Referents and the intention to pay ZEI

H3: There is significant positive relationship between Colleagues Referents and the intention to pay ZEI

H4: There is significant positive relationship between Employers Referents and the intention to pay ZEI

H5: There is significant positive relationship between Spouse Referents and the intention to pay ZEI

H6: There is significant positive relationship between Capability and the intention to pay ZEI

H7: There is significant positive relationship between Government Support and the intention to pay ZEI

H8: There is significant positive relationship between Religiosity and the intention to pay ZEI

H9: Religiosity moderates the relationship between Attitude and the behavioral intention to pay ZEI.

H10: Religiosity moderates the relationship between parent referents and the behavioral intention to pay ZEI.

H_{11}: Religiosity moderates the relationship between Colleagues Referents and the behavioral intention to pay ZEI.

H_{12}: Religiosity moderates the relationship between Employers Referents and the behavioral intention to pay ZEI.

H_{13}: Religiosity moderates the relationship between Spouse Referents and the behavioral intention to pay ZEI.

H_{14}: Religiosity moderates the relationship between Capability and the behavioral intention to pay ZEI.

H_{15}: Religiosity moderates the relationship between Government Support and the behavioral intention to pay ZEI.

In view of the fact that the measurement model was examined without moderation, a further test has also been carried out to examine the measurement model with moderation. This to check of what will be the effect of the moderation on the R^2 of the measurement model.
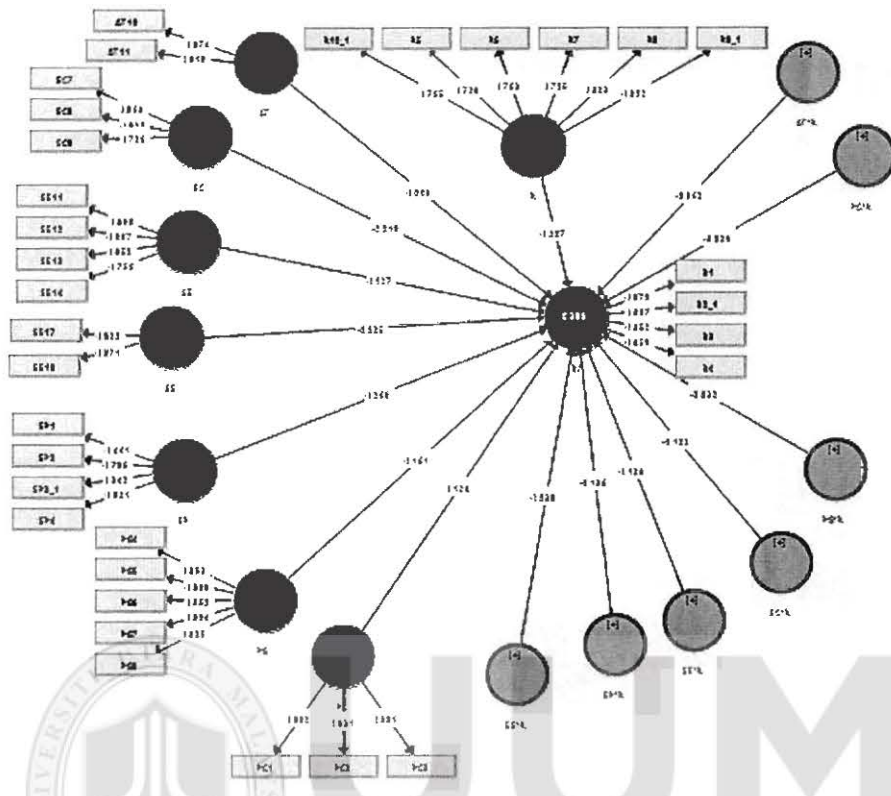
Figure 4.4
Measurement Model with Moderation

Results as presented in Figure 4.4 shows the full model with inclusion of moderating

effect of Religiosity on the relationship between the seven exogenous variables and the

endogenous variable. An improvement was achieved on the R^2 from .344 to .389, hence

establishing the efficacy of including Religiosity as a moderating variable in the model

of the study.

4.9.4   Convergent Validity

Convergent validity is the degree to which a measure positively correlates with another

measure(s) of the same construct. Thus, items of a construct ought to share a variance of

high proportion (converge) with one another. Outer loadings of the items of measure and

AVE are commonly used to establish the convergent validity which is otherwise called indicator reliability. If indicators of a given construct have high outer loadings of at least 0.708 it is considered as statistically significant (Hair et al., 2010; Hair et al., 2014).

Additionally, the proportion of variation in an item explained by a particular construct; that is the AVE can also be used in assessing the convergent validity by employing the square of the standardized indicator's outer loading otherwise referred to as the communality. The minimum AVE score of 50% (0.708 * 0.078) is acceptable (Hair et al., 2010; Hair et al., 2014). In this study, the average variance extracted was used in assessing the convergent validity. The values as reflected in Table 4.26 are between .553 and .813 indicating a satisfactory result of convergent validity. Accordingly, the AVE for Attitude is 0.803, Behavioral Intention is 0.760, Capability 0.813, Government Support is 0.714, Religiosity is 0.586, Colleagues Referents is 0.709, Employers Referents is 0.714, Parents Referents is 0.553 and Spouse Referents is 0.802.

Table 4.26

The Measurement Model Summary (Result for Reflective)

Latent Variable	Items	Factor Loading	Indicator Reliability	Composite Reliability	AVE
Attitude	AT10	0.874	0.763	0.891	0.803
	AT11	0.918	0.842		
Behavioral Intention	B1	0.879	0.772	0.927	0.760
	B2	0.897	0.805		
	B3	0.852	0.727		
	B4	0.859	0.738		
Capability	PC1	0.892	0.796	0.929	0.813
	PC2	0.931	0.866		
	PC3	0.881	0.776		
Government Support	PG4	0.853	0.728	0.926	0.714
	PG5	0.889	0.790		
	PG6	0.850	0.722		
	PG7	0.804	0.647		
	PG8	0.825	0.681		
Religiosity	R10	0.765	0.585	0.894	0.586
	R5	0.728	0.530		
	R6	0.763	0.582		
	R7	0.705	0.498		
	R8	0.823	0.678		
	R9	0.802	0.643		
Colleagues Referents	SC7	0.868	0.753	0.879	0.709
	SC8	0.920	0.847		
	SC9	0.726	0.528		
	SE11	0.880	0.774		
Employers Referents	SE12	0.887	0.787	0.909	0.714
	SE13	0.850	0.722		
	SE14	0.756	0.572		
Parents Referents	SP1	0.712	0.507	0.825	0.553
	SP2	0.796	0.633		
	SP3	0.842	0.709		
	SP4	0.821	0.675		
Spouse Referents	SS17	0.920	0.846	0.890	0.802
	SS18	0.871	0.758		

Note: Composite reliability (CR) = (square of the summation of the factor loadings)/{(square of the summation of the factor loadings) + (square of the summation of the error variances)}b Average variance extracted (AVE) = (summation of the square of the factor loadings)/{(summation of the square of the factor loadings) + (summation of the error variances)}

4.9.5 Discriminant Validity

Discriminant validity is aimed at testing by empirical standard the dissimilarity and distinctiveness of a construct from other constructs in a conceptual model (Wong, 2013). It is the extent to which unrelated measurements or concepts are truly unrelated and distinct from other constructs (Wong, 2013). It tests the uniqueness of a construct and captures the phenomena that is unrepresented by the rest of the construct in the conceptual model. In PLS there are basically three methods through which discriminant validity could be tested; the examination of the indicators' cross loadings, the more conservative Fornell-Larcker criterion and the HTMT (Alarcón & Sánchez, 2015). The rule in examining the cross loadings is that the outer loadings of an indicator on a construct has to be greater than all of its loadings scores on the other constructs (Hair, et al. 2011). This has been discussed in details in the preceding section. Another approach (the Fornell-Larcker criterion) is achieved by comparing the square root of the average variance extracted AVE scores the construct correlations. In essence, the AVE of each latent variable should be greater than the largest score correlation with all other constructs. That is AVE of the construct should surpass the squared correlations with all other constructs (Kottner et al., 2011). It could be observed that the correlation squares are all less than that of the AVE as depicted in table 4.26.

In another way, discriminant validity can also be checked by comparing the reflective indicators with the indicator loadings in the cross loadings (Fornell & Bookstein, 1982) as displayed in bold in Table 4.27. The scores showed that all the latent variables have greater values than the corresponding correlations of others further confirming the satisfaction of the discriminant validity requirement. In a nutsell, from the scores

presented in the Fornell-Larker discriminant validity Table 4.27, it shows that the discriminant validity for all the latent variables is achieved. Thus, establishing discriminant validity. Furthermore, the requirement that all indicators loadings must have higher values than the cross loadings is also met, giving way for further examination of the data of the study.

Table 4.27
Fornell-Larker Discriminant Validity

	AT	BI	PC	PG	R	SC	SE	SP	SS
AT	**0.896**								
BI	0.314	**0.872**							
PC	0.263	0.384	**0.902**						
PG	0.286	0.443	0.324	**0.845**					
R	0.348	0.455	0.396	0.513	**0.765**				
SC	0.226	0.126	0.251	0.062	0.131	**0.842**			
SE	0.277	0.389	0.342	0.454	0.239	0.110	**0.845**		
SP	0.220	0.325	0.253	0.301	0.363	0.130	0.351	**0.743**	
SS	0.153	0.118	0.184	0.078	0.156	0.173	0.038	0.190	**0.896**

Note: Diagonals that appeared in bold represent the average variance extracted while the other entries represent the squared correlations.

As earlier noted apart from the two criteria discussed another criterion for confirming the discriminant validity is the Heterotrait-Monotrait (HTMT). The HTMT criterion is unique because of its specificity and is the most conservative and most sensitive of all the three methods of testing discriminant validitiy. It is based on comparing the HTMT correlations and monotrait-hetromethod correlations. According to Henseler, Ringle, & Sarstedt (2014) the level of acceptance is that the scores of interactions between the latent variables must not be more than 0.85. If none of the values on interaction points between the constructs is up to or greater than 0.85 then discriminant validity is

established. For instance, the interaction between Attitude and Behavioral Intention is 0.378, while the interaction between Spouse Referents and Parents Referents is 0.169 and so on. Table 4.28 results provides details of the HTMT results. In a nutshell all the recommended tests for discriminant validity have been carried out and each confirms that discriminant validity is achieved.

Table 4.28
HTMT Result

	AT	BI	PC	PG	R	SC	SE	SP	SS
Attitude									
Behavioral Intention	0.378								
Capability	0.334	0.429							
Govt. Support	0.444	0.487	0.361						
Religiosity	0.508	0.542	0.487	0.613					
Colleagues Ref.	0.257	0.143	0.295	0.074	0.195				
Employers Ref.	0.405	0.433	0.385	0.510	0.333	0.142			
Parents Ref.	0.301	0.349	0.290	0.404	0.540	0.153	0.429		
Spouse Ref.	0.170	0.140	0.218	0.093	0.211	0.238	0.089	0.169	

4.9.6 Assessment of Goodness-of-fit index (GoF)

For PLS, Goodness-of-fit index (GoF) is the overall measure of the model fit. The closer the GoF to one the better is the model fit. The rule of thumb for the GoF has been categorized into three. If the overall model fit result is 0.10 it is regarded as small. Similarly, where the overall model fit result is 0.25 it is considered as medium. However, where the score arrived at for the overall model fit is 0.36 and above then the GoF is said to be large (Wetzels, Odekerken-Schröder, & Van Oppen, 2009). The result as presented in Table 4.29 revealed that the GoF of this study is 0.490. This could be

adjudged as large for the measurement model as well as the structural model of the study. It is therefore established that the study has strong fitness for the hypothesized models in relation to the data applied in the study as recommended by Wetzels et al. (2009).

Table 4.29
Goodness of Fit (GoF)

Latent Constructs	Communality	R Squared (R²)
Attitude	0.664	
Behavioral Intention	0.760	0.337
Capability	0.813	
Government Support	0.714	
Religiosity	0.525	0.240541
Colleagues Referents	0.709	
Employers Referents	0.714	
Parents Referents	0.723	
Spouse Referents	0.802	
Geometric Mean	0.714	0.337

$$\text{GoF} = \sqrt{0.714 \times 0.337}$$

$$\text{GoF} = 0.490$$

4.10   Assessment of the Structural Model

As discussed earlier in this chapter, the assessment of the measurement model is to be followed by the evaluation of the structural model. The structural model explains the dependence of the relationship in the model hypothesized (Hair et al., 2006). Essentially in PLS, the evaluation of the structural model is aimed at enabling the researcher to find out how well the empirical collected data supports the concept/theory under investigation (Hair et. al., 2014).

Thus, the structural model exposes the directional relationship that exists between the variables and their respective t-values and the path coefficients (Hair et.al., 2014). Hence path coefficient in PLS is similar to the standardized beta coefficient in the regression analysis (Chin & Dibbern, 2010). It is aimed at testing the hypothesized relationship between constructs in a model. The standard of evaluating the structural model is by employing the bootstrapping procedure as recommended by (Hair et.al., 2014). It is recommended that at least 5,000 bootstrapping samples is used to run for assessing the structural model (Chin & Dibbern, 2010). Thus, in this study the structural model was examined by employing the bootstrapping samples on the 343 cases to assess the significance of the path coefficients of the study's structural model. The direct paths relationship is as shown in Figure 4.4. Accordingly, the processes followed for the evaluation of the structural model of this study are in line with the recommendations of Sleuwaegen (2009) on assessing structural model in PLS.

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1. Assessment of the size and significance of the path coefficient,

2. Evaluation of the coefficient of determination (R^2),

3. Assessment of the effect size (f^2)

4. Appraisal of the predictive relevance (Q^2), and

5. Appraisal of the moderating effect.

The criteria set out in Table 4.30 as recommended by scholars summarizes the structural model criteria for analysis indicating the tests to be conducted, the nomenclature of the indexes, the acceptable scores as well as the its justification according to the literature.

Table 4.30
Structural Model Standards for Analysis

S/N	Assessment Test	Name of Index	Level of Acceptance	Literature Support
1	Collinearity	Variance Inflated Factor (VIF)	VIF < 3.3/ VIF < 5.0	Hair et al. (2014)
2	Path Co-efficient	Path Co-efficient	p-value , 0.05, t-value > 1.96	Hair et al. (2014)
3	R^2	Co-efficient of Determination	0.75 - Substantial 0.50 - Moderate 0.25 – Weak	Hair et al. (2014)
4	f^2	Effect size to R^2	0.35 - Large Effect Size 0.15 - Medium Effect Size 0.02 - Small Effect Size	Hair et al. (2014), Cohen (1988)
5	Q^2	Stone- Geisser Q^2 Predictive Relevance	Value larger than 0 indicates that exogenous constructs have predictive relevance over endogenous construct	Stone (1974), Geisser (1974), Hair et al. (2014)

4.10.1 Evaluation of the Size and the Path Coefficient

In this study, the bootstrapping procedure carried out are presented subsequently in Table 4.31. The results showed the t-value and p-value in respect of the statistical

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estimates of the structural model's path coefficients for testing the hypotheses. According to Hair et. al. (2014), the critical values considered for two tailed tests for significance are 2.57 (significance level = 1%), 1.96 (significance level = 5%) for social and management sciences, and 1.65 (significance level = 10%) where the area or context of the study is new and/or the complexity of the model (Hair, et. al, 2014). There are eight direct relationships hypothesized that were tested in this study.

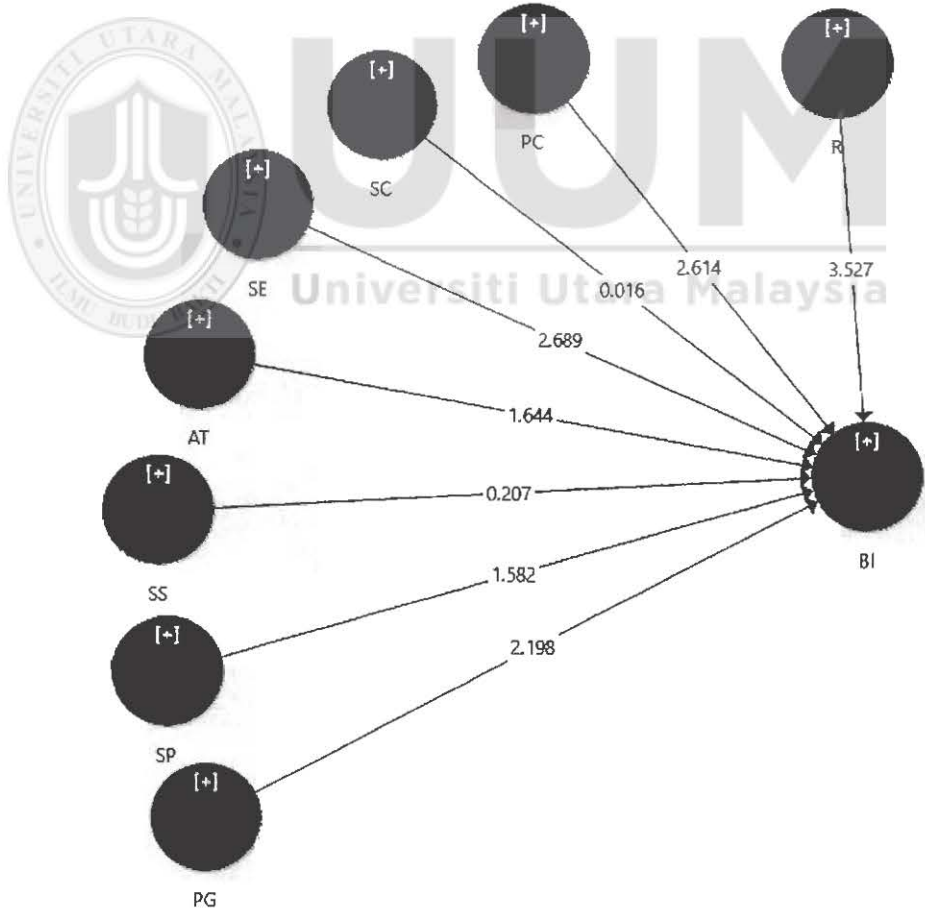Five out of the eight were supported, while three were not supported.

Figure 4.5
Structural Model without Moderator

The result as depicted in Figure 4.5 presents the relationship among the variables of the study without the introduction of the moderating effect of religiosity. As such H_1 predicted that there is significant relationship between attitude and intention to pay ZEI by civil servants (AT -> BI). Thus, from the results (β value = .089, t = 1.650, p = .100) indicating a relationship that is significant at 10%. H_2 hypothesized the significant relationship between parent referents and behavioral intention (SP -> BI). The scores as depicted in Table 4.31 showed the relationship as having a (β = .089, t = 1.582, p = .114) indicating the non-support on the hypothesized relationship between parents referents and behavioral intention of civil servants to pay ZEI. In the same vein the predicted significant relationship between colleagues referents and intention to pay ZEI by civil servants, H_3 (SC -> BI) is also not supported as the statistical results indicated (β = .008, t = .016, p = .987). On the other hand, H_4 (SE -> BI) that predicts significant relationship between employers reference and intention of civil servants on ZEI is supported and the relationship is significant and positive at 1% (β = .162, t = 2.689, p = .007). However, H_5 on the hypothesized the significant relationship between spouse referents and the civil servants' intention to pay ZEI (SS -> BI), was also not supported. The statistical results from the structural assessment, as detailed in Table 4.31 shows (β = .018, t = .207, p = .836). Nevertheless, H_6, predicted the influence of capability on the civil servants' behavioral intention to pay ZEI (PC -> BI) and was supported at 1% level of significance. The statistical results revealed (β = .137, t = 2.614 and p = .009).

For the seventh hypothesis (H_7) on the postulated significant relationship between government support and the civil servants behavioral intention to pay ZEI (PG -> BI), the results also supported the prediction at 5% level of significance (β = .163, t = 2.198,

p = .028). In the same vein, H_8 that predicted the significant relationship between religiosity and the civil servants' behavioral intention to pay ZEI (R -> BI) was also supported at 1% level of significance. The statistical results generated showed (β = .231, t = 3.527, p = .000). Table 4.31 presents the detailed statistical results.

Table 4.31
Structural Model Assessment

Hyp	Relationship	Beta	Standard Deviation	t-value	p-values	Decision
H_1	AT -> BI	0.089	0.056	1.650	0.100*	Supported
H_2	SP -> BI	0.089	0.054	1.582	0.114	Not Supported
H_3	SC -> BI	0.008	0.048	0.016	0.987	Not Supported
H_4	SE -> BI	0.162	0.060	2.689	0.007***	Supported
H_5	SS -> BI	0.018	0.046	0.207	0.836	Not Supported
H_6	PC -> BI	0.137	0.056	2.614	0.009***	Supported
H_7	PG -> BI	0.163	0.073	2.198	0.028**	Supported
H_8	R -> BI	0.213	0.060	3.527	0.000***	Supported

Note: *** Significant @ 1% (two tailed test); ** Significant @ 5%; * Significant @ 10%

4.10.2 Evaluation of the Coefficient of Determination (R^2)

In PLS to assess the structural model, the R^2 value (the coefficient of determination) is commonly used. It measures the predictive accuracy of the model (Hair et.al., 2014). It represents the combined effects of the exogenous latent variables on the endogenous latent variable (Hair et.al., 2014). It also signify the amount of variance explained by the exogenous latent constructs in the endogenous variable linked to it (Hair et.al., 2014). The range of R^2 value is from 0 to 1. Higher values indicate higher predictive accuracy levels and vice versa. Although there is no rule of thumb for decision on R^2 since that is dependent on the research discipline and model's complexity, however, in scholarly research in social sciences scholars consider R^2 values of below 0.25 as weak, 0.50 as moderate and .075 and above as substantial (Hair et.al., 2014). Accordingly, the value of

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R^2 in this study could be judged to be moderate since its value is 0.344 as per Table 4.32. This means that the eight exogenous latent variables of this study (namely: attitude, parent referents, colleagues referents, employers referents, spouse referents, capability, government support and religiosity) collectively explained 32.28% predictive accuracy of the model and as well the variance of the behavioral intention (the endogenous latent variable of the study) on its link with the exogenous variables. In other words the determinants of intention to pay ZEI by civil servants as proposed in this study could only account for 32.28% of influence on the issue, while the remaining 65.6% are explained by other factors not considered in this research work, which future studies could further find out.

Table 4.32
Evaluation of R Square (without moderation)

Latent Variable	R^2	R^2 Adjusted
Behavioral Intention	0.344	0.328

As indicated in Table 4.33 the R^2 adjusted has further improved from 32.8% without moderation to 35.6% with the moderation. This means that the predictive capacity of the model of the study improves in predicting the determinants of intention of civil servants to pay ZEI by 2.8% if a moderator is taken into consideration. This proves the relevance of Religiosity as a moderating variable in the proposed model of the study. If other factors are also incorporated the predictive capacity of the model can further be boosted as they collectively form the unaccounted 64.4%.

Table 4.33
Evaluation of R Square (with moderation)

Latent Variable	R^2	R^2 Adjusted
Behavioral Intention	0.384	0.356

4.10.3 Evaluation of the Effect Size (f^2)

Effect size (f^2) refers to the measure of change in the value of the R^2 if a certain specified exogenous latent variable is omitted from the research model (Cohen, 1988). It is used to evaluate if the omitted exogenous latent variable has a substantial impact on the endogenous latent variable (Chin, 1998). As such further to the examination of the R^2 values of all the endogenous latent variables, the effect size (f^2) is also calculated to examine the effect of changes if an exogenous variable is included or omitted from the model (Cohen, 1988). It is calculated as:

$$\text{Effect size: } f^2 = \frac{R^2 \text{ included} - R^2 \text{ excluded}}{1 - R^2 \text{ included}}$$

The guide for evaluating f^2 is that value of 0.02, 0.15, and 0.35, stand for small effect of the exogenous variable, medium effect of the exogenous variable, and large effect of the exogenous variable respectively, (Cohen, 1988). Table 4.34 presents the results of the effect size of each of the latent variables. From the results, half of the latent variables (capability, government support, religiosity, and employers referents) are having small effect size, while the remaining half (attitude, colleagues referents, parent referents and spouse referents). By implication the effect size of a variable is its relevance in the model. Assuming a variable is removed from the model will there be any change in the strength of the predictive power of the model? For instance, as detailed in Table 4.34, four of the variables (Attitude, Colleagues Referents, Parents Referents and Spouse Referents) have no effect size. On the other hand, Capability, Government Support, Religiosity and Employers Referents, each has a small effect size.

Table 4.34
Effect Sizes of Latent Variables

Latent Constructs	(R^2) Incl.	(R^2) Excl.	(R^2) Incl. -- (R^2) Excl.	$1 - (R^2)$ Incl.	f^2	Decision on Effect Sizes
Attitude	0.337	0.334	0.003	0.663	0.01	None
Capability	0.337	0.322	0.015	0.663	0.02	Small
Government Support	0.337	0.323	0.014	0.663	0.02	Small
Religiosity	0.337	0.303	0.034	0.663	0.04	Small
Colleagues Referents	0.337	0.337	0.000	0.663	0.00	None
Employers Referents	0.337	0.317	0.020	0.663	0.03	Small
Parents Referents	0.337	0.337	0.000	0.663	0.01	None
Spouse Referents	0.337	0.337	0.000	0.663	0.00	None

4.10.4 Evaluation of the Predictive Relevance (Q^2)

Kottner et al. (2011) suggested for the assessment of the Stone-Geisser Q^2 score to additionally measure the predictive relevance of the model. Q^2 values are estimated through the blindfolding procedure to signify in a way how accurate the path model predicts the values originally observed. In order to achieve this, the blindfolding procedure is employed. The blindfolding procedure is a sample reuse method that estimates the remaining data parameters after deliberately omitting the omission distance data point (D^{th}) considered for the purpose of the analysis as missing data in the indicators of the endogenous latent variable (Fornell & Larcker, 1981). In the procedure, predicted values are then compared with the original values. Thus, where the original values are closer to the predicted values, it is concluded that the predictor error is small. In other words, Q^2 values that are larger than zero (0) are a clear indication of the predictive relevance of the endogenous latent variable. However, where the Q^2 value is zero (0) or less, then there is lack of predictive relevance (Hair et. al., 2014).

Consequently, as opined by Chin (1988) a research model with a Q^2 value of 0.35 and above is considered as having a large predictive relevance. Similarly, Q^2 of 0.15 to 0.35 is regarded as having a medium predictive relevance, while a model with a score of 0.02 is considered to have a small predictive relevance. Accordingly, this study employed the suggestion of Hair, et. al. (2014) to evaluate the predictive relevance of its proposed model using the cross-validated redundancy. Results as shown in table 4.35 below revealed the study's Q^2 score of 0.234 indicating a medium predictive relevance. Thus it can be concluded that the predictive relevance of the exogenous latent variables of this study is medium.

Table 4.35
Construct Cross-Validated Redundancy

Endogenous Variable	SSO	SSE	Predictive Relevance (Q^2)
Behavioral Intention	1372	1051	0.234
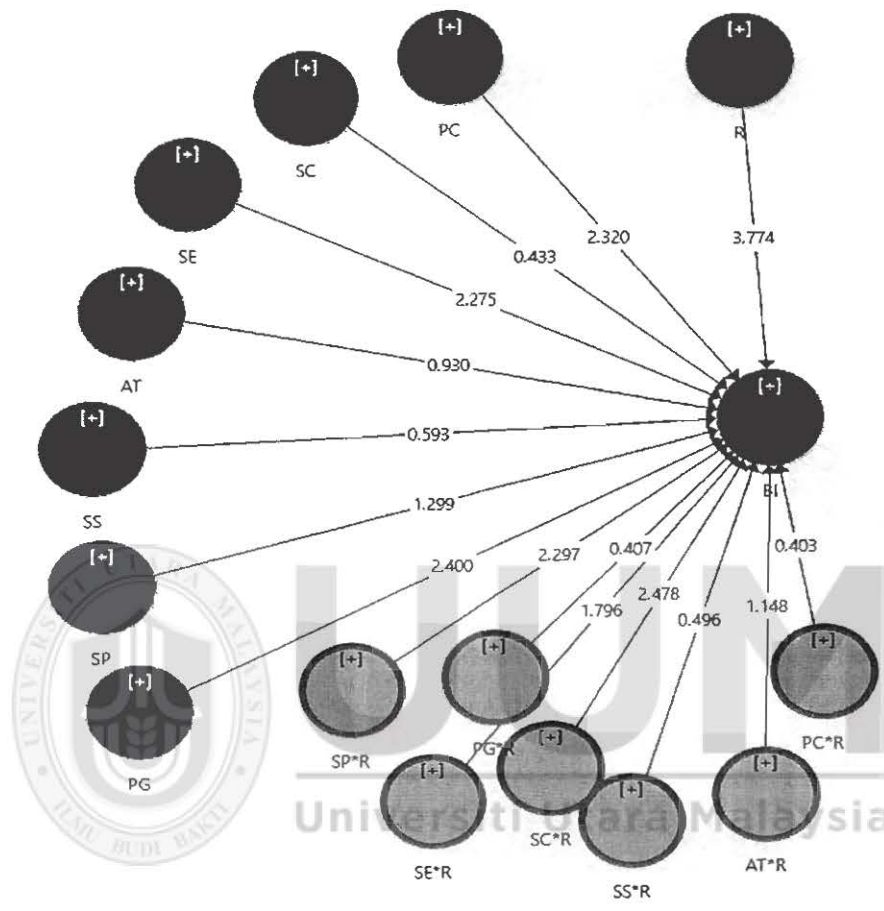
Figure 4.6
The Moderating Effect Model

Figure 4.6 revealed the hypothesized moderating effect of Religiosity on the seven

exogenous variables and the endogenous variable. H9 which tests the moderating effect

of Religiosity on the relationship between Attitude and Behavioral Intention revealed (β

= -0.63, t = 1.148, p = 0.252) not supported. However, H10 on the moderating effect of

religiosity on the relationship between Parents Referents and Behavioral Intention

showed (β = -0.121, t = 2.297, p = 0.022) is supported. For H11 results indicated the

support of the hypothesized moderating effect of Religiosity on the relationship between

Colleagues Referents and Behavioral Intention where ($\beta = -0.115$, t = 2.478, p = 0.014). Moreover, the moderating effect of Religiosity on the relationship between Employers Referents and Behavioral Intention, H_{12} was also supported with ($\beta = 0.117$, t = 1.796, p = 0.073). On the other hand, H_{13} on the moderating effect of Religiosity on the relationship between Spouse Referents and Behavioral Intention was not supported where ($\beta = 0.22$, t = 0.496, p = 0.620). Furthermore, H_{14} which hypothesized the moderating effect of Religiosity on the relationship between Capability and Behavioral Intention was not supported having ($\beta = -0.025$, t = 0.403, p = 0.687). Finally, the moderating effect of Religiosity on the relationship between Government Support and Behavioral Intention revealed ($\beta = -0.035$, t = 0.407, p = 0.684), hence, not supported. From the foregoing explanation on Figure 4.6 as presented it could be noted that out of the seven hypothesized moderating relationships, three were supported (SP*R -> BI, SC*R -> BI, SE*R -> BI), while four moderating relationships (AT*R -> BI, SS*R -> BI, PC*R -> BI, PG*R -> BI) were not supported. In summary, three hypothesized moderating relationships in this study were supported while four were not supported.

4.10.5 Evaluation of the Moderating Effect

The commonly approaches in evaluating the moderating effects in PLS are three; the 2-stage approach, the product indicator approach and the hybrid approach (Hair et. al., 2014). In line with Rigdon, Ringle, Sarstedt and Gudergan (2011) recommendations, in this study the product indicator approach was used to assess the moderating effect of religiosity in the relationship between each of the exogenous latent variables (attitude towards behavior, parents referents, colleagues referents, employers referents, spouse

referents, capability, and government support) and the endogenous variable (behavioral intention) as predicted in the seven hypothesized moderating relationships. This approach is most appropriate for reflective measures, as compared to the other two approaches (Hair et. al., 2014). It produces better results and thus highly recommended (Henseler and Fassott, 2010). Table 4.36 presents the results of the examination of the moderating effect of religiosity on the relationship between the exogenous variables and the exogenous variable of the study using the chosen product indicator approach.

Table 4.36
Moderating Effect Assessment

Hyp	Relationship	Beta	Standard Deviation	t-values	p-values	Decision
H_9	AT*R -> BI	-0.063	0.056	1.148	0.252	Not Supported
H_{10}	SP*R -> BI	-0.121	0.056	2.297	0.022**	Supported
H_{11}	SC*R -> BI	-0.115	0.044	2.478	0.014**	Supported
H_{12}	SE*R -> BI	0.117	0.074	1.796	0.073*	Supported
H_{13}	SS*R -> BI	0.022	0.049	0.496	0.620	Not Supported
H_{14}	PC*R -> BI	-0.025	0.057	0.403	0.687	Not Supported
H_{15}	PG*R -> BI	-0.035	0.084	0.407	0.684	Not Supported

*Note: **Significant at 5% *Significant at 10%*

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5
4.5
4
BI
3.5   Moderator
3
2.5   ◆ Low R ■ High R
2
1.5
1

Low SP   High SP
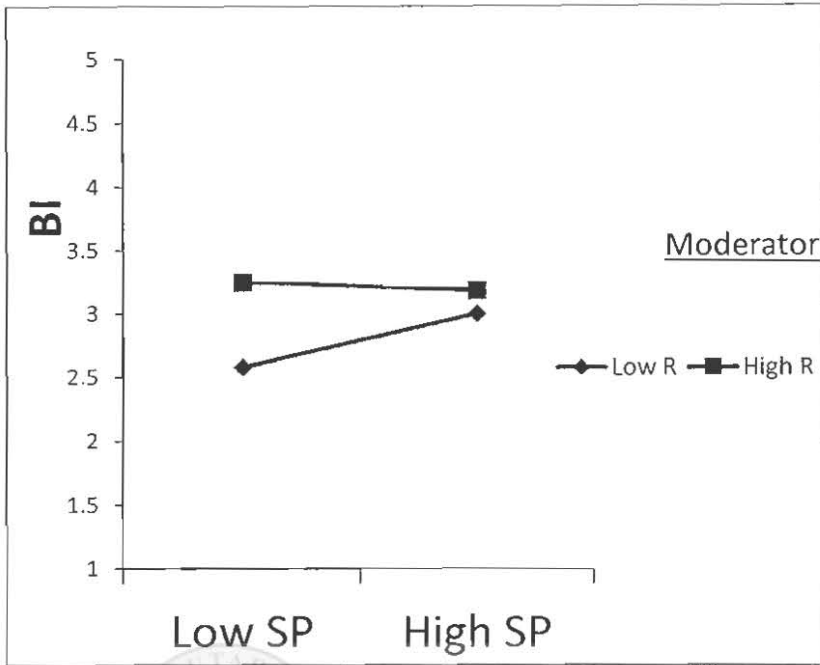
Figure 4.7
Interaction Effect of Religiosity on Parents Referents and Intention

Figure 4.7 revealed the influence of the moderator in the relationship between parents referents and behavioral intention of civil servants intention to pay ZEI (SP*R -> BI). When the moderator goes high the Parents Referents goes low. This means that although Religiosity influences the relationship, but in such a way that religiosity will influence the interaction only when Parents referents is weak.
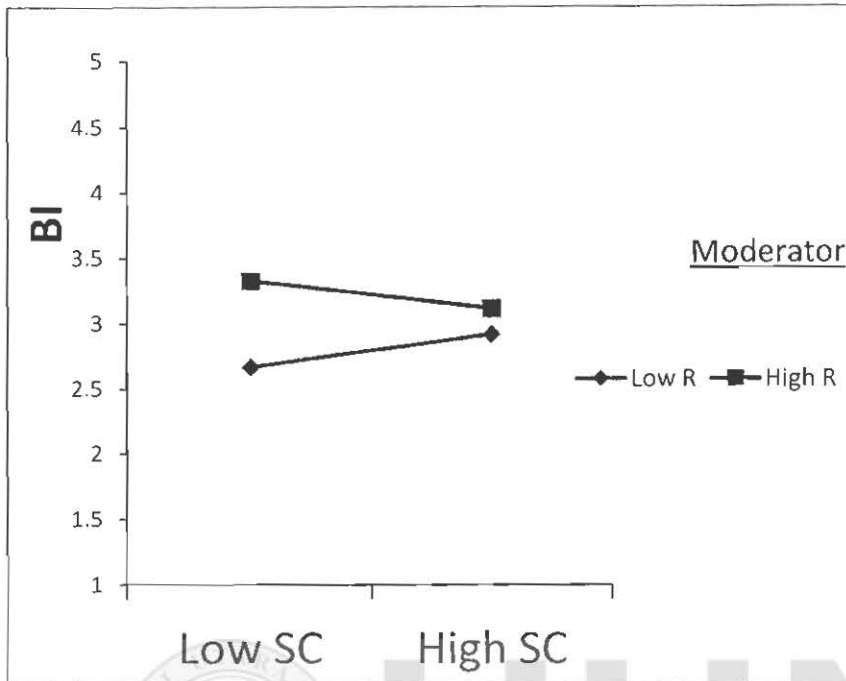
Figure 4.8
Interaction Effect of Religiosity on Colleagues Referents and Intention

Figure 4.8 shows that when the moderating effect of religiosity is high pressure from colleagues (Colleagues referents) was low, while when the moderating effect of religiosity is low, then Colleagues referents influence goes high. This means that a very committed religious individual will depend on more on the religiosity than approval from important others (in this case the colleagues). But where the religiosity is low then Colleagues will assume the primary role of influencing a civil servant to comply. In brief the more the strength of the moderator the less the strength of the colleagues referents as determinant of intention to pay ZEI by the civil servants and vice versa.
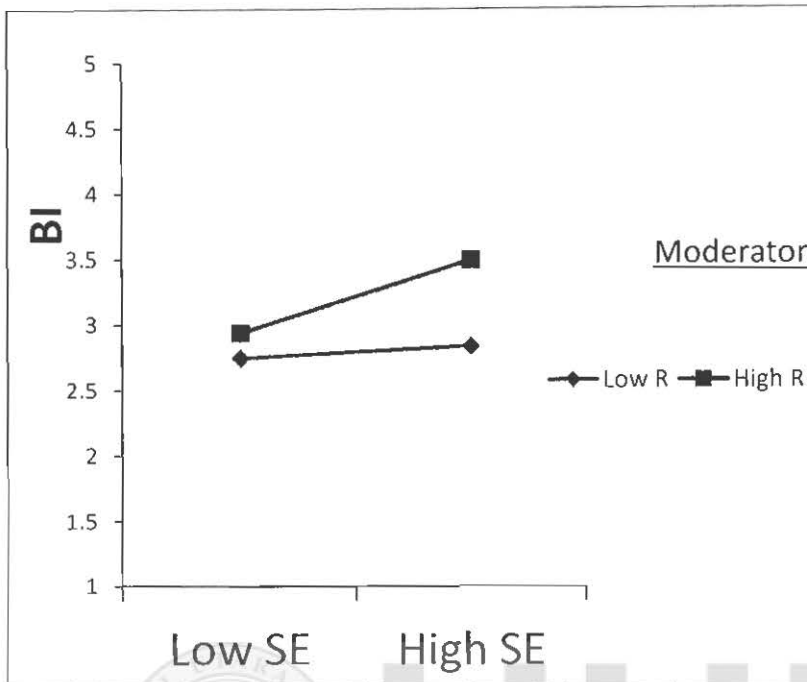
Figure 4.9
Interaction Effect of Religiosity on Employers Referents and Intention

Figure 4.9 demonstrate the moderation interaction of Religiosity and how it strengthens the direct relationship between Employers Referents and Behavioral Intention of civil servants to pay ZEI. The higher the Employers Referents relationship with the Intention, the more influencing is the moderator to the relationship. This means that if Religiosity is introduced the relationship between Employers Referents and the Behavioral Intention of civil servants to pay ZEI will be stronger.

4.11   Robustness of the Analysis

The measures used in this study as conceptualized have been fairly confirmed by the empirical data revealing its apparent robustness. The measurement model was proved to be reasonably satisfactory testing 34 items from nine 9 latent variables on a sample of

343. The model results could also be adjudged impressive with R^2 (predictive accuracy) without moderation as 34.4% and 38.9% with moderation, which is considered robust (Hair et. al., 2010). Furthermore, the predictive relevance (Q^2) of 23.4% is also reasonably adequate, since the benchmark is any score higher than zero (0) (Hair et. al., 2014). The strength of the moderator (religiosity) is also apparent because three out of the seven indirect relationship hypotheses are supported. Thus, the model of the study is proved to be suitable in the study of civil servants' intention to pay ZEI. Furthermore, the efficacy of the TPB, SETRC and SLT theories that were employed in this study as well as the tools for analysis (SPSS and PLS) were also proved to be relevant and suitable in the study of Zakat Intention compliance behavior.

4.12 Summary

This chapter as earlier introduced, presents, analyses and discusses detailed results of the empirical data collected for the purpose of this study. Apart from the introduction, in a summary form, the discussion was divided into four parts. The first part dealt with the data reporting, cleaning and cleansing; where the distribution, collection and recording of data was reported. In addition, SPSS software package was used for data screening, treatment of missing data and outliers, assessing the non-response bias as well as normality tests.

The PLS was then employed to further analyze the data beginning with the assessment of the measurement model purposely to test the reliability and validity of the data including tests on individual item reliability, internal consistency, multi-collinearity, convergent validity, and discriminant validity. After that then the structural model was

assessed using bootstrapping and blindfolding procedures. Thus, the size and the path coefficient, the coefficient of determination (R^2), the effect size (f^2), and the predictive relevance (Q^2) were all evaluated. This was followed by the assessment of the moderating effect. In a nutshell, in order to address the research questions posed and the objectives set out for this study, 15 hypotheses comprising of eight postulated to test direct relationship and seven predicted to test indirect (moderating) relationship were tested. The results as discussed in this chapter and as summarized in Table 4.37 revealed that eight hypotheses are supported while the remaining seven are not supported. Conclusions drawn from the foregoing, summary, recommendations and limitations of the study are provided in the next chapter.
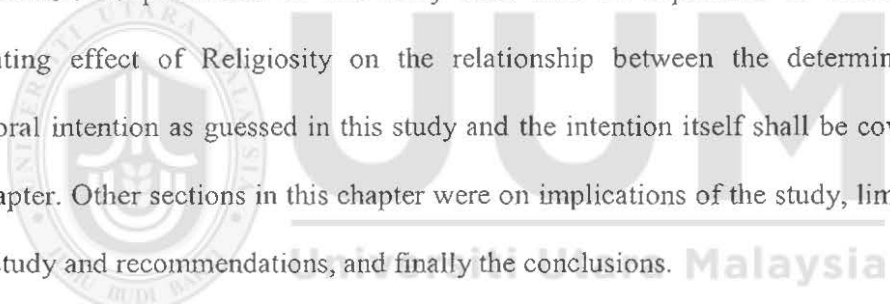
Table 4.37
Summary of Findings

Hyp	Relationship	Finding
H_1	AT -> BI	Supported
H_2	SP -> BI	Not Supported
H_3	SC -> BI	Not Supported
H_4	SE -> BI	Supported
H_5	SS -> BI	Not Supported
H_6	PC -> BI	Supported
H_7	PG -> BI	Supported
H_8	R -> BI	Supported
H_9	AT*R -> BI	Not Supported
H_{10}	SP*R -> BI	Supported
H_{11}	SC*R -> BI	Supported
H_{12}	SE*R -> BI	Supported
H_{13}	SS*R -> BI	Not Supported
H_{14}	PC*R -> BI	Not Supported
H_{15}	PG*R -> BI	Not Supported

CHAPTER FIVE

DISCUSSIONS AND CONCLUSION

5.1   Introduction

This chapter is the concluding part of this research work. Thus, discussions in the chapter shall focus on recapitulation of the study's findings and discussion of results. The research questions raised in chapter one shall each be addressed appropriately. Therefore, the level of intention and all the other variables of this study with regards to the respondents shall be discussed. Similarly, the determinants of behavioral intention of civil servants as postulated in this study shall also be explained. In addition, the moderating effect of Religiosity on the relationship between the determinants of behavioral intention as guessed in this study and the intention itself shall be covered in this chapter. Other sections in this chapter were on implications of the study, limitations of the study and recommendations, and finally the conclusions.

5.2   Recapitulation of the Study's Findings

This study developed three research objectives to answer the three formulated research questions. The study identified and examined the determinants of intention of civil servants to pay ZEI. The main specific objectives of the study were 1) to determine the level of intention, attitude general acceptability, unconditional acceptability and positive acceptability, parents referents, colleagues referents, employers referents, spouse referents, capability, government support and religiosity of civil servants in Kano state to pay ZEI; 2) to determine whether attitude general acceptability, unconditional acceptability and positive acceptability, parents referents, colleagues referents,

employers referents, spouse referents, capability, government support and religiosity relate to the intention of civil servants in Kano state to pay ZEI; and 3) to examine the moderating effect of religiosity (moderator) in the relationship between the independent variables of the study and intention of civil servants in Kano state to pay ZEI.

Data was gathered from the civil servants working full time for Kano state government in Nigeria. A total of 700 copies of the survey instrument (questionnaire) was distributed to the unit of analysis (civil servants). A response rate of 64% was achieved with the retrieval of 449. Unusable responses were removed from the retrieved questionnaires. In the process of preliminary screening of the data, univariate and multivariate outliers were also removed and eventually 343 cleaned and cleansed responses were used for analysis.

PLS data analysis software was used to validate both the direct and indirect relationships as hypothesized in the proposed conceptual model of the study through testing the measurement model, the structural model, the effect size, the predictive relevance and the moderating effect of the moderating variable. Consequently, the PLS path model tests were assessed in steps. First was the assessment of the measurement model, which was carried out through tests on the internal consistency reliability, multi-collinearity, convergent validity and the discriminant validity to examine the latent constructs in the model of the study. Next was the evaluation of the structural model was examined to determine the significance of the structural model's path coefficient which comprises several tests including the evaluation of size and significance of the path coefficient, the evaluation of the coefficient of determination (R^2), the evaluation of the effect size (f^2),

the evaluation of the predictive relevance (Q^2) and the evaluation of the moderating effect. These series of examinations aided the researcher in testing the developed hypotheses and taking decisions on them.

Findings on research question one revealed that the level of intention and other variables of the study was high. This indicates that civil servants are very much interested in complying with the ZEI. This is not in contravention with findings in other Muslim majority environments such as Malaysia (Idris & Ayob, 2001).

On the second research question on the direct relationship between the exogenous variables and the endogenous variable of the study, it was found that five hypothesized relationships were supported while the other three were not supported. Specifically, PLS results revealed that the direct relationship between attitude, employer referents, capability, government support and religiosity (the exogenous variables) are positively related to behavioral intention (the endogenous variable). Nonetheless the other exogenous variables namely; Parents Referents, Colleagues Referents and Spouse Referents were not significantly related to intention to pay ZEI.

The third research question was on the moderating effect of Religiosity between the exogenous variables and the endogenous variable. The result obtained from the use of the PLS indicated that 3 hypothesized relationships were established, while the other 4 were not supported. Specifically, findings on Parents Referents, Colleagues Referents and Employers Referents were significant. This reveals the moderating influence of Religiosity in the model of the study. Furthermore, the results showed that Religiosity

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does not moderate the relationship between the other exogenous variables and intention. These variables are; Attitude, Spouse Referents, Capability and Government Support.

5.3   Discussion of Results

In accordance with the research questions and the underlying research objectives of this study, this section discusses and provide answers as to the level of intention of the civil servants on ZEI. It also highlights the relationship between the independent and dependent variables of the research model as well as the moderating influence of religiosity between the independent and dependent variables. This was to ascertain whether the hypothesized direct and indirect relationship exist, to confirm if those factors significantly influence intention to pay ZEI or not. The detailed SPSS and PLS results have been presented in the preceding chapter. Therefore in this chapter conclusions are reached on exploring other factors determining intention apart from those in the original TPB model. The approach in this section is premised in line with the research questions and the research objectives.

5.4   The Level of the Constructs of the Model

Research objective one developed to address question one raised was on the level of each of the constructs in the model for the respondents of the study. This was determined by employing the results obtained from the descriptive statistics of the data collected and analyzed for the study. Accordingly, the benchmark for measurements employed is the results obtained from the descriptive statistics; that is the mean score, the standard deviation and the minimum and maximum as contained in Table 4.16 in chapter four.

These yardsticks were gauged using the five point likert scale where "5" is strongly agree, "4" agree, "3" neither agree nor disagree, "2" disagree and "1" strongly disagree. Thus, the analysis as well as the interpretation of the results were made using the values scored for each of the constructs. Hence result score closer to "5" points is adjudged rational, while points scored closer to "1" were considered irrational. Accordingly, a mean score close to "4" or higher is an indication of high level for any of the assessed constructs and is in support of the particular scenario as postulated in this study. On the other hand a mean score of "2" or less than "2" is adjudged as low level of the construct being assessed and hence not in support of the particular scenario posited in the study. Similarly, a mean value of "3" is measured as moderate for each of the constructs in the model of the study. Consequently, the findings showed that the overall series mean score of the study's model is 3.82 or 76% while the entire variables standard deviation ranges between 0.543 and 1.011 and the overall series standard deviation of 0.508. So, the variation is adjudged to be a moderate variation level from the obtained responses.

Furthermore, the results indicated the mean of Behavioral Intention as relatively higher than that of all the other constructs, though the results from the other determinants in the study, was equally high; Attitude 3.65 Parent Referents 3.87, Colleague Referents 3.62, Employer Referents 3.77, Spouse Referents 3.80, Capability 3.90, Government Support 3.91 and Religiosity 3.85. All the constructs had high mean score as all are closer to "4" and hence their level is considered high. The least mean score is that of Colleague Referent which is also high (3.62). This implied that all the determinants identified in this study are relevant as determinants of behavioral intention of the respondents on ZEI.

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Moreover, the findings are in line with previous studies in the literature on *Zakat,* such as Saad and Haniffa (2014) and Ibrahim and Shaharuddin (2015) signifying that high level of intention to pay ZEI to the Zakat office as an indication of the readiness of the respondents to comply as well as the suitability of the other constructs in investigating behavioral intention of the respondents. This implied that all the determinants identified in this study are relevant as determinants of behavioral intention of the respondents on ZEI to pay to the *Zakat* commission. This, by implication is a clear indication of the great potentiality of ZEI in Kano to generate substantial amount through paying to the Zakat office, if policies are focused on the determinants of intention to officially pay the ZEI, since the empirical finding of this study have highlighted its importance and that its level is already high.

As a result, it could be deduced that the respondents were of the view that if the required support is guaranteed from the relevant stakeholders, then collections of ZEI by the Zakat commission from civil servants will record significant improvement, as even colleagues referents with the least score from the identified determinants records a high score of 72%, while all others have higher scores. Furthermore it shows that civil servants will readily cooperate and comply in paying their ZEI to the government established body for *Zakat* collection if the required attention is given in developing policies geared towards strengthening and applying the identified determinants of behavioral intention as discussed in this study in that direction. Thus, this study has established that the level of intention to pay ZEI by civil servants in Kano Nigeria is high and if necessary steps are taken in the right direction towards factors influencing it that could lead to high compliance level to the *Zakat* commission.

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5.5   The Determinants of Intention to Pay ZEI

Research question two was on "in what way does attitude, parent referents, colleague referents, employer referents, spouse referents, capability, government support and religiosity relate to the intention of civil servants in Kano state to pay ZEI? Accordingly, the research objective two was developed to answer the question raised. To address it, eight hypotheses where developed and tested. The test performed on H_1, H_4, H_6, H_7, and H_8, provided evidence in respect of the significant relationship between behavioral intention and attitude towards intention, employer referents, perceived capability, perceived government support and religiosity. The details are as explained in the subsections that follow.

5.5.1   Attitude and Behavioral Intention to Pay ZEI by Civil Servants

In examining the relationship between attitude and intention to pay ZEI both the SPSS software and PLS software were used. In the first instance, the test conducted for descriptive statistics using SPSS on the data of this study has provided a strong evidence pointing out the high level of intention as well as the attitude of the civil servants to pay ZEI. The component matrix and the total variance explained tests conducted showed attitude in this study as having three dimensions. The dimensions were captioned based on the meanings of the items that constitute each of the components as; Attitude General Acceptability, Attitude Unconditional Acceptability and Attitude Positive Acceptability, in line with Idris and Ayob (2001). Thus, in this study it was initially proposed and conceptualized that attitude towards ZEI is complex and was hence decomposed into three dimensions (attitude general acceptability, attitude unconditional acceptability and attitude positive acceptability).

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However, results from further examination in PLS in testing the validity and reliability of the measurement items of each variable, two of the three variables namely Attitude Unconditional Acceptability and Attitude Positive Acceptability failed to achieve the AVE of .5 on their measurement items and were therefore dropped. Thus, in conformity with the PLS measurement model result, the variable attitude was reviewed and hence considered as uni-dimensional for further analysis, since only one dimension was left (attitude general acceptability) with three measurement items. Accordingly, a major finding of this study is that the study of attitude as uni-dimension or multi dimension is also linked to environment. What is applicable in Malaysia is not necessarily applicable in Nigeria although both countries share many things in common. This is so because Malaysia has a formidable *Zakat* structure established over four decades ago implementing *Zakat* including ZEI, while Nigeria had its first *Zakat* law enacted in 2003. Besides, Malaysia adopts the Shafie school of thought, while Nigeria adopts Maliki school of thought which both have many things in common but have some differences in their views on some jurisprudential issues in Islam. These are issues that account for the differences in their attitudes towards ZEI. In addition, the structural model test confirmed the hypothesized significant relationship between attitude and intention to pay ZEI by civil servants.

Although, Sheriff and Hovland (1961) have argued that attitude is not a point but rather is in range in their attitude latitude theory, implying that attitude is multidimensional which seemingly contradicts the findings of this study. Some other scholars have argued on the uni-dimensional nature of attitude (Fauziah, Ramayah, & Abdul Razak, 2008;

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Shih & Fang, 2004). The basis of the arguments for the dimensionality or otherwise of attitude were premised on the attitude object or context, where it was suggested that attitude towards a complex object or context should be considered as complex (multidimensional); and where the object or context of attitude is simple, then it should be considered and studied as a single score (uni-dimensional) (Idris & Ayob, 2001). ZEI as an object of attitude was considered multidimensional in empirical studies in Malaysia (Bidin & Idris, 2007). This was what informed the initial assumption of the researcher that this approach could be generalized and applied in a similar environment like Nigeria which turned out to be the contrary. Based on the empirical data examined in this study, it has been confirmed that attitude towards ZEI in Kano Nigeria is uni-dimensional, in line with Ajzen and Fishbein (1975); and Oskamp and Stuart (1991).

Besides, the findings in this study that attitude is significantly related to intention to pay *Zakat* has been reported by previous studies in Muslim majority environments such as Malaysia and Indonesia (Azman & Bidin, 2015; Embong, Taha, & Nor, 2013; Wahid, Hairunnizam, Kader Radiah Abdul, 2012). In view of the foregoing, and considering attitude from the practical point of view, government should focus its attention on how to motivate its workers towards making ZEI an object that should be liked and favored by its civil servants to further strengthen their intention to pay and to actually comply. This is attainable through practical demonstration by the top senior government officials on complying, thereby providing good example to achieve overwhelming patronage by other civil servants.

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The traditional institutions would also have a role to play in improving the favorable disposition of civil servants towards ZEI through massive campaign and ensuring continuous update of the religious rulings (*fatwa*) in favor of ZEI. This can make civil servants see reason in the discharge of their religious obligation to pay ZEI. Similar recommendations were made in the works of Ammani et al. (2014) where it is proposed for the *Ulamas* to, in suitable forums shed more light on the *Zakatability* of employment income for the government to take an official position amend/enact appropriate laws on ZEI and other types of *Zakat* in Muslim majority states in Nigeria.

5.5.2   Parents Referents and Behavioral Intention to Pay ZEI by Civil Servants

The results of the statistical analysis of the data on H_2 the postulated influence of parents as important others in determining intention of civil servants to pay ZEI, was not supported (p-value = 0.114).   This is also in agreement with reported f^2 of 0.001 in chapter four indicating no effect for parent reference on the influence of parents as critical factor in determining the intention of civil servants to pay ZEI. This was because majority of the parents are not civil servants and do not pay ZEI and as such could not constitute pressure as important others nor approve for their wards to intend paying ZEI. Simply they lack the perceived influence because they do not pay and are not even expose to it or what it means as many are not well familiar with modern civil service, making them unable to form an opinion not to talk of advising or constituting a pressure on their wards.

For emphasis there are two major findings on parent referents in this study. Firstly is the result which revealed that the level of the perception of civil servants on parents as

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important others is high. Secondly, the results from the PLS indicated that the relationship between parents referents and intention to pay ZEI is not significant. In a nutshell therefore although parents are important others that could influence intention but are not in any way influencing the intention of their wards on intention to pay ZEI.

The non-significant relationship of parents referents to intention to pay ZEI is in line with the findings in similar other studies and also a further confirmation of the observed weakness of SN (parent referents) only playing the secondary role in the TPB as a determinant of intention (Saeri et al., 2014; Sieverding et al., 2010; van der Linden, 2011). Ajzen (2014) declared that SN has been considered as the weakest of all the determinants of intention.

Although parents are important others, but majority of Kano Nigeria parents are not exposed to Western education and hence, they resist taking their wards to conventional schools as those schools are perceived to be un-Islamic (Duze & Yar'zever, 2013). They do not under normal circumstances encourage their wards to take or primarily depend on government employment, but considered it as a last resort or at least a secondary source of income (Ahmad, n.d.). This explains their disinterest which goes beyond Western mode of education but also to pursuing a career as civil servants to qualify them for income and make them eligible to intend paying ZEI.

Moreover, as elucidated in chapter one of this study, ZEI is new to the Nigerian environment (2003 to 2017) barely 14 years old, there is the tendency that parents most of who are not government workers or are retirees could hardly comprehend better than

their siblings on this more formal form of *Zakat* not to talk of advising them on it. Thus, it is not surprising if siblings do not perceive any pressure from their parents on the payment of ZEI.

The finding in this study is impliedly show casing the need for government and other stakeholders to double efforts and emphasize more on sensitizing both parents and their wards towards the importance of paying *Zakat* in general and ZEI in particular. As such government should incentivize ZEI and make its civil servants and general public which includes their parents fully aware of such incentives to motivate eligible ZEI payers to officially comply. This is because it is expected that pressure from parents as important others in relation to influencing or strengthening the intention of civil servants to pay ZEI could yield positive result.

5.5.3 Colleagues Referents and Behavioral Intention to Pay ZEI by Civil Servants

The analysis of results on the gathered data of the study has shown that the postulated assertion on the significant influence of colleagues as determinants of intention to pay ZEI is not supported, so also the results on the effect size which indicated none ($f^2 = 0.00$). This is in accord with the records from the *Zakat* commission that revealed very low compliance in the payment of *Zakat* by civil servants. The report showed out of the 50,000 employees of the Kano state government only few (less than one (1%) of the total number of civil servants) are regularly paying ZEI (Zakat Commission, 2015). This can be justified because the social group, particularly colleagues are not too familiar with ZEI and the established *Zakat* commission activities and operations as a result of its newness (established in 2003).

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Indeed, colleagues have the potentiality to significantly influence coworkers' intention in many aspects of life as they form part of important others sharing the same working place culture and values. The opinion or pressure from them shall have great influence on the intention. It is presumed that they are important others whose views are expected to have a significant weight and a tremendous influence on the respondents on their intention to pay ZEI, since the respondents are working together with their other colleagues as employees of the same organization for the same organizational goal and objective. However, they fail to constitute pressure for others, because one can only persuade his/her colleagues where there is full awareness of the benefits or drawbacks on any economic cum religious obligation such as ZEI and can only constitute a pressure for others if he/she is also committed and practicing the behavior.

According to the Social Learning Theory, it is always the majority that influence the minority not the other way round (Emerson, 2004). Consequently, one percent was unable to win the other 99% of the 50,000 civil servants to have strong intention to comply. In this case, government should concentrate its effort and commit its resources on the civil servants to encourage majority of them to be committed to complying with the ZEI since already their intention level is high as found in this study. Where this is attained, it is only then that majority of colleagues could positively have a significant influence on the other colleagues in persuading them and strengthening their intention to comply with the ZEI.

5.5.4 Employers Referents and Behavioral Intention to Pay ZEI by Civil Servants

The results from the statistical test conducted on the data for this study using the PLS, it is confirmed that the hypothesis H4 developed to test the relationship between Employers Referents and the intention of civil servants to pay ZEI (SE -> BI), is supported at 1% (β = .162, t = 2.689, p = .007). This establishes the relevance of employers in the decision of the civil servants in respect of paying ZEI. Hence, a major finding of this study is the decomposition of SN which revealed that in Kano Nigeria, civil servants recognize their employers as important others and could influence their intention to pay ZEI.

Although no previous research on the study of ZEI has considered employers referents as a distinct and independent variable, some of those studies regarded employers as part of the sub groupings of the SN construct. Results from the studies were approximately in line with findings this study. For instance, under the sub grouping of SN, employers were considered primary in Bidin et al. (2011) and secondary in Chu and Wu (2004). Both studies found that employers reference as part of the SN sub group has a strong influence on intention of employees.

By implication, the findings in this study have established employers referents as important others being an important determinant of intention to pay ZEI by civil servants. It is therefore recommended that the government and other stake holders on ZEI should consider employers as part of focal points in developing policies that will encourage civil servants to pay ZEI. The employers could come up with facilities that may help facilitate the payment of ZEI by intending civil servants. This could be

achieved through, for example, the deduction of ZEI at source by those who signify and voluntarily approve for such deductions. Government may also consider incentivizing the payment of ZEI by considering the *Zakat* liability as a tax rebate or as a tax deductible expense as is done in other similar Muslim majority countries where the ZEI system is functional.

5.5.5 Spouse Referents and Behavioral Intention to Pay ZEI by Civil Servants

The analysis of demographic information of the respondents of this study presented in chapter four revealed that while the male civil servants gainfully employed on full time basis by the Kano state government were 278 constituting 81%, the female civil servants were 65 (19%) out of the total number of 343 respondents.

Additionally, the descriptive statistics results on the spouse referents as important others with respect to intention to pay ZEI by civil servants in Kano state Nigeria revealed high level (more than 60%) of perception among civil servants as a pressure from important others that could influence intention. By implication there is high tendency that if spouses approve for their partners to pay ZEI on their employment income, the response is expected to be positive. Conversely, in assessing the structural model of this study, H_5 on the postulated relationship between spouse referents and the civil servants' intention to pay ZEI (SS -> BI), was not supported, as the statistical results showed (β = .018, t = .207, p = .836). In brief, the findings from data analysis of this study revealed that there are few females and many male civil servants, the level of perception of spouse on their respective partners as important others on intention to pay ZEI is high, but the relationship between the spouse referents and intention is not significant.

Some previous studies were somehow in line with the findings of this study as earlier stated. They argued on access and opportunity for education in Kano Nigeria, where only few women are educated and fewer of those educated are engaged in civil service (Nwabunike & Tenkorang, 2015). Hence, women workers are in the minority in many aspects of modern life (Baba, 2014). This lead many females being less exposed to ZEI and not in a position to form an informed stand and hence lack the capacity to approve or not approve for others or form a pressure to be a determinant of intention of their spouses on ZEI. Thus it is not surprising that results from the data analysis on the hypothesis developed that spouse referents is significantly related to intention of civil servants was not supported.

Based on the preceding discussions, success is expected to be achieved if the deserved attention is given on educating and employing more women into the civil service thereby uplifting their standard of living and giving them the required exposure and balancing the inequality between men and women with respect to education and employment. This strategy if implemented is expected to generally raise the standard of living and reduce the inequality between spouses which will in turn give each the opportunity to be in a position to have more influence on each other on intention to comply with religious financial worship issues such as ZEI.

5.5.6 Capability and Behavioral Intention to Pay ZEI by Civil Servants

In this study, capability describes the perceived ZEI payer's judgments of their own confidence to pay ZEI. Accordingly, it was hypothesized that capability is significantly

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related to intention to pay ZEI in Kano state, Nigeria. Thus, the results on descriptive statistics described the respondents as having high perceived capability. The findings on the formulated and tested hypothesis (H₃) which was on the relationship between capability and the intention to pay ZEI by civil servants revealed that the hypothesis was supported as it shows a significant relationship between capability and intention. Although, the effect size was adjudged to be small ($f^2 = 0.02$) but still indicating the influence of capability on intention. The findings are consistent and in line with studies in different fields (Ifinedo, 2012; Shin, 2009; Yang, 2012). They also have confirmed the relationship between capability and intention.

Since capability is the degree of a person's confidence with respect to ability for perform an action then greater confidence will result in greater motivations which in turn influences intention. By implication civil servants are likely to have a stronger intention to pay ZEI if they are confident that they have the necessary resources to facilitate the payment of ZEI. So government should provide services that will encourage its workers to build more confidence in paying ZEI, such as giving room for those willing civil servants to direct for deducting ZEI from their salary at source, developing template that will provide guidance to willing civil servants for ZEI calculation, introducing incentives like tax rebate or allowing payable ZEI as deductions allowed for income taxation purposes, creating awareness and so on. These efforts if put in place by government may increase the perceived capability of civil servants as it relates to intention to pay ZEI, consequently this will lead to more ZEI compliance.

5.5.7   Government Support and Behavioral Intention to Pay ZEI by Civil Servants

Firstly, the result on the level of the perception of the respondents on government support revealed high positive response averagely 70% from the respondents. This indicates how important government support in influencing the intention to pay ZEI by government workers. The average score showed civil servants agreeing that government support is crucial with respect to intention to pay ZEI. Thus, with the required support from government the respondents indicated the possibility of having stronger intention and could consequently more willing to discharge the ZEI. Secondly, the result for hypothesis (H_7) formulated on the predicted relationship between government support and the civil servants behavioral intention to pay ZEI (PG -> BI), the results showed (β = .163, t = 2.198, p = .028) indicating that the hypothesis is supported. By implication, the results obtained signified that the higher the government support to the civil servants to pay ZEI, the stronger their intention to pay the ZEI. However, f^2 revealed small effect size (f^2= 0.02) showing a low effect of civil servants' perception of government support as a determinant of intention to pay ZEI. This is not surprising as the general opinion of Nigerians towards government support on religious issues is very low. Since the country is a multi-religious society, government plays passive role in religious affairs which accounts for the low perceived government support on ZEI by civil servants.

In essence, this study confirms that government support influences civil servants intention to pay ZEI. This is in line with the findings of Bugaje (2010) where it was observed that the general opinion of Nigerians on government support in religious affairs such as *Zakat* is considered low and continuously been falling as a result of divorce of religious affairs with government function. If the desired success is to be

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achieved on the relationship between government support and intention to pay ZEI by civil servants is to be achieved, then the government should increase its support towards that direction. The government support should come in form of administrative aid by way of establishing functional well equipped and adequate *Zakat* offices, creating the necessary awareness as to who, what, why, where and why to pay *Zakat* and also providing tax rebate for those who comply in paying ZEI. It is envisaged that civil servants will be more encouraged to comply with the ZEI on adequate provision by the government of those services (Farouk, Idris, & Saad, 2017).

5.5.8 Religiosity and Behavioral Intention to Pay ZEI by Civil Servants

This study postulated and confirmed that religiosity is an important determinant of intention to pay ZEI by civil servants. According to the results, the number of respondents was high in agreeing that religiosity is an important determinant of intention to pay ZEI. In the same vein, H_8 that predicted the relationship between religiosity and the civil servants' behavioral intention to pay ZEI (R -> BI), was supported. The statistical results generated showed ($\beta = .231$, $t = 3.527$, $p = .000$). The interpretation is that civil servants have strong believe in their religion which could aid in strengthening their intention to comply with ZEI. It is thus established that religiosity can be a functional determinant of intention to pay ZEI by civil servants.

Expectedly, this finding is in accord with previous studies in other Muslim majority countries such as Malaysia where it was observed that religiosity is a significant determinant of intention (Idris et al., 2012; Othman & Fisol, 2017). Hence, attention should be focused on religiosity by ensuring that the *Ulamas*, traditional leaders, experts

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as well as other relevant stakeholders work in unison on issues such as issuing *fatwa* on ZEI, developing a template for *Zakat* calculation, creating the necessary awareness and generally encouraging civil servants to comply with ZEI. Accomplishing this shall strengthen the intention of the civil servants towards achieving the desired goal on ZEI.

5.6 The Moderating Effect of Religiosity in the Model of the Study

The third research question for this study was "How does religiosity moderates the relationship between the independent variables of the study and intention of civil servants in Kano state to pay ZEI?" To answer this question, seven hypotheses were formulated. Each of the seven independent variables (attitude, parent referents, colleagues referents, employers referents, spouse referents, capability and government support) were hypothesized to have an indirect relationship with the intention to pay ZEI by civil servants (through the moderating effect of religiosity). The findings as discussed, have revealed that three were supported H_{10}, H_{11}, H_{12}, while five were not supported H_9, H_{13}, H_{14}, and H_{15}.

5.6.1 The Moderating Effect of Religiosity in the Relationship between Attitude and Intention to Pay ZEI

The findings from the statistical data analysis of this study disclosed that religiosity does not moderate the relationship between attitude and intention. That is, hypothesis (H_9) that predicted the moderating effect of religiosity in the relationship between attitude and behavioral intention (AT*R -> BI) was not supported as the results revealed ($\beta = -.063$, $t = 1.148$, $p = .252$). Many reasons accounted for the non-support of H_9. As noted earlier while answering research question two, the attitude of a typical Kano indigene is

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a mixture of conflicting civilizations. It is a combination or an abridge form of universal human attitude. From the East (Islamic/Arabic civilization), the West (Christian/European civilization) and local (Hausa/African civilization). Furthermore, as observed by Kurawa (2008) the 2003 *Zakat* law was not very thorough and comprehensive as it was rushed and enacted by a young government of just six months old in office, barely four years of the return of the country to democratic government, after a long period of nondemocratic governments. Invariably, this has shaken and weakened the behavior of the people in relating ZEI to attitude and religiosity.

Another justification is the level of knowledge and exposure of the populace. The level of education of an individual and of the society affects attitude. Islam encourages acquiring knowledge, however, though Kano is considered a religious society, ironically it is one of states in Nigeria with a very poor education statistics (Duze & Yar'zever, 2013). Even in Islam there are divergent opinions on the issue of ZEI. Thus, there are misconceptions, misunderstandings and confusions about the *Zakat*ability of employment income and other forms of labor income such as consultancy and audit fees as a religious obligations. Therefore, a lot has to be done by government to clear the misconceptions and confusions by providing plat forms for scholarly discussions on ZEI for *Ulamas,* traditional leaders, academics and experts on the issue.

5.6.2 The Moderating Effect of Religiosity in the Relationship between Parents Referents and Intention to Pay ZEI

The results on the direct relationship between parent referents and intention was not supported as earlier explained. Contrary to the outcome of the direct relationship, H_{10} on

the moderating influence of religiosity on the relationship between parents referents and civil servants intention to pay ZEI (SP*R -> BI) was supported revealing (β = -.121, t = 2.297, p = .022). This is confirming that there is strong religious binding between parents and their offspring. Islam has commanded offspring to obey and be merciful to their parents. It is therefore anticipated that religiosity provides support for intention with respect to ZEI, and as such could moderate the relationship between the parent referents and the intention of civil servants to pay ZEI. Thus, parents could use religiosity to encourage their wards and strengthen their intention to pay ZEI. On the other hand, parents should be encouraged to comply if eligible, acquire more understanding and exposure on ZEI in order to be equipped to advise and engage their sons and daughters on intention to comply with ZEI.

5.6.3 The Moderating Effect of Religiosity in the Relationship between Colleagues Referents and Intention to Pay ZEI

The results of the hypothesis (H_{11}) testing on the moderating effect of religiosity on the relationship between colleagues referents and civil servants' behavioral intention to pay ZEI(SC*R -> BI) was supported, as it revealed (β = -.115, t = 2.478, p = .014). This is in line with the saying that it is the product of homogeny that "like" likes to deal with "like". That is to say a person is more comfortable and at home with a person of a similar class, trait and behavior. This is in line with the important others referred to and conceptualized in the underpinning theory of this study the TPB whose opinion could be a pressure and could as well be moderated by religiosity as also described in the supporting theory SETRC (Sutinen, 1999).

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Colleagues relationship is usually not only built primarily on the basis of religion only but also on other factors like same profession, same department, same section, same rank or same time of employment. Colleagues tend to relate to each other on the basis of their closeness in the working place. Thus, according to Bandura (1971) a person interacts with others who share similar identities with him/her, such as religion, profession, age group, gender, labor union and so on. A colleague aligns his/her behavior in line with the other members of the group. In-groups have more influence than out-groups which the person belong or not belong to respectively.

Religion on the other hand, plays an important role in the relationship between colleagues. Formal and informal relationships in working places in Kano, Nigeria are built in conformity with the descriptions above. This explains why religiosity have a moderating effect on the relationship between colleague referents and intention to pay ZEI. It is important therefore, if efforts are directed by all ZEI stakeholders, especially the government towards escalating the binding relationship among colleagues particularly from the religious angle to further facilitate the strengthening of intention towards ZEI compliance.

5.6.4 The Moderating Effect of Religiosity in the Relationship between Employers Referents and Intention to Pay ZEI

H_{12} which predicted the moderating effect of religiosity in the relationship between employers referents and behavioral intention (SE*R -> BI) shows (β = .117, t = 1.796, p = .073) was supported. Employers in this study are the immediate superior officers of the civil servants who hire, promote, discipline and retire civil servants. Their influence

emanates from offering employment and to the authority they have on the employees. The opinion of employers as important others can further be stronger through the intervention of religiosity. If the intention could further be strengthened if religiosity is involved than where it is not involved. The statistically computed results are in line with the general opinion on religiosity as a factor that can influence the direction and intensity of intention to perform a behavior especially religious activities which ZEI is among. That is why though the employers are not considered as Islamic leaders nor scholars but they involve themselves and are involved by their employees in religious affairs and to some extent have some considerable influence on religious issues.

Employers build *Masjids,* and take the responsibility of managing the *Masjids* including the employment of Imams and other needed staff for the *Masjids* as well as organizing some religious activities from time to time. This role gives them some respect from their staff on religious affairs and are often referred to in making decisions by individuals under their supervision. Thus, this strength should be exploited to further strengthen civil servants intention to pay ZEI as their approval for paying a religious tax (ZEI) could be stronger if religiosity is involved.

5.6.5   The Moderating Effect of Religiosity in the Relationship between Spouse Referents and Intention to Pay ZEI

Hypothesis (H_{13}) that conceptualized moderating influence of religiosity on the relationship between spouse referents and behavioral intention (SS*R -> BI) in this study, was not supported from the results presented. It revealed (β = .022, t = .496, p = .620).

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Lack of knowledge and exposure by the spouse on *Zakat* requirement and *Zakat* base is the cause. Many are not even aware of the ZEI obligation. This is because the opinion of Islamic scholars on the eligibility or otherwise of income earned from labor, services or contracts can be grouped into two those in favor of paying *Zakat* from those sources and those against it (Qardawi, 2009). Many of the opinions of early scholars do not favor employment income *Zakat*, especially the issue of *Hawl* (wealth being in the owner's possession for a complete lunar year) (Qardawi, 2009). Because of the diversity in culture and the multi-religious nature of Nigeria, there was no uniformity in the reintroduction and practices of *Zakat* (Bugaje, 2010). Non uniformity affects religiosity on intention as opined by Idris (2002) that eligible citizens of the same country find it difficult to adapt to the issues that revolve around paying *Zakat* on employment income even though some states made *Zakat* on employment income compulsory.

The key to success for strengthening intention to pay ZEI by civil servants in this scenario is that religious exposure for spouse and their partners should be amplified. This could lead to achieving the needed exposure, awareness and knowledge for the partners to influence each other positively towards intention for ZEI compliance. This is the responsibility of not only the government, but also other stakeholders.

5.6.6   The Moderating Effect of Religiosity in the Relationship between Capability and Intention to Pay ZEI

The findings on the predicted moderating effect of religiosity in the relationship between capability and behavioral intention (PC*R -> BI) (H$_{14}$), was also not supported as the

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results revealed ($\beta = -.025$, $t = .403$, $p = .687$). Perceived capability is built, increased or decreased by watching others doing it (Mullan, Wong, & Kothe, 2013). However, civil servants have not fully and clearly understood ZEI as a religious obligation. Individual public servants do not usually openly give out *Zakat* in such a way that others could notice and be encouraged to also do same. Absence of *Masjids Zakat* committees and non-functional local government committees as well as non-media awareness campaigns (Khamis & Yahya, 2015; Khamis et al., 2014; Oladimeji et al., 2013; Rahman & Omar, 2010). Moreover, the traditional openness which was religiously considered of more rewarding hitherto in the payment of *Zakat* by the wealthy is gradually fading and is being replaced by doing it (if ever) secretly (as some scholars argue it is better to be done secretely) which negatively affects commitment. Therefore, perceived capability as a suitable predictor of intention of civil servants on ZEI is becoming increasingly weak, and religiosity is not influencing it. *Zakat* on employment income is not made mandatory and no tax reliefs for payers. The religious juristic stand on *Zakat* on employment income is still not very clear. The unresolved doubts and unending controversies weakens the religiosity aspect of it. The government has not coordinated and gathered the classical and modern juristic views to come up with *fatwa* or stand on *Zakatability* of employment income.

It is therefore, imperative for the government to harness and harmonize the divergent views of experts and scholars in order to come up with a single direction to take one stand on ZEI. This will help its civil servants to build more confidence towards intention to comply with ZEI.

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5.5.7 The Moderating Effect of Religiosity on the Relationship between Government Support and Intention to Pay ZEI

The revealed result on the hypothesized moderating effect of religiosity in the relationship between government support and behavioral intention (PG*R -> BI) (H$_{15}$) has also not been supported. The results showed (β = -.035, t = .407, p = .684). Conversely, the direct relationship between government support and behavioral intention was found to be strong. The explanation to this is that ZEI was introduced as one of the government initiative's ambiguously, without due and diligent referral and recourse to religious texts, *Ulamas* and experts with divergent views. Thus, making enforcement of religious laws in Nigeria is onerous. The partial participation of government in religious matters compounded the matter. Traditional rulers who are the assumed custodian of religion and religious matters are recognized in the constitution with no specific role, responsibility or right. The religious organizations and scholars are not formally recognized by the state laws. This made religious matters no specific person's concern, belonging to everybody and belonging to nobody (Halliru, 2015). Government is not in any way formally accountable for their workers religious activities. Thus, governments have no formal recognition in the religious affairs of their employees. Hence, the influence of religiosity in the relationship between government support and intention to pay ZEI by civil servants is weak as a social pressure on their employees in intending and/or performing religious duty such as ZEI is strong. Other factors are: the insufficient political will of the government during the reintroduction of *Shari'a* campaign in 2003 the general poor management of resources of successive governments leading to a weak trust and confidence on the government activities (Kurawa, 2008; Ibrahim & Shaharuddin, 2015).

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So, one way to ensure success on this issue is for the government to take up the challenge of reorganizing its *Zakat* agency (the *Zakat* and *Hubsi* commission) to be more vibrant, and take charge of discharging all government religious responsibilities with respect to ZEI as it is the most effective tool the government can utilize in revitalizing ZEI. It is only then that both religiosity and the government support shall be strong determinants of its civil servants intention.

5.7 Implications of the Study

There are several significant implications of this study. They were grouped and sequentially discussed under three sub-headings. The theoretical, methodological and practical implications of the study.

5.7.1 Theoretical Implications

Efforts have considerably been devoted by scholars in the past to find out the determinants of intention to comply and the compliance itself. The origin of most of the theories developed and used in the study of *Zakat* were from non-Muslim scholars whose perception even if religious is basically non Islamic. Thus, it is not by coincidence that the theories do not provide comprehensive explanations on understanding the factors that influence intention to comply with *Zakat*. Most of these studies on *Zakat* focused more of their attention on general factors other than specifics such as religiosity and government support which are critical in *Zakat* system.

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On the other hand, although TPB has been proved empirically suitable for studies on intention and actual behavior in several fields of human endeavor it is not without weaknesses. Researchers have therefore made several attempts and calls for more research to address such shortcomings of the theory. Part of the deficiencies identified were non-inclusion of some other factors that influence intention and behavior. This prompted scholars to begin to pay attention to this area by extending or decomposing the theory. Accordingly, based on the calls and suggestions by recent studies to close these gaps by incorporating some other factors becomes imperative and this study is one of the outcomes of such effort. Taking into account these observations, this study contributes by considering with a religious flavor extending the TPB (adding religiosity as an independent variable and a moderator) as well as decomposing (attitude, SN and PBC). Thus, attitude was decomposed into three dimensions (attitude general acceptability, attitude unconditional acceptability and attitude positive acceptability) and subjective norms was decomposed into four independent variables (parent referents, colleague referents, employer referents and spouse referents). Perceived behavioral was decomposed into two control (capability and government support). In a nutshell, it studied a decomposed and extended TPB with the addition of religiosity as directly influencing intention and as well indirectly influencing intention as a moderator between the independent variables and intention (dependent variable).

After empirically testing this study's model, specific theoretical contributions include; the extension of TPB by adding religiosity in the study of ZEI as a moderator which was hitherto not part of the model with both direct and interactive relationships. ZEI as previously discussed is a religious financial worship vertically (between ALLAH SWT

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and His servants) and horizontally (people among themselves). Thus, based on the findings of this study where five and three direct and interactive relationships have been established, a model which gives a better understanding and explanation of behavioral intention to comply is hereby proposed as a viable conceptual framework to adopt for future studies on determinants of behavioral intention as in Figure 5.1.
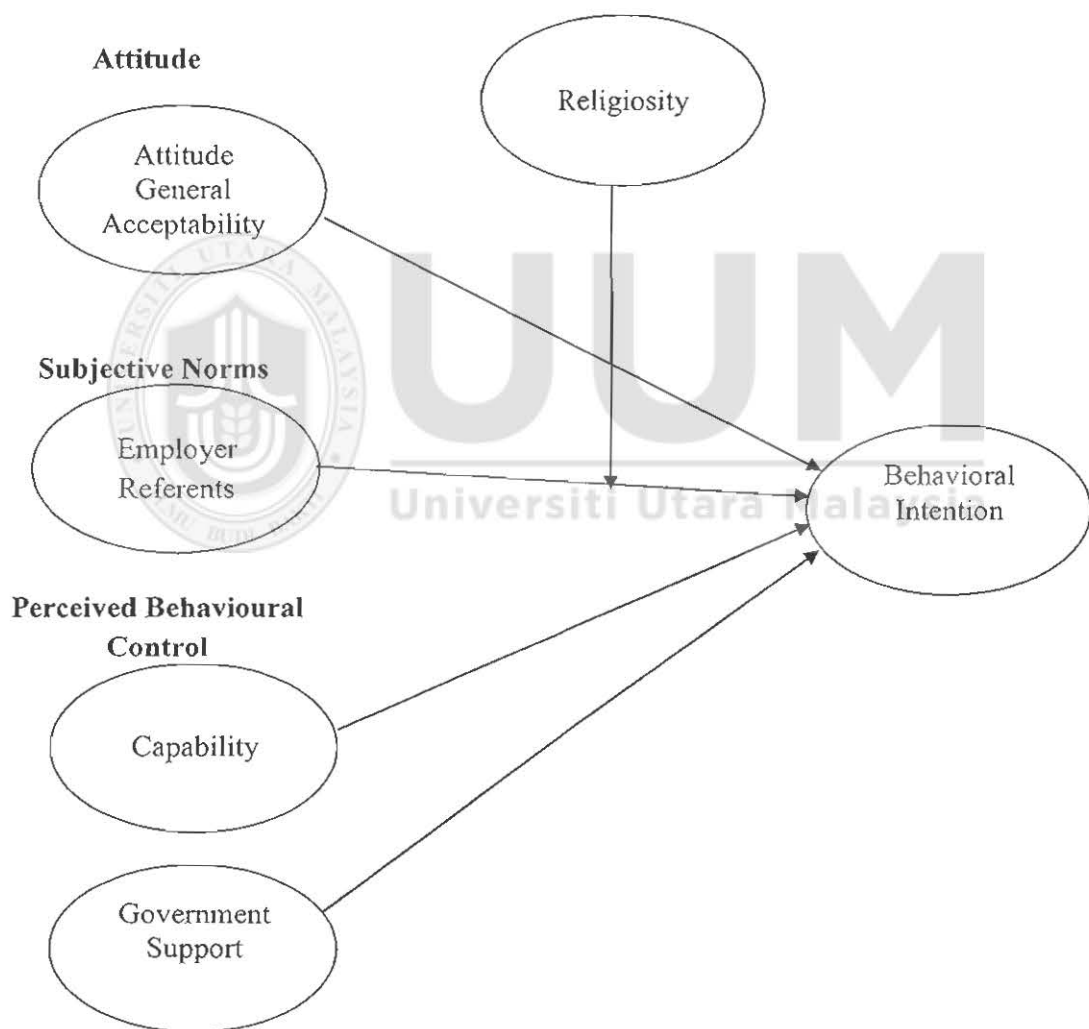

Figure 5.1
Proposed Model for Future Research

The proposed model has met the set out criteria for improving the TPB model as suggested by (Ajzen, 1991a) The four conditions for such additions to the TPB model are viz.; i) the added construct must conceptually be dissimilar to the existing variables, ii) it is behavior specific, iii) it has the ability to consistently improve the prediction capacity of the theory and iv) it can be applied in the study of many behaviors in the field of social sciences.

As explained in the preceding paragraphs and as depicted in Figure 5.1 the proposed model has been validated by the empirical data collected which has undergone series of tests and rigorous examinations using the modern and suitable analytical tool; the PLS. The results confirmed the efficacy of TPB in the study of behavioral intention and also established the relevance of the model that emerged. As can be seen there are four independent variables; the attitude general acceptability, the employer referents, the capability and the government support. These variables are confirmed to have a significant positive direct relationship with behavioral intention. Moreover, religiosity moderates the relationship between employer referents and the dependent variable (behavioral intention). This proposed model could be adopted in future studies aimed at investigating the determinants of behavioral intention in other environments and contexts.

5.7.2   Methodological Implications

Literature in the field of *Zakat* in general and ZEI in particular has been sparse. One of the major explanations provided for the few empirical studies on board is the difficulty

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in obtaining reliable and valid data from an unbiased sample. Therefore, many of the studies reviewed in the literature used Cronbach's alpha reliability coefficients in estimating the reliability scale only. However, in this study test for the data reliability and validity was doubly checked and confirmed. In the in SPSS the principal component analysis was used after which the discriminant and convergent validity tests in the PLS were further employed as a reconfirmation before the hypotheses testing. This is considered as a major contribution of this study.

From the reviewed literature, no research on intention of civil servants on ZEI was conducted using the smart PLS statistical data analysis technique. For that reason, unlike many of the previous studies on *Zakat* that employed SPSS and CB-SEM, this study uses the smart PLS in the data analysis. This facilitates the confirmation of the technique's appropriateness and suitability for studies on *Zakat* in an African setting such as Kano, Nigeria. Furthermore, for a study that explored a complex model consisting of seven independent variable, a moderator and one independent variable, the appropriateness of using smart PLS was also established. The implication of this finding for future research is that the technique can be used in research in similar environments and fields of study. Moreover, since the measures of the constructs in this study were confirmed to be valid and reliable, they can also be adopted/adapted in similar studies, hence providing a verifiable and simplified process of developing measurements of intention and other constructs in the instrument of data collection. These are considered as a significant methodological contributions of this study.

5.7.3   Practical Implications

The major practical contributions of this study are viewed from the perspectives of; Revealing the importance of the ZEI among other categories of *Zakat* collection in fighting poverty and achieving economic prosperity in Muslim majority societies; Exposing the importance of behavioral intention on the payment of ZEI; Disclosing the importance of involving attitude, societal social factors of interaction, government support and religiosity in designing policies aimed at strengthening intention of *Zakat* payers and ultimately improving compliance for worldly and hereafter accomplishments.

With respect to revealing the importance of the ZEI among other categories of *Zakat* collection in fighting poverty and achieving economic prosperity in Muslim majority societies, one of the important contributions of this study is that the ZEI alone has great potentiality that could if well harnessed bring about success in the fight against poverty in Kano state, Nigeria and any similar Muslim majority society. In this study it has been established that there is prevalence of poverty and many strategies were employed with little or no success and that ZEI has the capacity to tackle poverty. Hence, government need to consider the findings of this study and develop policies that will help in harnessing this goldmine.

This study has exposed the importance of behavioral intention on the payment of ZEI. As established in this study, intention is key in all undertakings in Islam. It has been proved to be the fundamental requirement of compliance in individuals planned actions. Since the law on *Zakat* has not provided for any form of punishment for nonpayment but to officially legitimize the formal setting for *Zakat* collection, then persuasion through

encouraging voluntary compliance becomes central to its success. This makes intention very important for the success of ZEI as it is strong intention that ensures voluntary compliance. This has been highlighted in this study. Thus government and other stakeholders should focus their attention to factors that influence intention as found in this study and develop strategies that could strengthen the intention of civil servants to pay ZEI. Strong intentions will lead to improved collection that will result in more funds to be utilized in fighting not only poverty but other societal ills that *Zakat* funds are meant to be used for and consequently achieving prosperity.

Disclosing the importance of involving attitude, societal social factors of interaction, government support and religiosity in designing policies aimed at strengthening intention of *Zakat* payers and ultimately improving compliance for worldly and hereafter accomplishments is part of the practical contributions of this study. In order to achieve the dividends highlighted in the preceding paragraphs, then fully understanding the major determinants of intention is the first step. This has extensively and intensively been dealt with in this study as it was part of its objectives. Hence useful information could be tapped from this research work in that respect to be utilized in the formulation of policies and strategies on strengthening intention and eventual compliance. Furthermore as it adds to the literature researchers interested in the study of TPB, ZEI, intention, taxation and the likes will find it useful in the pursuit of their goals. This study can also be used for awareness creation by the *Zakat* commission and other related agencies. It will also pave way for better understanding of *Zakat* payers' intention behavior and encourage voluntary compliance on *Zakat* payment.

5.8 Limitations of the Study and Recommendations for Future Research

Notwithstanding the insightful findings revealed in this study, like other academic investigations it is not without a number of limitations. The limitations of this study are: the self-reporting method measurement instrument used (questionnaire), the procedural limitation (use of cross sectional data collection method), the limited research focus (only state government civil servants) and the use of non-exhaustive factors (model limitations).

5.8.1 The use of self-reported behavior questionnaire

Like many studies in compliance this study relied only on self-reporting method for data collection on the behavioral intention of the civil servants on payment of *Zakat*. Though the method has been described as suitable and is consistent with past studies, some scholars are doubtful on the reliability of the answers and have emphasized that the response may not likely be a true representation of the actual facts as a result of the respondent's bias. Hence the need for caution in drawing conclusions on intention of civil servants to pay ZEI from the findings of the study. In the future other methods of data collection like observations could be employed in gathering data to avoid the identified weakness of self-reporting measurement method.

5.8.2 The research focus

This study focused on a limited scope, the Kano state civil servants only. However, there are other employees of federal government, local government and employees of the private sector. Even though the aim of this study is not to compare these categories of

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earners of income from labor, dissimilarities may be established. Since the homogeneity of the employees serving in the sectors mentioned serve under similar conditions and because of the limited resources, paying attention to one important sector becomes imperative and more advantageous. In future researchers should consider the inclusion of this uncovered sectors so that different responses could be compared and confirm if similar results could be obtained. Furthermore, this research was conducted using sample representation, a method usually employed in research in human behavior. In this case, generalization becomes an issue as sample is just a representative of the entire population and thus inclusiveness and accuracy cannot be fully assured. Results must always have to be read with caution.

5.8.3 Procedural limitation

This study uses cross sectional survey in data collection from respondents. One of the challenges of using this survey method is time limitation. Time is dynamic as such things are not constant The variables may encounter changes likewise the respondents due to changes in economic condition, leadership styles, changes in social interactions within and outside the society and other things that may cause change and have impact on the variables of the study or the civil servants. This research work has a specified time limit within which it is expected to be completed, thus a longer period for data gathering that may allow for employing survey method other than cross sectional to gather data for the purpose of exploring the determinants of civil servants intention to pay ZEI is not feasible. Therefore, to tackle this procedural short coming, it is hereby recommended that longitudinal study is employed for future research to further examine

the relations between attitude, subjective norms, perceived behavioral control, religiosity and intention. Methods such as qualitative interview or experimental design could be adopted to examine causality in relation to changes in religious, economic, cultural, social and psychological factors that could influence the civil servants' intention to pay ZEI mainly in Muslim majority countries.

5.8.4 The model of the study

The non-exhaustiveness of the model of the study is another limitation. As highlighted and acknowledged in chapter two, many scholars including the author of the TPB model which is the adapted model of this study, have accepted its weaknesses, particularly the non-inclusion of peculiarities of persons, environments and contexts. The determinants identified by the TPB model are too general that some other important factors were not considered. Such non considered factors include; personal traits, cultural background and environmental differences. In the future, the model developed for this study as empirically tested and confirmed, could further be modified (taking into account some of those factors outlined) and empirically investigated to improve on the efficacy of the model in identifying the determinants of behavioral intention and actual behavior.

5.9 Conclusion

This study builds on the foundations laid by previous studies conducted in the past to confirm and further explore the employment of TPB of Fishbein and Ajzen, 1975 in the study of human behavior. It also adds to the scanty literature on *Zakat* from the accounting perspective and human behavior studies in developing countries such as

Nigeria. The research work has empirically established the efficacy of the TPB in the determination of intention to pay ZEI in an African setting. It has further explored and confirmed the results of its decomposition and the suitability of adding religiosity as a moderator in the TPB model.

Essentially, discussions centered around the foundational focus of the study on further expanding the TPB model with respect to decomposing the independent variables attitude, SBN and PBC while incorporating religiosity as a moderating variable in the model to account for the contextual, cultural and environmental peculiarities of the studied location and age. This is in conformity with suggestions from the literature that such expansion could lead to improved predictive capacity of the original model (Abdul, Mahajar, & Salleh, 2014; Sommestad, Karlzen, & Hallberg, 2015). Findings from this study have confirmed the suggestions of previous studies in the literature that other than the variables in the original TPB there are other factors if incorporated that could improve the predictive capacity of TPB in influencing intention decisions.

Basically, this study was designed to address three research questions. Firstly, "What is the level of intention, attitude, subjective norms, perceived behavioral control and religiosity of civil servants in Kano state to pay ZEI?" , secondly, "How does the attitude, the decomposed subjective norms, the decomposed perceived behavioral, and religiosity relate to the intention of civil servants in Kano state to pay ZEI?" and thirdly, "What is the moderating effect of religiosity in the relationship between the independent variables of the study and intention of civil servants in Kano state to pay ZEI?"

In a nutshell, in answering the research questions posed, the findings of this study suggest that the level of intention to pay ZEI in Kano Nigeria is high. What remains is for the government to make efforts by using the recommendations of this research work to harness from this untapped resource (ZEI) for the benefit of its citizens. It has also been discovered that, attitude is uni-dimensional in the context of ZEI in an African setting. Besides, among the decomposed subjective norms constructs the one that constitute a pressure as important others to significantly influence intention of civil servants are employers. Moreover, religiosity strengthens this interaction. Another point is that civil servants can be influenced by capability as well as government support. These highlights are very important for policy makers to develop policies that are directed towards improvement in the areas outlined to ultimately improve *Zakat* compliance and as a result improve the quality of life of their citizens through the strengthening of behavioral intention. Thus, a ZEI intention to pay model that incorporates religiosity as a moderator is hereby recommended for employment by policy makers for a clearer understanding of the civil servants intention to comply in Nigeria and beyond. They will find it useful in developing policies that shall strengthen intention and encourage voluntary compliance.

The study has succeeded in bridging the noticeably scarcity of rigorous research on ZEI. Perhaps this dearth of empirical investigation was as a result of the skeptical and lukewarm views usually demonstrated by scholars in accounting and the government itself. However, this is not what the researcher believes and had therefore taken it as a responsibility to crack this nut and open the door for more research in the field. Perhaps as a task, the researcher believes that such a limitation should not be a hindrance for not

developing a working model for conceptual analysis in this area of research. As such this study sets a challenge for researchers in accounting especially *Zakat* to continue with research on what factors encourage *Zakat* voluntary compliance. Responding to this theme is crucial because *Zakat* remains a vital institution that could be used to achieve a prosperous society. Innovative directions and alternative perspectives are ardently needed to meet the challenges of Muslims in the modern economic system.

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APPENDIX A

QUESTIONNAIRE

ACADEMIC RESEARCH QUESTIONNAIRE

COLLEGE OF BUSINESS,

UNIVERSTI UTARA MALAYSIA,

SINTOK, KEDAH,

MALAYSIA.

Pusat Pengajian Perakaunan
SCHOOL OF ACCOUNTANCY
Universiti Utara Malaysia
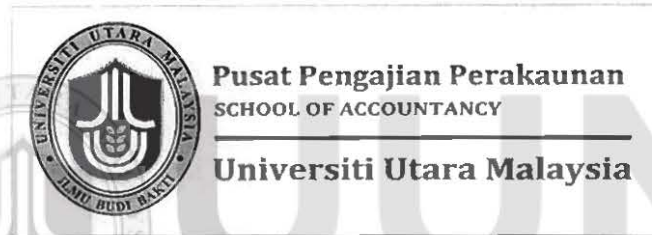
Dear Respondent,

This questionnaire is designed purely for academic research purpose. It is meant to aid in data collection that can satisfy requirement for award of PhD degree in Accounting. The questionnaire is designed to source data for predicting the determinants of behavioral intention of Civil servants in Kano state on *Zakat* on Employment Income. Your response will be strictly treated as confidential and, therefore, your identity is not required.

Thank you in anticipation of cooperation and assistance.

Abubakar Umar Farouk
Researcher

PART A: Attitude Questionnaire

Instructions: Below are statements that describe how your attitude is, towards *Zakat* from your employment income right now. Please use the following scales to indicate your level of agreement or disagreement with each statement: 1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SD 1	DA 2	NAD 3	A 4	SA 5
AT1	It is good for me to pay *Zakat* on Employment Income	1	2	3	4	5
AT2	*Zakat* is not an obligatory responsibility to fulfill	1	2	3	4	5
AT3	I like to pay *Zakat* on my employment income	1	2	3	4	5
AT4	*Zakat* on employment income is an act of obedience to ALLAH SWT	1	2	3	4	5
AT5	*Zakat* on employment income does not purify my employment income	1	2	3	4	5
AT6	I am happy to pay *Zakat* on my employment income even when so many are not paying	1	2	3	4	5
AT7	Paying *Zakat* on Employment Income is not a wasteful spending	1	2	3	4	5
AT8	It is my priority to pay *Zakat* on my employment income	1	2	3	4	5
AT9	*Zakat* on employment income is not appropriate to be imposed	1	2	3	4	5
AT10	*Zakat* on employment income should have long been implemented	1	2	3	4	5
AT11	I like to pay my *Zakat* on Employment Income regularly	1	2	3	4	5
AT12	I would like government to deduct *Zakat* at source from my employment income	1	2	3	4	5
AT13	Even though not very clear on *Zakat* on Employment Income, that does not in any way discourage me on payment of *Zakat*	1	2	3	4	5
AT14	I am not happy if I refuse to pay *Zakat* on my employment income	1	2	3	4	5
AT15	I feel liable to God for not paying *Zakat* on Employment Income	1	2	3	4	5
AT16	Failure to pay *Zakat* should attract action	1	2	3	4	5

PART B: Subjective norm Questionnaire

Instructions: Below are statements that describe your perception of the pressure from parents to you on *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SDA 1	DA 2	NAD 3	A 4	SA 5
SP1	My parents agree for me to pay *Zakat* on Employment Income	1	2	3	4	5
SP2	My parents think I should not pay *Zakat* on my Employment Income	1	2	3	4	5
SP3	My parents support me to pay *Zakat* on Employment Income	1	2	3	4	5
SP4	My parents advise me not to pay *Zakat* on Employment Income	1	2	3	4	5

Instructions: Below are statements that describe your perception of the pressure from colleagues to you on *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SDA 1	DA 2	NAD 3	A 4	SA 5
SC5	My colleagues agree for me to pay *Zakat* on Employment Income	1	2	3	4	5
SC6	My colleagues believe I should pay *Zakat* on Employment Income	1	2	3	4	5
SC7	My colleagues do not support me to pay *Zakat* on Employment Income	1	2	3	4	5
SC8	My colleagues advise me to pay *Zakat* on Employment Income	1	2	3	4	5
SC9	My colleagues feel I should pay *Zakat* on Employment Income	1	2	3	4	5
SC10	My colleagues are of the opinion that I should pay *Zakat* on Employment Income	1	2	3	4	5

Instructions: Below are statements that describe your perception of the pressure from employers to you on *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SDA 1	DA 2	NAD 3	A 4	SA 5
SE11	My Employers agree for me to pay *Zakat* on Employment Income	1	2	3	4	5
SE12	My Employers believe I should pay *Zakat* on Employment Income	1	2	3	4	5
SE13	My Employers support me to pay *Zakat* on Employment Income	1	2	3	4	5
SE14	My Employers advise me not to pay *Zakat* on Employment Income	1	2	3	4	5

Instructions: Below are statements that describe your perception of the pressure from Spouse to you on *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SDA 1	DA 2	NAD 3	A 4	SA 5
SS16	My Spouse agree for me to pay *Zakat* on Employment Income	1	2	3	4	5
SS17	My Spouse think I should not pay *Zakat* on Employment Income	1	2	3	4	5
SS18	My Spouse support me to pay *Zakat* on Employment Income	1	2	3	4	5
SS19	My Spouse advise to pay *Zakat* on Employment Income	1	2	3	4	5

PART C: Perceived Behavioral Control Questionnaire

Instructions: Below are statements that describe your perception of your capability to perform your *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement: 1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SD 1	DA 2	NAD 3	A 4	SA 5
PC1	It would be possible for me to pay *Zakat* on my employment income	1	2	3	4	5
PC2	If I wanted to I could pay *Zakat* on my employment income	1	2	3	4	5
PC3	I am confident that I can pay *Zakat* on my employment income.	1	2	3	4	5

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Instructions: Below are statements that describe your perception on government support to perform your *Zakat* from your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement: 1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SDA 1	DA 2	NAD 3	A 4	SA 5
PG4	The government endorses the payment of *Zakat* on Employment Income	1	2	3	4	5
PG5	The government is active in setting up the facilities to enable payment of *Zakat* on Employment Income	1	2	3	4	5
PG6	The government promotes the payment of *Zakat* on Employment Income	1	2	3	4	5
PG7	The government does not encourage refusal to pay *Zakat* on employment income	1	2	3	4	5
PG8	The current *Zakat* payment system provided by the government is convenient					

PART D: Religiosity Questionnaire

Instructions: Below are statements that describe your religiosity. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SD 1	DA 2	NAD 3	A 4	SA 5
R1	I regularly offer prayer five times a day	1	2	3	4	5
R2	Allah will punish believers who do not pay *Zakat*	1	2	3	4	5
R3	I regularly recite the Holy Quran	1	2	3	4	5
R4	I fast regularly	1	2	3	4	5
R5	I do not feel guilty to commit minor and major sin	1	2	3	4	5
R6	I try to follow Islamic conjunctions in all matters of my life	1	2	3	4	5
R7	I regularly donate and give out charity	1	2	3	4	5
R8	I attend religious classes	1	2	3	4	5
R9	I will get heavenly reward if I pay *Zakat* on my income	1	2	3	4	5
R10	I will get blessing from Allah SWT if I pay *Zakat* on Employment Income	1	2	3	4	5
R11	Paying *Zakat* will purify my wealth	1	2	3	4	5
R12	Refusal to pay *Zakat* on my employment income will not decrease my level of piety	1	2	3	4	5
R13	I believe that paying *Zakat* on Employment Income is a way of showing gratitude to Allah SWT	1	2	3	4	5
R14	I believe that *Zakat* improves Muslims economic condition	1	2	3	4	5

PART E: Behavioral Intention Questionnaire

Instructions: Below are statements that describe your intention on *Zakat* on your employment income. Please use the following scales to indicate your level of agreement or disagreement with each statement :1= Strongly disagree (SD); 2= Disagree (DA); 3= Neither Agree nor Disagree (NAD); 4= Agree (A); and 5= Strongly agree (SA).

S/No.	Scale Item	SD 1	DA 2	NAD 3	A 4	SA 5
BI1	I intend to pay *Zakat* on Employment Income	1	2	3	4	5
BI2	I have decided to pay *Zakat* on Employment Income	1	2	3	4	5
BI3	I am determined to pay *Zakat* on Employment Income	1	2	3	4	5
BI4	I plan to pay *Zakat* on Employment Income	1	2	3	4	5

PART F: Demographic Information Questionnaire

Please read and tick as appropriate your exact assessment of the following demographic information:

1. Gender   a) Male

b) Female

2. Highest Educational Qualification

a) Post graduate Degree (Masters/PhD)

b) First Degree/HND

e) National Diploma/NCE

f) Secondary leaving certificate

g) Others specify.............................

3. It is believed that income is an important basis for *Zakat*. The following question is very important for this research work. Like all other items in this questionnaire, the

responses to the question shall be kept confidential. Please indicate by ticking the appropriate level that describes your position. My total annual employment income is:

a) N500,000 to N1,000,000

b) N1000,001 and above

4. Name of your Organization

....

I sincerely appreciate your kind gesture and cooperation. Kindly check to ensure that you have not inadvertently skipped any question. Thank you so much for your cooperation.
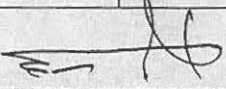
Abubakar U. Farouk

KANO STATE ZAKKAH AND HUBSI COMMISSION
GIDAN ZAKKA, AMINU KANO WAY, GWAURON DUTSE, KANO
PLANNING RESEARCH AND STATISTICS DEPARTMENT

DATE: 10/08/2015

YEAR	NO. OF PERSONAL	AMOUNT COLLECTED	NO. OF COOPERATE BODIES PAYEES	AMOUNT COLLECTED	TOTAL COLLECTED	
2004	28	₦11,301,347.46	3	₦467,413.96	₦11,768,761.42	
2005	64	₦13,895,448.35	5	₦13,312.00	₦13,896,780.35	
2006	60	₦13,454,135.00	--	--	₦13,454,135.00	
2007	50	₦10,035,819.35	--	--	₦10,035,819.35	
2008	39	₦9,554,820.00	--	--	₦9,554,820.00	
2009	40	₦10,034,616.90	--	--	₦10,034,616.90	
2010	41	₦12,915,800.00	--	--	₦12,915,800.00	
2011	56	₦13,635,000.00	--	--	₦13,635,000.00	
2012	72	₦16,135,000.00	--	--	₦16,135,000.00	
2013	69	₦14,379,550.00	--	--	₦14,379,550.00	
2014	40	₦9,930,750.00	2	₦4,500,000	₦14,430,450.00	
2015	19	₦6,037,500.00	1	₦500,000.00	₦6,537,500.00	

DIRECTOR PLANNING RESEARCH AND STATISTICS
G.S.M N0. 07062641962, 07054574561

APPENDIX C

"MUAFAKAT KEDAH"

OFFICE OF THE HEAD OF SERVICE
KANO STATE

UUM/OYAGSB/R-4/4/1
14 December 2016

The Head of Civil Service
Kano State
Nigeria

0 5 RTH 1438
0 3 JAN 2017
RECEIVED

Dear Sir/Madam,

LETTER OF RECOMMENDATION FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that **ABUBAKAR UMAR FAROUK (Matric No: 95337)** is a student of Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia persuing his Doctor of Philosophy (PhD). He is conducting a research entitled *"Determinants of Intention To Pay Zakat On Employment Income by Civil Servants In Kano State, Nigeria"* under the supervision of Prof. Dr. Kamil Bin Md Idris and Assoc. Prof. Dr. Ram Al Jaffri Bin Saad.

In this regard, we hope that you could kindly provide assistance and cooperation for him to successfully complete the research. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"BERKHIDMAT UNTUK NEGARA"
"ILMU, BUDI, BAKTI"

Yours faithfully

ROZITA BINTI RAMLI
Assistant Registrar
for Dean
Othman Yeop Abdullah Graduate School of Business

c.c - Supervisor
     - Student's File (95337)