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**BUSINESS ZAKAT COMPLIANCE BEHAVIOUR IN  
ALGERIA AND ITS DETERMINANTS**



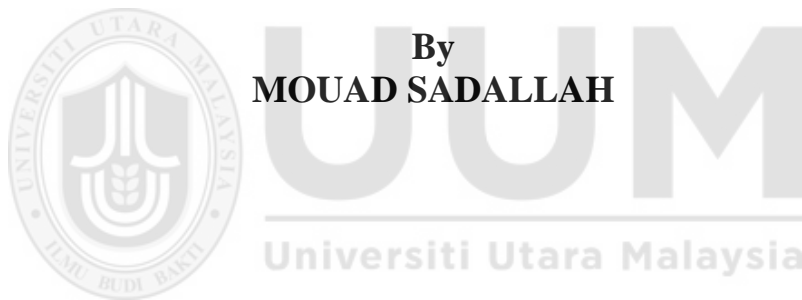
**MOUAD SADALLAH**

**UUM**  
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY  
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**2022**

**BUSINESS ZAKAT COMPLIANCE BEHAVIOUR IN  
ALGERIA AND ITS DETERMINANTS**



**Thesis Submitted to College of Business  
Universiti Utara Malaysia,  
in Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



**Kolej Perniagaan**  
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: **Prof. Dato' Dr. Mustafa Mohd Hanefah  
(USIM)**

Tandatangan  
(Signature)

Pemeriksa Dalam  
(Internal Examiner)

: **Assoc. Prof. Dr. Noraza Mat Udin**

Tandatangan  
(Signature)

Tarikh: **6 July 2022**  
(Date)

Nama Pelajar  
(Name of Student)

: **Mouad Sadallah**

---

Tajuk Tesis / Disertasi  
(Title of the Thesis / Dissertation)

: **Business Zakat Compliance Behaviour in Algeria and its Determinants**

---

Program Pengajian  
(Programme of Study)

: **Doctor of Philosophy (Accounting)**

---

Nama Penyelia/Penyelia-penyelia  
(Name of Supervisor/Supervisors)

: **Prof. Dr. Hijattulah Abdul Jabbar**



**UUM**  
Universiti Utara Malaysia

  
Tandatangan

Nama Penyelia/Penyelia-penyelia  
(Name of Supervisor/Supervisors)

: **Assoc. Prof. Dr. Saliza Abdul Aziz**

  
Tandatangan

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## ABSTRACT

Throughout Islamic history, zakat has eradicated poverty. However, several Islamic nations, including Algeria, still experience high rates of poverty alongside modest zakat collection statistics. In Algeria, neither the amount of zakat collected from zakat payers nor the level of compliance among business owners is satisfactory. Thus, this study aims to investigate the determinants of business zakat compliance behaviour among Algerian business owners. The research framework of this study incorporated Social Cognitive Theory into the Theory of Planned Behaviour as well as examining the effect of political instability and the moderating effect of knowledge as Algeria faces an unstable political environment. The study utilized a survey questionnaire of 575 active business owners from seven Algerian governorates, out of which 344 were suitable for analysis. The hypotheses were tested using the Partial Least Square-Structural Equation Modeling (PLS-SEM). The findings indicated that attitude, subjective norms, perceived behavioural control, religiosity, past behaviour, and political instability had a significant direct influence on intention, as well as a mediation influence of intention on zakat compliance. Additionally, the findings indicated that knowledge moderated the relationship between attitude and political instability with zakat intention. Overall, the novelty of this study is a pioneer in providing empirical evidence to the scanty literature, especially on the applicability of the Social Cognitive Theory and the Theory of Planned Behaviour in zakat field, as a viable framework for a better understanding of zakat compliance. The findings are crucial for policymaking by the zakat authority, government and future researchers' efforts to comprehend the zakat compliance behaviour of business owners.

**Keywords:** business zakat, political instability, knowledge, intention to pay zakat, zakat compliance.

## ABSTRAK

Sepanjang sejarah Islam, zakat telah membasmi kemiskinan. Bagaimanapun, beberapa negara Islam, termasuk Algeria, masih mengalami kadar kemiskinan yang tinggi di samping statistik kutipan zakat yang sederhana. Di Algeria, jumlah kutipan zakat daripada pembayar zakat mahupun tahap pematuhan dalam kalangan pemilik perniagaan tidak memuaskan. Justeru, kajian ini bertujuan untuk menyiasat penentu tingkah laku pematuhan zakat perniagaan dalam kalangan pemilik perniagaan Algeria. Kerangka kajian ini menggabungkan Teori Kognitif Sosial ke dalam model Teori Tingkah Laku Terancang serta mengkaji kesan ketidakstabilan politik dan kesan penyederhanaan pengetahuan kerana Algeria menghadapi persekitaran politik yang tidak stabil. Kajian ini menggunakan soal selidik tinjauan terhadap 575 pemilik perniagaan aktif dari tujuh wilayah di Algeria, di mana 344 maklum balas sesuai untuk dianalisis. Hipotesis kajian ini dianalisis menggunakan analisis PLS-SEM (Partial Least Squares-Structural Equation Modeling). Hasil kajian mendapati bahawa sikap, norma subjektif, tingkah laku ditanggap, kepercayaan agama, tingkah laku lampau, dan ketidakstabilan politik mempunyai pengaruh secara langsung yang signifikan terhadap niat pematuhan serta kesan mediasi terhadap niat pematuhan zakat. Begitu juga, hasil kajian menunjukkan bahawa pengaruh pengetahuan menyederhanakan hubungan terhadap hubungan kait antara sikap dan ketidakstabilan politik dengan niat untuk membayar zakat disokong sepenuhnya. Secara keseluruhannya, kajian ini adalah penting kerana menjadi perintis dalam memberikan bukti empirikal kepada kekurangan literatur terutamanya mengenai penerapan Teori Kognitif Sosial dan Teori Tingkah Laku Terancang dalam bidang zakat, sebagai satu rangka kerja yang berguna untuk pemahaman yang lebih baik terhadap pematuhan zakat. Penemuan kajian ini diharap dapat dimanfaatkan oleh pihak berkuasa zakat, penggubal dasar dan penyelidik di masa hadapan untuk memahami tingkah laku pematuhan zakat pemilik perniagaan.

**Kata Kunci:** zakat perniagaan, ketidakstabilan politik, pengetahuan, niat untuk membayar zakat, pematuhan zakat.



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## LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
AZF	The Algerian Zakat Fund
CA	Cronbach's Alpha
CMV	Common Method Variance
CR	Composite Reliability
D2	Mahalanobis Distance
DZD	Algerian Dinar
ETPB	Extended Theory of Planned Behavior
$f^2$	Effect Size
GDP	Gross Domestic Product
GoF	Goodness of Fit
BIT	Business Incomes Tax
GRT	Global Revenue Tax
MENA	Middle East and North Africa
NCTR	The National Center of the Trade Register
PLS	Partial Least Square
$Q^2$	Predictive Relevance
$R^2$	Variance explained
SCT	Social Cognitive Theory
SEM	Structural Equation Modeling
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
UN	United Nations
UNDP	United Nations Development Programme
USD	United States Dollars
VAT	Value Added Tax
VIF	Variance Inflation Factor

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of Study

Zakat is considered an Islamic tool for ensuring economic justice and equality in terms of wealth distribution (Djaghballou, Djaghballou, Larbani, & Mohamad, 2018). Optimal use of zakat funds can change the lives of the poor to become productive economically, pulling them above the poverty line. If properly utilised, zakat recipients may even become wealth producers. Zakat institutions have a significant role in achieving social justice. In some Muslim countries, this is considered a successful way to fight poverty (Andam & Osman, 2019). However, zakat cannot fulfil its social role unless the government administers it in an organised manner (Kahf, 1997). Islamic jurists agree that zakat is a part of an individual's wealth that must be given out (compulsory from the *sharia* perspective) to the authority (Al-Qaradāwī, 1999). It should be noted that in Islamic societies, zakat constitutes the main revenue for governing the community. Zakat has eradicated poverty in earlier generations, as recorded during the reign of Caliph Umar ibn AbdulAziz (Ahmed, 2004).

Zakat can be beneficial to society as a whole and likewise be of benefit to the individual contributor. For the one giving out the zakat, the act of giving out his property minimises greed as well as purifies wealth (Al-Qaradāwī, 1999; Abu Bakar & Abdul Rashid, 2010). Allah states in the Qur'an.

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا﴾ [التوبة: 103]

“Take from their wealth a charity by which you purify them and cause them increase” (At-Tawba: 103). Al-Tabari in his tafsir said: ‘The verse talks about zakat’(Al-

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## APPENDICES

### Appendix A

#### Questionnaire in English

Tunku Puteri Intan Safinaz School of Accountancy  
College of Business  
Universiti Utara Malaysia  
06010 UUM Sintok  
Kedah Darul Aman, Malaysia  
Tel: (+604) 928 7205 | Fax: (+604) 928 7215  
Email: tissa@uum.edu.my



**Pusat Pengajian Perakaunan  
Tunku Puteri Intan Safinaz**  
TUNKU PUTERI INTAN SAFINAZ SCHOOL OF ACCOUNTANCY  
**Universiti Utara Malaysia**

Dear Sir/ Madam,

#### A SURVEY ON BUSINESS ZAKAT AMONG BUSINESS OWNERS IN ALGERIA

As a part of my PhD research, I am conducting an independent study to obtain information on zakat payers' attitudes, perceptions and opinions about the Algerian business zakat system. This study could provide useful insight to researchers, the business community and the government in improving the zakat system in Algeria. I greatly appreciate your cooperation in making this research a success. The survey takes between 10-15 minutes only. Please spare some of your valuable time to complete it. Please indicate your opinion for all the below statements by circling the appropriate number/answer. There are no right or wrong answers, just your opinion. All your responses will be kept strictly confidential and will not lead to any negative results or eventual damages.

Yours sincerely,

Mouad Sadallah

PhD Candidate

Universiti Utara Malaysia

Email: mou404@gmail.com

Telephone: +6018-3952530/+2130550276749

Supervisors:

Assoc. Prof. Dr. Hijattulah Abdul-Jabbar

Dr. Saliza binti Abdul Aziz

PART A  
DEMOGRAPHY

Please tick (✓) in the block that relates to you:

1. Gender :

Male  Female

2. Age :

Below 35 years old

From 36 to 50 years old

From 51 to 65 years old

More than 65 years old

3. Social status :

Single

Married

Divorced

Widow/widower

4. Education :

Up to secondary school certificate

Above secondary school certificate

5. Have you ever paid zakat to the Algerian zakat fund?

Yes  No

PART B

Attitude

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	Paying zakat on business is my priority.	1	2	3	4	5
2	I believe that paying zakat on business is my responsibility.	1	2	3	4	5
3	I believe that zakat on business should be paid if it fulfils the requirements.	1	2	3	4	5
4	I know how to pay my zakat on business.	1	2	3	4	5
5	I know where to pay my zakat on business.	1	2	3	4	5

PART C

Subjective Norms

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	My parents agree that I should pay zakat on business.	1	2	3	4	5
2	My spouse agrees that I should pay zakat for my business.	1	2	3	4	5
3	My friends and co-workers think that I should pay zakat on business.	1	2	3	4	5
4	My religious teacher thinks that I should pay zakat on business.	1	2	3	4	5

PART D

Perceived Behavioural Control

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I am able to pay zakat on business.	1	2	3	4	5
2	I have the resources to pay zakat on business.	1	2	3	4	5
3	I have the knowledge to pay zakat on business.	1	2	3	4	5
4	Paying zakat on business is under my control.	1	2	3	4	5
5	I am able to pay business zakat even I have to face many challenges.	1	2	3	4	5

PART E

Trust

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I would trust the Algerian zakat fund to always act in the best interest of the cause.	1	2	3	4	5
2	I would trust the Algerian zakat fund to conduct its operations ethically.	1	2	3	4	5
3	I would trust the Algerian zakat fund to use the zakat collection appropriately.	1	2	3	4	5
4	I would trust the Algerian zakat fund not to exploit zakat payers.	1	2	3	4	5
5	I would trust the Algerian zakat fund to use distribution techniques that are appropriate and sensitive.	1	2	3	4	5

PART F

Past Behaviour

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I do not pay business zakat to the Algerian zakat fund.	1	2	3	4	5
2	Over the past year, I did not pay business zakat to the Algerian zakat fund.	1	2	3	4	5
3	It is unusual for me to pay business zakat to the Algerian zakat fund.	1	2	3	4	5
4	I usually pay business zakat to the Algerian zakat fund.	1	2	3	4	5
5	How often during the past year have you pay business zakat to the Algerian zakat fund?	1	2	3	4	5

## PART G

### Religiosity

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I regularly offer prayer five times a day.	1	2	3	4	5
2	I fast regularly during Ramadan.	1	2	3	4	5
3	I regularly recite the Holy Qur'an.	1	2	3	4	5
4	I regularly give charity for those less fortunate.	1	2	3	4	5
5	I try to follow Islamic conjunctions in all matters in my life.	1	2	3	4	5
6	I always try to avoid minor and major sins.	1	2	3	4	5

## PART H

### Service Quality

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	The Algerian zakat fund has a complete service system.	1	2	3	4	5
2	The appearance of customer service counters of the Algerian zakat fund is good.	1	2	3	4	5
3	Staffs of the Algerian zakat fund are capable of delivering good service.	1	2	3	4	5
4	Service provided by the Algerian zakat fund is fast.	1	2	3	4	5
5	Staffs of the Algerian zakat fund have good manners dealing with customers.	1	2	3	4	5
6	Staffs of the Algerian zakat fund have good communication with me.	1	2	3	4	5
7	Staffs of the Algerian zakat fund understand customer needs.	1	2	3	4	5
8	Staffs of the Algerian zakat fund are easy to reach/contact.	1	2	3	4	5

PART I  
Political Instability

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I pay business zakat because of my confidence in Algerian authority.	1	2	3	4	5
2	Confidence in Algerian authority determines my behaviour of business zakat payment.	1	2	3	4	5
3	I believe in the Algerian justice authority that is fairly administered.	1	2	3	4	5
4	Internal political efficiency encourages me to pay business zakat	1	2	3	4	5
5	Poor internal efficiency in terms of process discourages me from paying business zakat.	1	2	3	4	5
6	I believe that political protests are not a threat to Algerian internal stability, should not affect me to pay business zakat.	1	2	3	4	5
7	The external environment in terms of government legislature to zakat discourage me from paying business zakat.	1	2	3	4	5
8	Political forces associated with government officials and policies influence me to pay business zakat.	1	2	3	4	5
9	I believe that the current political situation in Algeria is stable for me to pay business zakat.	1	2	3	4	5

PART J  
Knowledge

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	Paying business zakat is an obligation based on the opinion of Islamic jurists.	1	2	3	4	5
2	According to the rules of zakat, business zakat is an obligation to be paid when the period ( <i>haul</i> ) and ( <i>nisab</i> ) conditions are available.	1	2	3	4	5
3	The annual rate of the business is 2.5%.	1	2	3	4	5
4	The method of calculating business zakat is 2.5% of (cash + The value of goods + the desired debt - the debt owed on it).	1	2	3	4	5
5	The zakat value should be reduced from annual taxes.	1	2	3	4	5
6	According to the Algerian zakat fund, business zakat must be paid affiliated with the Maliki <i>Fiqh</i> School.	1	2	3	4	5

PART K  
Intention to pay zakat

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I will pay zakat on business for this year.	1	2	3	4	5
2	I will pay zakat on business in the future.	1	2	3	4	5
3	I will pay zakat on business to the Algerian zakat fund or directly to beneficiaries.	1	2	3	4	5
4	I will add the payment of zakat on business if my business income increases.	1	2	3	4	5
5	I will contact the Algerian zakat fund for the payment of zakat on business.	1	2	3	4	5

PART L  
Compliance Behaviour of Zakat

		Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	I pay business zakat to the Algerian zakat fund.	1	2	3	4	5
2	I pay business zakat every year if I meet the requirement to the Algerian zakat fund.	1	2	3	4	5
3	During my working period, I never missed paying business zakat to the Algerian zakat fund.	1	2	3	4	5
4	I contact the Algerian zakat fund to pay business zakat.	1	2	3	4	5





## Appendix B

### Questionnaire in Arabic



Pusat Pengajian Perakaunan  
Tunku Puteri Intan Safinaz  
TUNKU PUTERI INTAN SAFINAZ SCHOOL OF ACCOUNTANCY  
Universiti Utara Malaysia

جامعة اوتارا الماليزية (UUM)  
كلية المحاسبة  
كلية الاعمال  
سنتوك - كدح - ماليزيا  
هاتف: 604928 7205 (+) | فاكس: 928 7215 (+604)  
بريد الكتروني: tissa@uum.edu.my

السلام عليكم ورحمة الله

سيدي المحترم / سيدتي الفاضلة

### بحث ميداني حول أداء زكاة تجارة أصحاب الأعمال في الجزائر

كجزء من بحثي لنيل درجة الدكتوراه ، أقوم بإجراء دراسة مستقلة للحصول على معلومات حول موقف دافعي الزكاة وتصورهم ورأيهم حول نظام زكاة الأعمال الجزائري. يمكن أن توفر نتيجة هذه الدراسة نظرة ثاقبة مفيدة للباحثين ومجتمع الأعمال والحكومة في تحسين نظام الزكاة في الجزائر. إنني أقدر بشدة تعاونك في إنجاح هذا البحث. يستغرق المسح ما بين 10 إلى 15 دقيقة فقط. يرجى تخصيص بعض وقتك الثمين لإكمالها. الرجاء اختيار رأيك في كل واحدة من العبارات أدناه من خلال وضع دائرة على الرقم المناسب، لا توجد اجابة صحيحة وأخرى خاطئة، كل ما في الأمر هو رأيك الشخصي. سيتم الاحتفاظ بجميع ردودك في سرية تامة ولن تؤدي إلى أي نتائج سلبية أو أضرار في نهاية المطاف.

مع فائق الشكر والتقدير لتعاونكم

الباحث: معاذ سعد الله

كلية الأعمال

جامعة اوتارا الماليزية UUM

الهاتف: +6018-3952530/+2130550276749

تحت إشراف

الأستاذ المشارك الدكتور: حجة الله بن عبد الجبار

الدكتورة: ساليذا بنت عبد العزيز

كلية الأعمال

جامعة اوتارا الماليزية UUM

القسم "أ"

الديموغرافيا

الرجاء اختيار المربع المناسب لكل سؤال بوضع علامة (√):

1: الجنس :

نكر  أنثى

2: العمر :

أقل من 35 سنة

من 36 إلى 50 سنة

من 51 إلى 65 سنة

أكبر من 65 سنة

3: الوضعية الاجتماعية:

أعزب

متزوج

مطلق

أرمل

4: التعليم:

شهادة البكالوريا أو أقل

أعلى من شهادة البكالوريا

5: هل سبق لك ودفعت الزكاة؟

نعم  لا



UUM  
Universiti Utara Malaysia

القسم "ب"  
الموقف

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	أداء الزكاة أولوية بالمسبة لي
2	1	2	3	4	5	أداء الزكاة مسؤولية يجب تحملها
3	1	2	3	4	5	أعتقد أن دفع الزكاة إلزامي في حال توفر الشروط
4	1	2	3	4	5	لدي المعلومات الكافية حول كيفية دفع الزكاة
5	1	2	3	4	5	أعرف أين يجب أن أضع زكاة أموالني

القسم "ت"  
المعايير الشخصية

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	يعتقد والدي أن علي دفع الزكاة
2	1	2	3	4	5	يعتقد زوجي/ زوجتي أن علي دفع الزكاة
3	1	2	3	4	5	يعتقد أصدقائي أن علي دفع الزكاة
4	1	2	3	4	5	يعتقد إمام المسجد أن علي دفع الزكاة

القسم "ث"  
السيطرة السلوكية المتصورة

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	أستطيع أن أدفع الزكاة
2	1	2	3	4	5	لدي من الموارد ما يمكنني من أداء الزكاة
3	1	2	3	4	5	لدي من المعرفة ما يمكنني من أداء الزكاة
4	1	2	3	4	5	يمكنني التحكم في عملية أداء الزكاة
5	1	2	3	4	5	أستطيع دفع الزكاة بالرغم من المصاعب والتحديات التي تواجهني

القسم "ث"  
الثقة

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	أثق أن صندوق الزكاة الجزائري يتصرف بما يقتضي المصلحة العامة
2	1	2	3	4	5	أثق أن صندوق الزكاة الجزائري يتصرف في حصيلة الزكاة بطريقة صحيحة
3	1	2	3	4	5	أثق أن صندوق الزكاة الجزائري يوظف حصيلة الزكاة بطريقة صحيحة
4	1	2	3	4	5	أثق أن صندوق الزكاة الجزائري لا يقوم باستغلال المزيكين
5	1	2	3	4	5	أثق أن صندوق الزكاة الجزائري يستعمل طرق لتوزيع الزكاة بما يحفظ كرامة المحتاج

القسم "ح"  
السلوك السابق

أوافق بشدة	أوافق	لست متأكد	أرفض	أرفض بشدة	
5	4	3	2	1	1 لا أدفع الزكاة لصندوق الزكاة الجزائري
5	4	3	2	1	2 خلال السنة الماضية لم أدفع الزكاة لصندوق الزكاة الجزائري
5	4	3	2	1	3 من غير المألوف لي أن أدفع الزكاة لصندوق الزكاة الجزائري
5	4	3	2	1	4 من المألوف لي أن أدفع الزكاة لصندوق الزكاة الجزائري
5	4	3	2	1	5 هل حصل خلال العام الماضي أن دفعت الزكاة لصندوق الزكاة الجزائري

القسم "خ"  
التدين

أوافق بشدة	أوافق	لست متأكد	أرفض	أرفض بشدة	
5	4	3	2	1	1 أصلي خمس مرات في اليوم
5	4	3	2	1	2 ألتزم بصيام شهر رمضان
5	4	3	2	1	3 من المهم لي أن أقرأ كتاب الله بانتظام
5	4	3	2	1	4 من المهم لي أن أتصدق على الفقراء
5	4	3	2	1	5 أحاول اتباع التعاليم الإسلامية في جميع شؤون حياتي
5	4	3	2	1	6 أحاول جاهدا تجنب المعاصي والذنوب

القسم "د"  
جودة الخدمات

أوافق بشدة	أوافق	لست متأكد	أرفض	أرفض بشدة	
5	4	3	2	1	1 صندوق الزكاة الجزائري يمتلك نظام خدمة كامل
5	4	3	2	1	2 صندوق الزكاة الجزائري يمتلك نظام خدمة عملاء جيد
5	4	3	2	1	3 صندوق الزكاة الجزائري يحوز على موظفين أكفاء يقدمون خدمة جيدة
5	4	3	2	1	4 خدمات صندوق الزكاة الجزائري تتميز بالسرعة
5	4	3	2	1	5 يتصرف موظفوا صندوق الزكاة الجزائري بلباقة
5	4	3	2	1	6 يتميز موظفوا صندوق الزكاة الجزائري بمهارات التواصل
5	4	3	2	1	7 يتقهم موظفوا صندوق الزكاة الجزائري احتياجات العملاء
5	4	3	2	1	8 يسهل الوصول والتعامل مع موظفي صندوق الزكاة الجزائري

القسم "ذ"  
الاختلال السياسي

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	ينبع إمتثالي للزكاة من ثقتي في السلطات الجزائرية
2	1	2	3	4	5	يحدد إمتثالي للزكاة من خلال ثقتي في السلطات الجزائرية
3	1	2	3	4	5	أعتقد أن السلطة القضائية الجزائرية عادلة ومنصفة
4	1	2	3	4	5	الفعالية السياسية الداخلية للسلطات الجزائرية تشجعني على دفع الزكاة
5	1	2	3	4	5	ضعف الفعالية السياسية الداخلية للسلطات الجزائرية تثنيني عن دفع الزكاة
6	1	2	3	4	5	أعتقد أن المشاكل السياسية الداخلية يجب أن لا تؤثر سلبا على دفع الزكاة
7	1	2	3	4	5	الوضع السياسي الخارجي من حيث التشريع الحكومي من شأنه أن يؤثر سلبا على دفع الزكاة
8	1	2	3	4	5	الانتماءات السياسية للمسؤولين الحكوميين والسياسات الحكومية من شأنها أن تحثني على دفع الزكاة
9	1	2	3	4	5	أعتقد أن الوضع السياسي القائم في الجزائر حاليا هو مستقر بما يكفي لدفع الزكاة

القسم "ر"  
المعرفة

	أرفض بشدة	أرفض	لست متأكد	أوافق	أوافق بشدة	
1	1	2	3	4	5	حسب الشريعة الإسلامية أداء الزكاة واجب
2	1	2	3	4	5	حولان الحول من شروط الزكاة
3	1	2	3	4	5	مقدار الزكاة هو 2.5%
4	1	2	3	4	5	تحسب الزكاة باقتطاع 2.5% من (السيولة النقدية + قيمة البضاعة + الديون مرجوة السداد - الديون المستحقة عليك)
5	1	2	3	4	5	من المفروض أن تقتطع قيمة الزكاة المدفوعة من الضرائب السنوية
6	1	2	3	4	5	يستند صندوق الزكاة الجزائري الى تعاليم المذهب الفقهي المالكي في دفع الزكاة

القسم "ز"  
النية

أوافق بشدة	أوافق	لست متأكد	أرفض	أرفض بشدة		
5	4	3	2	1	أنوي دفع زكاة المال هذه السنة	1
5	4	3	2	1	أنوي دفع زكاة المال مستقبلا إذا كنت مقتدرا	2
5	4	3	2	1	أنوي دفع الزكاة لصندوق الزكاة الجزائري أو مباشرة للمستحقين	3
5	4	3	2	1	سأدفع مبلغا أكبر من الزكاة إذا ما ارتفع دخلي في المستقبل	4
5	4	3	2	1	أنوي التواصل مع صندوق الزكاة الجزائري بهدف دفع الزكاة	5

القسم "ع"  
سلوك الامتثال للزكاة

أوافق بشدة	أوافق	لست متأكد	أرفض	أرفض بشدة		
5	4	3	2	1	أؤدي زكاة أموالتي لصندوق الزكاة الجزائري	1
5	4	3	2	1	أؤدي زكاة أموالتي كل عام أستوفي فيه الشروط	2
5	4	3	2	1	خلال سنوات نشاطتي لم أتخلف عن أداء الزكاة أبدا	3
5	4	3	2	1	أتواصل مع صندوق الزكاة الجزائري بهدف دفع الزكاة	4



## Appendix C

### Geographic Distribution of Algerian Business Owners

DISTRIBUTION OF REGISTERED TRADESMEN (ACTIVE - NATURAL PERSONS), IN DECREASING ORDER, AT THE END OF 2019

ORDER NUMBER	WILAYA	NUMBER OF TRADESMEN	RATE %
01	ALGIERS	202 270	10,89
02	ORAN	87 051	4,69
03	SETIF	79 897	4,30
04	TIZI OUZOU	79 056	4,26
05	BEJAIA	64 629	3,48
06	CONSTANTINE	64 297	3,46
07	BATNA	61 207	3,30
08	BLIDA	57 102	3,08
09	TLEMCEN	52 109	2,81
10	M'SILA	46 628	2,51
11	BOUMERDES	45 619	2,46
12	SKIKDA	44 854	2,42
13	CHLEF	41 667	2,24
14	MASCARA	41 459	2,23
15	MILA	40 777	2,20
16	SIDI BEL ABBES	39 747	2,14
17	MEDEA	39 577	2,13
18	ANNABA	38 993	2,10
19	TIARET	38 511	2,07
20	OUM EL BOUAGHI	37 450	2,02
21	JIJEL	36 415	1,96
22	BOUIRA	34 851	1,88
23	B.BOU ARRERREDJ	34 692	1,87
24	RELIZANE	33 917	1,83
25	TIPAZA	33 569	1,81
26	MOSTAGANEM	33 016	1,78
27	OUARGLA	32 083	1,73
28	EL-OUED	31 804	1,71
29	AIN DEFLA	31 144	1,68
30	BISKRA	29 602	1,59
31	DJELFA	29 310	1,58
32	TEBESSA	28 250	1,52
33	GUELMA	27 066	1,46
34	EL TARF	24 854	1,34
35	AIN TEMOUCHENT	23 901	1,29
36	ADRAR	21 685	1,17
37	SOUK AHRAS	21 505	1,16
38	KHENCHELA	18 658	1
39	TAMANRASSET	17 886	0,96
40	GHARDAIA	17 821	0,96
41	SAIDA	17 817	0,96
42	LAGHOuat	16 115	0,87
43	BECHAR	13 929	0,75
44	NAAMA	11 947	0,64
45	TISSEMSILT	11 259	0,61
46	EL-BAYEDH	9 806	0,53
47	ILLIZI	5 488	0,30
48	TINDOUF	5 386	0,29
	<b>NATIONAL TOTAL</b>	<b>1 856 676</b>	<b>100</b>

## Appendix D

### Determination of Sample Size from a Given Population

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

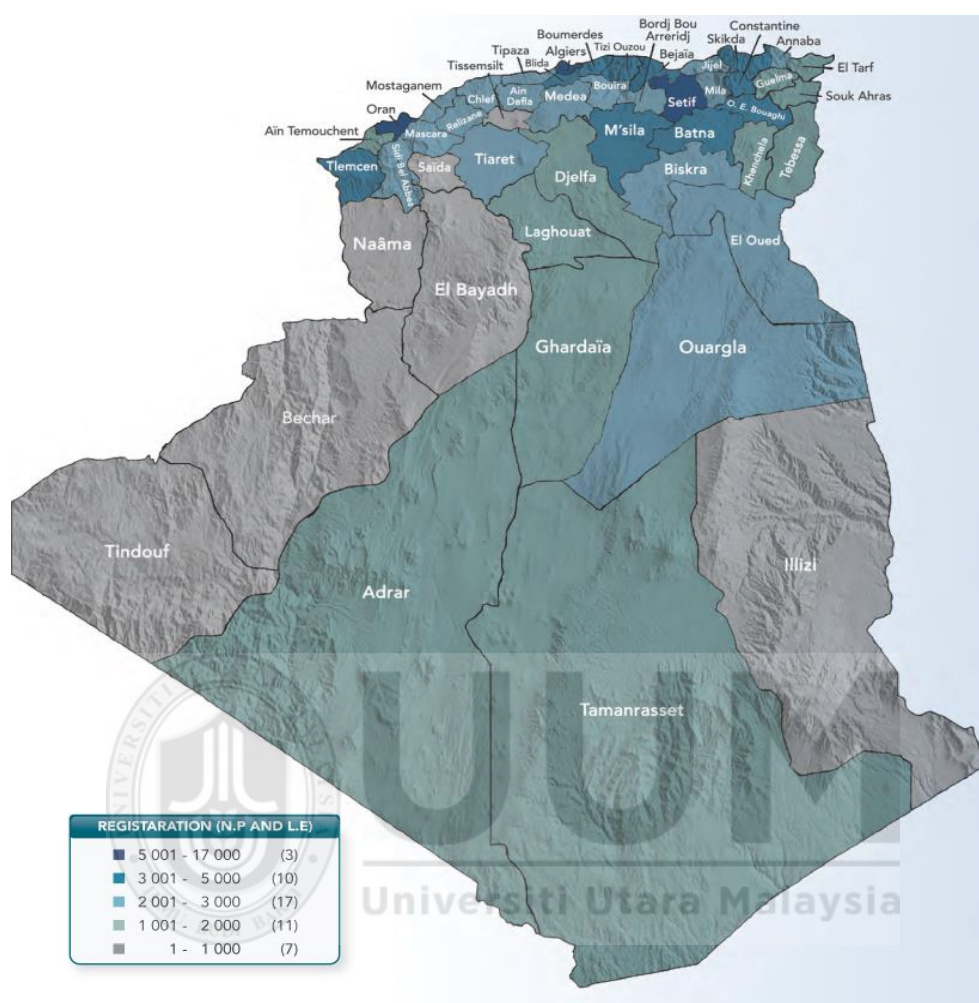
Note: N = Population size; S = Sample size.

Source: Krejcie and Morgan (1970).



## Appendix E

### Distribution of Registration to the Trade Register



## Appendix F

### Age and Gender of Algerian Business Owners

**DISTRIBUTION OF TRADESMEN (NATURAL PERSONS) BY AGE BRACKET AT THE END OF 2019**

AGE BRACKET	MALE GENDER	FEMALE GENDER	TOTAL	RATE
18-19 years old	848	54	902	0,05%
20-28 years old	129 023	6 702	135 725	7,31%
29-38 years old	559 047	29 358	588 405	31,69%
39-48 years old	536 227	37 692	573 919	30,91%
49-58 years old	300 043	35 785	335 828	18,09%
59-68 years old	118 341	19 973	138 314	7,45%
69 years old and +	66 222	17 361	83 583	4,50%
<b>TOTAL</b>	<b>1 709 751</b>	<b>146 925</b>	<b>1 856 676</b>	<b>100%</b>
<b>RATE</b>	<b>92,1%</b>	<b>7,9%</b>	<b>100%</b>	

## Appendix G

### Common Method Variance

<b>Total Variance Explained</b>						
<b>Factor</b>	<b>Initial Eigenvalues</b>			<b>Extraction Sums of Squared Loadings</b>		
	<b>Total</b>	<b>% of Variance</b>	<b>Cumulative %</b>	<b>Total</b>	<b>% of Variance</b>	<b>Cumulative %</b>
1	17.016	27.445	27.445	16.749	27.015	27.015
2	10.770	17.371	44.816	10.493	16.924	43.939
3	2.879	4.644	49.460	2.624	4.233	48.171
4	2.476	3.994	53.454	2.210	3.564	51.736
5	2.114	3.409	56.863	1.869	3.015	54.751
6	1.845	2.975	59.838	1.585	2.556	57.306
7	1.775	2.863	62.701	1.452	2.342	59.648
8	1.607	2.591	65.293	1.326	2.138	61.786
9	1.501	2.421	67.713	1.252	2.019	63.805
10	1.386	2.236	69.949	1.176	1.896	65.702
11	1.322	2.132	72.082	0.991	1.599	67.301
12	1.209	1.950	74.032	0.924	1.491	68.791
13	1.149	1.853	75.885	0.860	1.387	70.178
14	0.873	1.409	77.293			
15	0.839	1.354	78.647			
16	0.799	1.289	79.937			
17	0.725	1.170	81.106			
18	0.708	1.142	82.248			
19	0.653	1.053	83.301			
20	0.595	0.960	84.261			
21	0.585	0.944	85.205			
22	0.556	0.896	86.101			
23	0.514	0.829	86.930			
24	0.473	0.763	87.693			
25	0.448	0.723	88.416			
26	0.420	0.677	89.093			
27	0.414	0.668	89.761			
28	0.388	0.626	90.388			
29	0.366	0.590	90.978			
30	0.363	0.585	91.563			
31	0.350	0.565	92.128			
32	0.325	0.524	92.652			
33	0.310	0.500	93.152			
34	0.298	0.481	93.633			
35	0.287	0.463	94.096			

36	0.273	0.440	94.536			
37	0.247	0.399	94.935			
38	0.239	0.386	95.321			
39	0.236	0.381	95.702			
40	0.218	0.352	96.054			
41	0.209	0.337	96.391			
42	0.199	0.321	96.711			
43	0.195	0.314	97.026			
44	0.176	0.285	97.310			
45	0.172	0.277	97.588			
46	0.156	0.252	97.840			
47	0.147	0.236	98.076			
48	0.138	0.223	98.299			
49	0.122	0.197	98.496			
50	0.119	0.192	98.688			
51	0.112	0.180	98.868			
52	0.104	0.167	99.035			
53	0.099	0.160	99.195			
54	0.088	0.142	99.337			
55	0.082	0.132	99.469			
56	0.075	0.121	99.590			
57	0.071	0.115	99.705			
58	0.061	0.099	99.804			
59	0.049	0.079	99.882			
60	0.041	0.066	99.949			
61	0.017	0.028	99.977			
62	0.014	0.023	100.000			
Extraction Method: Principal Axis Factoring.						

## Appendix H

### Descriptive Statistics

#### Part A: Descriptive Statistics of Business Zakat Compliance Behaviour

<b>Measures</b>	<b>code</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. D</b>
Business zakat compliance behaviour	Zcb	344	2.50	5.00	4.70	0.504
I pay business zakat to the Algerian Zakat Fund.	Zcb1	344	1	5	4.72	0.559
I pay business zakat every year if I meet the requirement to the Algerian Zakat Fund	Zcb2	344	3	5	4.77	0.459
During my working period, I never missed paying business zakat to the Algerian Zakat Fund	Zcb3	344	2	5	4.68	0.603
I contact the Algerian Zakat Fund to pay business zakat.	Zcb4	344	1	5	4.62	0.701

#### Part B: Descriptive Statistics of Intention to Pay Zakat

<b>Measures</b>	<b>Code</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. D</b>
Intention to pay zakat	Int	344	3.20	5.00	4.42	0.506
I will pay zakat on business for this year.	Int1	344	2	5	4.71	0.618
I will pay zakat on business in the future.	Int2	344	2	5	4.85	0.387
I will pay zakat on business to the Algerian Zakat Fund or directly to beneficiaries.	Int3	344	1	5	4.70	0.643
I will add the payment of zakat on business if my business income increases.	Int4	344	1	5	4.58	0.736
I will contact the Algerian Zakat Fund for the payment of zakat on business.	Int5	344	1	5	3.26	1.500

Part C: Descriptive Statistics of Attitude

Measures	Code	N	Min	Max	Mean	Std.D
Attitude	Att	344	3.40	5.00	4.80	0.303
Paying zakat on business is my priority.	Att1	344	3	5	4.91	0.310
I believe that paying zakat on business is my responsibility.	Att2	344	3	5	4.90	0.321
I believe that zakat on business should be paid if it fulfils the requirements.	Att3	344	2	5	4.91	0.325
I know how to pay my zakat on business.	Att4	344	1	5	4.69	0.648
I know where to pay my zakat on business.	Att5	344	3	5	4.59	0.613

Part D: Descriptive Statistics of Subjective Norms

Measures	Code	N	Min	Max	Mean	Std. D
Subjective norms	Sn	344	2.50	5.00	4.56	0.570
My parents agree that I should pay zakat on business.	Sn1	344	2	5	4.63	0.695
My spouse agrees that I should pay zakat for my business.	Sn2	344	2	5	4.50	0.779
My friends and co-workers think that I should pay zakat on business.	Sn3	344	1	5	4.56	0.742
My religious teacher thinks that I should pay zakat on business.	Sn4	344	2	5	4.54	0.778

Part E: Descriptive Statistics of Perceived Behavioural Control

Measures	Code	N	Min	Max	Mean	Std. D
Perceived behavioural control	Pbc	344	2.60	5.00	4.55	0.509
I am able to pay zakat on business.	Pbc1	344	1	5	4.72	0.577
I have the resources to pay zakat on business.	Pbc2	344	2	5	4.59	0.727
I have the knowledge to pay zakat on business.	Pbc3	344	2	5	4.43	0.757
Paying zakat on business is under my control.	Pbc4	344	2	5	4.40	0.754
I am able to pay business zakat even I have to face many challenges.	Pbc5	344	3	5	4.62	0.553

Part F: Descriptive Statistics of Trust

Measures	Code	N	Min	Max	Mean	Std. D
Trust	Tr	344	1.00	5.00	3.18	1.005
I would trust the Algerian Zakat Fund to always act in the best interest of the cause.	Tr1	344	1	5	3.16	1.104
I would trust the Algerian Zakat Fund to conduct its operations ethically.	Tr2	344	1	5	3.23	1.073
I would trust the Algerian Zakat Fund to use the zakat collection appropriately.	Tr3	344	1	5	3.15	1.062
I would trust the Algerian Zakat Fund not to exploit zakat payers.	Tr4	344	1	5	3.13	1.049
I would trust the Algerian Zakat Fund to use distribution techniques that are appropriate and sensitive.	Tr5	344	1	5	3.24	1.085

Part G: Descriptive Statistics of Past Behaviour

Measures	Code	N	Min	Max	Mean	Std. D
Past behaviour	Pb	344	1.00	5.00	3.90	1.104
I do not pay business zakat to the Algerian Zakat Fund (reverse coded)	Pb1	344	1	5	3.84	1.287
Over the past year, I did not pay business zakat to the Algerian Zakat Fund (reverse coded)	Pb2	344	1	5	3.97	1.280
It is unusual for me to pay business zakat to the Algerian Zakat Fund (reverse coded)	Pb3	344	1	5	4.00	1.234
I usually pay business zakat to the Algerian Zakat Fund	Pb4	344	1	5	3.81	1.309
How often during the past year have you pay business zakat to the Algerian Zakat Fund?	Pb5	344	1	5	3.88	1.261

Part H: Descriptive Statistics of Religiosity

Measures	Code	N	Min	Max	Mean	Std.D
Religiosity	Rel	344	3.67	5.00	4.85	0.274
I regularly offer prayer five times a day	Rel1	344	3	5	4.91	0.301
I fast regularly during Ramadan	Rel2	344	4	5	4.92	0.265
I regularly recite the Holy Qur'an	Rel3	344	3	5	4.81	0.452
I regularly give charity for those less fortunate	Rel4	344	3	5	4.85	0.372
I try to follow Islamic conjunctions in all matters in my life	Rel5	344	4	5	4.92	0.278
I always try to avoid minor and major sins	Rel6	344	2	5	4.70	0.610

Part I: Descriptive Statistics of Service Quality

Measures	Code	N	Min	Max	Mean	Std. D
Service quality	Sq	344	1.00	5.00	3.10	0.838
The Algerian Zakat Fund has a complete service system.	Sq1	344	1	5	2.86	1.220
The appearance of customer service counters of the Algerian Zakat Fund is good.	Sq2	344	1	5	3.11	1.033
Staffs of the Algerian Zakat Fund are capable of delivering good service.	Sq3	344	1	5	3.15	0.913
Service provided by the Algerian Zakat Fund is fast.	Sq4	344	1	5	3.05	0.996
Staffs of the Algerian Zakat Fund have good manners dealing with customers	Sq5	344	1	5	3.16	0.909
Staffs of the Algerian Zakat Fund have good communication with me.	Sq6	344	1	5	3.12	0.918
Staffs of the Algerian Zakat Fund understand customer needs.	Sq7	344	1	5	3.17	0.920
Staffs of the Algerian Zakat Fund are easy to reach/contact.	Sq8	344	1	6	3.16	0.924

Part J: Descriptive Statistics of Political Instability

Measures	Code	N	Min	Max	Mean	Std.D
Political instability	Pi	344	1.00	3.67	1.93	0.761
I pay business zakat because of my confidence in Algerian authority.	Pi1	344	1	5	2.25	1.215
Confidence in Algerian authority determines my behaviour of business zakat payment.	Pi2	344	1	5	2.26	1.215
I believe in the Algerian justice authority that is fairly administered.	Pi3	344	1	4	1.15	0.395
Internal political efficiency encourages me to pay business zakat	Pi4	344	1	5	2.33	1.269
Poor internal efficiency in terms of process discourages me from paying business zakat.	Pi5	344	1	5	2.15	1.194
I believe that political protests are not a threat to Algerian internal stability, should not affect me to pay business zakat.	Pi6	344	1	5	1.54	0.842
The external environment of government legislature to zakat discourages me from paying business zakat.	Pi7	344	1	5	1.92	1.122
Political forces associated with government officials and policies influence me to pay business zakat.	Pi8	344	1	5	1.94	1.126
I believe that the current political situation in Algeria is stable for me to pay business zakat.	Pi9	344	1	5	1.86	0.957

Part K: Descriptive Statistics of Knowledge

Measures	Code	N	Min	Max	Mean	Std.D
Knowledge	Kn	344	3.17	5.00	4.61	0.440
Paying business zakat is an obligation based on the opinion of Islamic jurists.	Kn1	344	4	5	4.94	0.240
According to the rules of zakat, business zakat is an obligation to be paid when the period ( <i>haul</i> ) and ( <i>nisab</i> ) conditions are available.	Kn2	344	2	5	4.83	0.465
The annual rate of the business is 2.5%.	Kn3	344	3	5	4.83	0.448
The method of calculating business zakat is 2.5% of (cash + the value of goods + the desired debt - the debt owed on it)	Kn4	344	1	5	4.68	0.754
The zakat value should be reduced from annual taxes	Kn5	344	1	5	3.69	1.282
According to the zakat authority, business zakat must be paid affiliated with the Maliki <i>Fiqh</i> School	Kn6	344	3	5	4.67	0.630





**Appendix I**  
Factor Loadings and Cross Loadings

Constructs		Items	1	2	3	4	5	6	7	8	9	10	11
1	Business zakat compliance behaviour	Zcb1	<b>0.856</b>	0.578	0.405	0.433	0.529	-0.136	-0.223	0.562	-0.193	-0.513	0.463
		Zcb2	<b>0.907</b>	0.633	0.448	0.477	0.537	-0.152	-0.241	0.571	-0.202	-0.535	0.517
		Zcb3	<b>0.902</b>	0.603	0.479	0.491	0.554	-0.081	-0.177	0.544	-0.077	-0.437	0.463
		Zcb4	<b>0.814</b>	0.513	0.357	0.363	0.514	-0.087	-0.135	0.480	-0.060	-0.380	0.399
2	Intention to pay zakat	Int1	0.572	<b>0.770</b>	0.454	0.467	0.699	0.004	-0.111	0.611	-0.037	-0.401	0.536
		Int2	0.598	<b>0.804</b>	0.538	0.422	0.462	-0.092	-0.122	0.500	-0.157	-0.591	0.554
		Int3	0.355	<b>0.699</b>	0.654	0.357	0.349	-0.060	-0.084	0.387	-0.100	-0.327	0.373
		Int4	0.421	<b>0.687</b>	0.303	0.727	0.363	-0.045	-0.080	0.339	-0.132	-0.343	0.350
3	Attitude	Att1	0.403	0.406	<b>0.826</b>	0.297	0.390	-0.070	-0.113	0.490	-0.074	-0.355	0.463
		Att2	0.348	0.360	<b>0.804</b>	0.302	0.363	-0.080	-0.144	0.517	-0.086	-0.332	0.419
		Att3	0.382	0.354	<b>0.733</b>	0.317	0.383	-0.047	-0.130	0.408	-0.078	-0.353	0.358
		Att4	0.336	0.668	<b>0.670</b>	0.347	0.345	-0.034	-0.065	0.369	-0.058	-0.304	0.356
4	Subjective norm	Sn1	0.348	0.433	0.395	<b>0.803</b>	0.544	-0.059	-0.180	0.322	-0.095	-0.359	0.300
		Sn2	0.320	0.308	0.261	<b>0.655</b>	0.426	-0.104	-0.240	0.279	-0.113	-0.261	0.253
		Sn3	0.404	0.668	0.289	<b>0.721</b>	0.343	-0.034	-0.068	0.324	-0.127	-0.324	0.335
		Sn4	0.433	0.419	0.352	<b>0.821</b>	0.530	-0.100	-0.235	0.382	-0.153	-0.387	0.357
5	Perceived behavioural control	Pbc1	0.568	0.620	0.468	0.572	<b>0.893</b>	-0.042	-0.168	0.480	-0.111	-0.435	0.474
		Pbc2	0.509	0.564	0.371	0.488	<b>0.858</b>	-0.047	-0.141	0.508	-0.081	-0.368	0.424
		Pbc4	0.287	0.297	0.246	0.261	<b>0.598</b>	-0.084	-0.109	0.283	-0.044	-0.209	0.249
		Pbc5	0.537	0.518	0.449	0.514	<b>0.815</b>	-0.066	-0.141	0.458	-0.088	-0.410	0.461
6	Trust	Tr1	-0.081	-0.043	-0.081	-0.062	-0.042	<b>0.934</b>	0.640	-0.061	0.657	0.440	-0.029
		Tr2	-0.094	-0.021	-0.059	-0.049	-0.047	<b>0.919</b>	0.620	-0.055	0.623	0.429	-0.053
		Tr3	-0.142	-0.060	-0.057	-0.083	-0.065	<b>0.962</b>	0.645	-0.077	0.659	0.463	-0.054
		Tr4	-0.128	-0.048	-0.052	-0.100	-0.070	<b>0.942</b>	0.647	-0.073	0.628	0.447	-0.059
		Tr5	-0.060	0.028	-0.017	-0.038	-0.019	<b>0.809</b>	0.560	0.013	0.568	0.379	-0.026
7	Past behaviour	Pb1	-0.195	-0.125	-0.150	-0.211	-0.197	0.521	<b>0.840</b>	-0.184	0.505	0.386	-0.140

	Pb2	-0.181	-0.117	-0.100	-0.162	-0.129	0.557	<b>0.907</b>	-0.120	0.570	0.411	-0.172
	Pb3	-0.215	-0.138	-0.130	-0.189	-0.165	0.604	<b>0.940</b>	-0.164	0.615	0.404	-0.135
	Pb4	-0.205	-0.109	-0.116	-0.193	-0.134	0.677	<b>0.909</b>	-0.117	0.657	0.476	-0.117
	Pb5	-0.183	-0.101	-0.112	-0.181	-0.136	0.601	<b>0.732</b>	-0.139	0.601	0.489	-0.161
8	Rel1	0.427	0.317	0.463	0.263	0.263	-0.089	-0.138	<b>0.784</b>	-0.110	-0.333	0.395
	Rel2	0.408	0.345	0.465	0.251	0.247	-0.091	-0.120	<b>0.795</b>	-0.122	-0.343	0.367
	Rel3	0.342	0.308	0.373	0.273	0.317	-0.036	-0.105	<b>0.679</b>	-0.048	-0.278	0.310
	Rel4	0.403	0.349	0.396	0.281	0.357	-0.033	-0.068	<b>0.765</b>	-0.012	-0.252	0.369
	Rel5	0.397	0.340	0.349	0.227	0.290	-0.093	-0.109	<b>0.744</b>	-0.081	-0.285	0.380
	Rel6	0.566	0.734	0.447	0.445	0.635	-0.052	-0.153	<b>0.648</b>	-0.088	-0.414	0.518
9	Sq1	-0.169	-0.194	-0.117	-0.209	-0.144	0.568	0.648	-0.120	<b>0.937</b>	0.581	-0.120
	Sq3	-0.061	-0.008	-0.017	-0.036	-0.004	0.690	0.546	-0.001	<b>0.802</b>	0.419	0.013
	Sq4	-0.094	-0.059	-0.045	-0.072	-0.043	0.587	0.537	-0.052	<b>0.835</b>	0.438	-0.042
	Sq5	-0.099	-0.011	0.003	-0.022	-0.022	0.605	0.493	-0.034	<b>0.779</b>	0.406	-0.006
	Sq6	-0.118	-0.063	-0.059	-0.081	-0.046	0.657	0.540	-0.082	<b>0.813</b>	0.433	-0.046
	Sq7	-0.059	-0.002	-0.032	-0.044	0.004	0.624	0.530	-0.054	<b>0.782</b>	0.409	0.006
	Sq8	-0.103	-0.045	-0.059	-0.088	-0.033	0.599	0.508	-0.097	<b>0.764</b>	0.420	-0.049
10	Pi1	-0.318	-0.217	-0.195	-0.242	-0.227	0.650	0.686	-0.276	0.706	<b>0.778</b>	-0.239
	Pi2	-0.316	-0.233	-0.190	-0.251	-0.221	0.645	0.678	-0.270	0.709	<b>0.777</b>	-0.228
	Pi3	-0.548	-0.720	-0.515	-0.404	-0.450	0.099	0.132	-0.419	0.163	<b>0.625</b>	-0.507
	Pi4	-0.266	-0.200	-0.194	-0.189	-0.218	0.631	0.663	-0.233	0.683	<b>0.735</b>	-0.213
	Pi5	-0.300	-0.307	-0.259	-0.358	-0.292	0.326	0.313	-0.292	0.403	<b>0.734</b>	-0.322
	Pi7	-0.397	-0.362	-0.311	-0.343	-0.370	0.322	0.286	-0.381	0.426	<b>0.816</b>	-0.327
	Pi8	-0.326	-0.320	-0.246	-0.306	-0.317	0.363	0.364	-0.310	0.473	<b>0.807</b>	-0.321
11	Kn1	0.398	0.402	0.465	0.245	0.420	-0.085	-0.140	0.389	-0.124	-0.354	<b>0.638</b>
	Kn2	0.409	0.425	0.412	0.285	0.340	-0.085	-0.189	0.406	-0.101	-0.369	<b>0.794</b>
	Kn3	0.406	0.479	0.414	0.276	0.394	-0.048	-0.154	0.464	-0.056	-0.347	<b>0.837</b>
	Kn4	0.318	0.352	0.282	0.305	0.350	0.005	-0.053	0.346	-0.036	-0.334	<b>0.704</b>
	Kn6	0.437	0.605	0.395	0.430	0.420	-0.004	-0.087	0.492	-0.040	-0.394	<b>0.760</b>