

CHAPTER 6

DISCUSSIONS, RECOMMENDATIONS, AND CONCLUSION

6.1 Introduction

This chapter presents the discussion of findings based on the data analysis conducted in the previous chapter. The discussions are based on the objectives of the study and highlight the relevant implications of the findings. The implications of the study for the context and theory are presented. Recommendations and areas of future research are also discussed. The chapter concludes with the contributions of the research followed by a summary.

6.2 Discussions of the Findings of the Study

As stated in chapter one, this study has three objectives with the main objective to investigate the main factors, which are capable of influencing *zakat* payers' intention to patronise *zakat* institutions. All the hypotheses have been tested using SEM, and the results were presented in chapter five (5.33). However, each objective has not been clarified. For this reason, this sub-topic discusses the results in reference to each objective.

6.2.1 Zakat Payers' Understanding about Zakat and Zakat Institutions in Kwara State.

The first objective of this study is to examine *zakat* payers' understanding of *zakat* and *zakat* institutions. Previous literature has shown that there is a lack of public awareness of the principles and objectives of *zakat* (Abioye, 2012; Hassan, 1987). However, in their study, they do not cover the whole state; the data were only collected among some *Muslims*. This study, by contrast, performed extensive research on the understanding of *zakat* and *zakat* institutions by covering the entire Kwara State. The *zakat* payers were asked whether they know that *zakat* is one of the pillars of *Islam*. The result from the descriptive analysis in section (5.3) is good in which 98% of respondents know that *zakat* is one of the pillars of *Islam*. Furthermore, the study asked about the difference between *zakat* and *sadaqat*. The result of the finding from the descriptive analysis (Table 5.4) shows that 87.3% of respondents know the difference between *zakat* and *sadaqat*.

Respondent also; asked concerned to which one is important to them between *zakat* and *sadaqat* and the result showed that 68.8% of them knew that *zakat* is obligatory while 14.3 of respondents said that *sadaqat* is more important to them than *zakat*. They were also asked about the reward of *zakat* payers. 88.9% of respondents knew *zakat* payers will receive the reward on paying *zakat* from their properties while 11.1% of them did not know. Moreover, Respondents were questioned about items of *zakat*. 93.9% of them marked yes. Respondents also questioned about rules and regulations guiding payment of *zakat* 80.3% of them said yes. Due time for *zakat* payment also asked and 78.0% indicated yes. 83.4% of respondents also knew that properties should estimate before

zakat should pay from it and they were also asked about how they calculated their due *zakat*, 42.0% turned to their scholar for calculation, 23.6% of respondents did the calculations by themselves, 23.2% of them just take some out of their money and pay as *zakat* and 10.8% of them just thought what is right to give to poor.

Base on the above findings it shows that 98.4% of respondents in Kwara state knew that *zakat* one of the pillars of *Islam*, 87.3% of *zakat* respondents can differentiated between *zakat* and *sadaqat*, 68.8% of respondents understood the importance of *zakat* to *sadaqat* and 88.9% of them knew that *zakat* payers have rewards. Furthermore, 93.9% of respondents also knew items of *zakat* while 80.3 of respondents understood the rules and regulations guiding the payment of *zakat*. Also, 78.0% of respondents knew when *zakat* due. All these results shows that *zakat* payers have an understanding about *zakat*, the only area where the problem lies were that 42% of respondents consulted their scholar for their *zakat* calculation, 23.6% of them did the calculation by themselves, 23.2% of them just pay what they think is right to give to poor. While 10.8 just pay any amount. Pay any amount they think is fit is for *zakat* is not proper because it does not help them pay their *zakat* religiously as it is supposed to be paid. This is because *zakat* has a fixed payment, at the same time *zakat* will not be as effective in alleviating poverty as it is supposed to. This is where *zakat* institution has works to do.

According to two of the respondents during the interview when they were asked about the amount they gave as *zakat* both of them said they pay more than 100,000 naira which inqivalent to (RM1,040). They also asked about the amount they gave as *zakat*, one of the respondents said he gave between 25,000 – 50,000 naira (RM250 – RM500). Another one said he gaive 20,000 – 30,000 naira (RM200 –RM300). This showed that by

paying *zakat* in this way, the poor will not enjoy the benefits of *zakat* as a poverty alleviation tool, because this amount of money is not enough for them to spend for a month talk less of taking them out of poverty. This is where the *zakat* institution will benefit our poor *Muslims* in society.

This study studied the understanding of *zakat* payers based on their awareness of *zakat* institutions in Kwara State and examined their mode of payment of *zakat*. The result shows that the majority of *zakat* payers pay their *zakat* through their scholars which means they were too dependent on their scholars, while some pay it directly to recipients that is they have awareness about *zakat* but less aware about *zakat* institution. The next question is how they get information about *zakat* institutions. Most of them got information through the media, while many did not know at all. The awareness about *zakat* institution is also low. *Zakat* managers should create more awareness through radio, television, newspaper, mosque and *Islamic* organisations and they should organise a programme where they will give talks about *zakat* institution how it functions and its benefits extensively.

6.2.2 The Reasons for *Zakat* Payers in Kwara State of Nigeria Do Not Pay Their *Zakat* Dues to *Zakat* Institutions

This section was tried to explain reasons for not patronising *zakat* institution by *zakat* payers in Kwara State and discover that only 26.4% of respondents used *zakat* institution and the remaining 73.6% used other sources for reimbursement of their *zakat*. 41.7% of them pay their *zakat* to their scholar, which means more than 40% of *zakat* payers in Kwara State pay *zakat* through their scholars and over dependent on their

scholar in terms of *zakat* payment because they have more trust in them. It would have been an advantage if scholars that people have trust in them are invited to *zakat* institutions administration for appropriate coordination of the institutions. The study also showed that almost *zakat* payers have awareness of existing of *zakat* institutions in the state. Furthermore, frequency usage of *zakat* institutions was also asked and 43.6% of them rarely use *zakat* institutions, 3.8% of respondent never use it. This showed *zakat* institutions is not popularly used among *zakat* payers which means *zakat* administrators should create more awareness about *zakat* institutions in the state, especially among the *zakat* payers.

The study presented the reasons for irregular usage of *zakat* institution that 41.9% did not see it as a necessary thing, 14.3% of respondents did not want to proclaim their asset, 9.2% of them see it as a show-off, and the remaining respondents afraid of their security. This connote that respondents did not have a clear picture of *zakat* institutions, they have fear in them and they did not have full confidence in *zakat* administrator. *Zakat* institution should organise familiarity program where they introduce themselves, the institution, their functions, legal back up for the institution, explain the safety of *zakat* payers and their money, what *Shari'ah* says about their patronage, what are the benefits of their patronage to *zakat* payers and *zakat* recipients, etc, by doing these the mind of *zakat* payers will be at rest to patronise them and they will feel secured.

Therefore, this shows that *zakat* institutions are not well patronised and mostly *zakat* was paid through scholars. It will be better if administrators of *zakat* institutions involve scholars in their programmes, also, *zakat* managers should give more talk on how to calculate *zakat* on media. The awareness about *zakat* is also low. *Zakat* managers

should create more awareness. The patronage of *zakat* institutions based on the data above in Kwara State, a Muslim dominated state, was not up to expectation. The rate of patronage of *zakat* institutions by *zakat* payers is very low, and this may be attributed to high poverty in the state as it is not a wealthy state, and *zakat* income that supposed to alleviate poverty in the State is not going through the proper channel (Saheed, 2014). This reflects that the collection and distribution of *zakat* by *zakat* institutions in Kwara State are very low, and collection and distribution of *zakat* by other sources aside from *zakat* institutions is not managed properly.

6.2.3 Main Factors That Can Influence *Zakat* Payers' Intention to Patronise *Zakat* Institutions.

This study takes a step forward by examining factors that can influence *zakat* payers' patronage of *zakat* institutions. SEM analysis shows perceived behavioural control is not-significant, which indicates the respondents perceived they could not control any event that may facilitate or prevent the patronage of *zakat* institutions. However, in trust, most respondents find it as a motivator to patronise or not patronise *zakat* institutions. If they do not have trust in them, they will not patronise the *zakat* institution, especially if they do not have positive feelings about their performance. Moreover, if *zakat* managers are dependable in their dealing with *zakat*, managing *zakat* with conscious of *Allah* by collecting and distributing it on time, proper record keeping and accountability to the public, all these attributes will influence *zakat* payers to patronise *zakat* institutions. Also, if *zakat* recipients are treated fairly by getting their entitlement without delay or cheating (giving it to the recipient that familiar to them

before the unfamiliar one), this will encourage *zakat* payers to make their intention to patronise *zakat* institutions.

This shows that if all these factors are met, *zakat* payers would opt for *zakat* institutions. Hence, it can be suggested that *zakat* manager increase their trust and confidence by open up for *zakat* payers on how they manage their wealth, they should be good with regard to the fair treatment of recipients, dependable in their dealings and having positive feelings about their performance are some of the factors that could motivate the patronage of *zakat* institutions. Other factors that might boost patronage of *zakat* institutions are the transparency of *zakat* institutions and *zakat* managers. The transparency of *zakat* institutions is another factor which has no effects on *zakat* payers' perceived behavioural control because they do not have a clear picture of what they are doing and how is their performance. This indicates that if *zakat* institutions account to the general public on how they are managing *zakat* funds, what they collected and what they disbursed, *zakat* payers will know how they spend their money and patronise them for further services. Also, *zakat* managers are a vital organ in the *zakat* institution system, if *zakat* payers have confidence in them, it will aid more collection.

Therefore, publicity of *zakat* records is important for *zakat* institutions to show their accountability and capability to the public. Nevertheless, many *zakat* payers still intend to patronise *zakat* institutions. From the descriptive analysis in Table 5.13, some respondents are willing to patronise *zakat* institutions. The results indicate that despite the perceived problems of the respondents, many people are still interested in *zakat* institutions. In addition, results from SEM analysis in Table 5.34 indicate the path analysis of - intention to patronise *zakat* institutions is very good and has a high effect on

attitude and subjective norm. This means that *zakat* payers have a high intention to patronise *zakat* institutions. Furthermore, behavioural intention is the primary direct determinant of behaviour (Taylor & Todd, 1995).

From the SEM analysis (Table 5.34), attitude is the strongest factor that influences the *zakat* payers' intention. In other words, attitude has positive, and significant effects on the intention of *zakat* payers to patronise *zakat* institutions in Kwara State. This finding supports previous studies conducted by Abubakar & Ram (2017) suggest attitude is an important factor for *zakat* payers in patronising *zakat* institutions. In the case of this study, attitude was decomposed into relevant two sub-constructs which are knowledge, and religion. From the result of SEM (Table 5.34), one variable has been identified as the main factors that influence *zakat* payers' attitude is the knowledge about *zakat* and *zakat* institutions, knowledge is an important factors that influence the *zakat* payers' attitudes to patronise *zakat* institutions. This study is consistent with Ahmad *et al.*, (2014) who found knowledge is one of the factors affecting compliance to pay *zakat*. The significant effect of this variable has shown the level of knowledge of *zakat* payers with regard to *zakat* institutions. It shows that *zakat* payers understand that *zakat* must pay from assets and it must pay to *zakat* institutions for proper management of the destitute. In addition, religious obligation also has no significant effect on attitude.

This study is consistent with Farikha & Ghoniyah, 2018, who also argued that religious factor is not significant in compliance behaviour of paying *zakat* from the income. Although subjective norms and perceived behavioural control also have positive and significant effects in this present study, and attitude has the strongest effects on intention. The second factor that influences the payers' intention is subjective norms.

Apart from attitude and perceived behavioural control, the results from the path analysis in this study indicated the strong effects of subjective norms on *zakat* payers' intention. This result supports and extends previous studies. Sapongi *et al.*, (2011), Azam & Bidin (2009), Farah & Bidin. 2015 were measured the influence of subjective norms on *zakat* contribution. All these studies found that subjective norms are a dominant motivation towards one's intention when paying *zakat*. Subjective norms were decomposed into two relevant variables, which are family influence and media awareness. Both two variables have significant effects on subjective norms. Media awareness has a significant effect on subjective norms.

This study is consistent with Ayinde & Echchabi (2012) who examined customers' willingness to adopt *Islamic* insurance services in Malaysia. They found that customers agreed that media can influence their subjective norm to adopt *Islamic* insurance services. Also, family influence has a significant effect on *zakat* payers' subjective norm. This consistent with Farah & Bidin (2015) who found that referent groups such as parents, friends, siblings, and many more have a positive and significant influence on *zakat* compliance behaviour. *Zakat* payers can patronise *zakat* institutions with the reference of their family influence. The two variables that measure subjective norms (family influence and media awareness) are very important. This result supports and extends previous studies. In other words, the higher the *zakat* payers' positive attitude, subjective norms, and perceived behavioural control of *zakat* payers, the higher the *zakat* payers' intention to patronise *zakat* institutions. The result measures and answers research objective three.

Table 6.1: Research Objectives, Research Questions, Hypotheses, and Findings

Research Objectives	Research Questions	Hypotheses	Research Findings
1. To explore whether zakat payers' in Kwara State, Nigeria. understand the concept of zakat	What is the <i>zakat</i> payers' understanding of <i>zakat</i> concept in Kwara State, Nigeria?		<ul style="list-style-type: none"> i. <i>Zakat</i> payers' have knowledge about <i>zakat</i>. ii. the majority of <i>zakat</i> payers preferred to pay it to their scholars while other pay it directly to recipient. iii. <i>zakat</i> payers know <i>zakat</i> institution through media, <i>Islamic</i> program, <i>Islamic</i> organisations while some did not know it at all.
2. To explore whether people in Kwara State pay zakat at zakat institutions.	What are the reasons for <i>zakat</i> payers in Kwara state do not pay their <i>zakat</i> to <i>zakat</i> institutions in Kwara state?		<ul style="list-style-type: none"> I. Some <i>zakat</i> payer did not use <i>zakat</i> institutions because, they did not want to declare their assets ii. They afraid of security iii. They do not have trust in them. iv. They think is not necessary v. while some pay it to their scholar
3. To examine factors that influence zakat payers to pay zakat at zakat institutions.	What are the factors influencing <i>zakat</i> payers' intention to pay their <i>zakat</i> to <i>zakat</i> institutions?	<p>H1: Attitude of <i>zakat</i> payers has positive effects on their behavioural intention to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H1a: <i>zakat</i> payers' religion has positive effects on their attitude to pay their <i>zakat</i> to <i>zakat</i> institution. .</p> <p>H1b: <i>zakat</i> payers' knowledge has positive effects on their attitude to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H2: Subjective norms of <i>zakat</i> payers has positive effects on their behavioural intentions to patronise <i>zakat</i> institutions</p>	<p>I. <i>Zakat</i> payers' attitude has a positive influence on intention to patronise <i>zakat</i> institution and it also has effects on one of the two decomposed variables that constitute attitude (religious and knowledge). Knowledge has a significant effect on the attitude of zakat payers to pay their zakat to zakat institutions.</p> <p>(ii) Subjective norms of zakat payers positively affect their intention to patronise zakat institutions. While both variables (media awareness and family influence) have a significant effect on subjective norm</p>

Table 6.1 continued

Research Objectives	Research Questions	Hypotheses	Research Findings
		<p>H2a: Family influence has positive effects on <i>zakat</i> payers' subjective norms to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H2b: Media awareness has positive effects on <i>zakat</i> payers' subjective norms to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H3: The perceived behavioural control of <i>zakat</i> payers has positive effects on their behavioural intention to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H3a: Trust has positive effects on <i>zakat</i> payers' perceived behavioural control to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H3b: Transparency has positive effects on the <i>zakat</i> payers' perceived behavioural control to pay their <i>zakat</i> to <i>zakat</i> institutions.</p> <p>H3c: <i>Zakat</i> manager has positive effects on <i>zakat</i> payers' payment toward <i>zakat</i> institutions.</p>	<p>H3: The perceived behavioural control of <i>zakat</i> payers towards patronage of <i>zakat</i> institution has no positive effect on their behavioural but it has a positive and significant effect on two variable(trust and transparency) out of three decomposed variables that constitute perceived behavioural control (trust, transparency, and <i>zakat</i> managers).</p>

6.3 Summary of Findings

The results of the study were first introduced in chapter six and have a high degree of reliability. They can be considered representative of Kwara State's *zakat* payers. The demographic information reveals that most of the respondents are male aged 31 to 45 years. More than half of the respondents prefer to pay *zakat* to their scholars and directly to recipients also they are not familiar with *zakat* institutions. Although a *zakat* institution is a faith-controlled institution in the *Muslim* community, most of the respondents perceived behavioural control as a problems to patronising *zakat* institutions. In addition, many respondents indicated that they would patronise *zakat* institutions if the perceived problems are resolved.

The decomposed theory of planned behaviour (DTPB) model has a good fit and moderately better predictive power, particularly with respect to behavioural intention. DTPB helps to better understand attitude, subjective norms, and perceived behavioural control and their roles as determinants of behavioural intention. As a result, it provides a better understanding of behavioural intention. In short, the decomposed theory of planned behaviour provides a complete understanding of the determinants of intention. Overall, DTPB results of the SEM analysis show that the positive attitude of *zakat* payer toward the intention to patronise *zakat* institutions is statistically significant. Also, the strength of the path for the effect of attitude on intention is strong in the model. As hypothesised by TPB, there is a positive effect of attitude on intention. Besides, subjective norms of *zakat* payers toward the intention of patronage of *zakat* institutions are statistically significant in affecting *zakat* payers' intention to patronise *zakat* institutions.

Furthermore, the strength of the path for the effect of subjective norm on intention is the strongest path in the model. As hypothesised by TPB, there is a positive effect of subjective norm on intention. The last variable is perceived behavioural control which is not-significant but shows a positive effect with two variables (trust and transparency) on *zakat* payers' intention to patronise *zakat* institutions in Kwara State.

6.4 Research Implications and Recommendations

This research focuses on the factors that can influence patronage of *zakat* payers toward *zakat* institution, examining the level of understanding, and why they do not pay their *zakat* through *zakat* institutions. Specifically, it uses DTPB in identifying the influential factors and hindrances of patronage of *zakat* institutions. This section presents the study's findings and implications for the academics in the subject area, *zakat* managers, and policy makers (i.e., the policymakers).

6.4.1 Implications for Theory Development

(i) This study has contributed theoretically to academic knowledge. One of its major contributions is the development of the *zakat* managers' scale using a systematic and scientific approach. An implication of this is the possibility that other researchers could replicate the multidimensional *zakat* manager scale developed in this study. The three dimensions of confidence, trust, and avoidance of sins are important factors that should characterise *zakat* managers.

(ii) The findings of this study have several implications for the current literature. Previous studies on *zakat* institutions have tested the compliance of *zakat* payers only used the

theory of reasoned action and theory of planned behaviour (Jama & Haji-Othman, 2017; Mohd Heikal *et al.*, 2014). Consequently, using the decomposed theory of planned behaviour contributes significantly to the body of knowledge because it elaborates on the relevant variables of *zakat* institution. Therefore, the finding of this study suggests that DTPB can be applied in the study of *zakat* payers' perceptions toward *zakat* institutions.

Human and behavioural issues are very complex. One dependent variable happens to be an independent variable in other dependent relationships (Cheng, 2002). Since this study is on human behaviour, it contains many latent variables. Therefore, SEM is preferred over other techniques. For these reasons, it measures the latent variables utilising multiple indicators. Secondly, by modelling in this technique, all the unreliability was taken into account. If one or more predictor variables are unreliable, this may cause wrong coefficients or wrong signs. It may also cause model misspecification. Though separate bivariate regression may address the problem to some extent, they will not get rid of the difficulties caused by unreliable measures (Chung, 1997). Thirdly, in dealing with multicollinearity, SEM has been found as a powerful method that is more effective than other multivariate techniques. Hence, this research has contributed to the existing knowledge by using SEM AMOS for DTPB.

The application of SEM is not new in the study of *Islamic* economics; they mostly test the relationship between some variables like religions, awareness, knowledge of *zakat* and *zakat* institutions (Hairunnizam *et al.*, 2005; Amir *et al.*, 2006; Bakar & Rashid, 2010; Nur Barizah & Hafiz Majdi, 2010). This study is a step forward by showing the effect of all these variables on the *zakat* payers' attitudes toward their intention to patronise *zakat* institutions. It shows the empirical evidence of the ability of intention to

predict actual behaviour – a core TPB tent, which most previous studies leave out. Hence, this research contributes to new knowledge of this subject.

6.4.2 Implications for the *Zakat* Managers and Policy Makers

This study, first and foremost, underscores the importance of *zakat* payers' understanding and knowledge in their choice of *zakat* institutions. There are several implications from this study that *zakat* managers need to take into consideration in order to formulate their plan strategies. The study provides important information to Kwara State *zakat* managers about the current status of *zakat* institutions in the state regarding the reasons *zakat* payers did not pay *zakat* through *zakat* institutions, to help enhance and improve their current practices, especially information that could help the *zakat* institution develop their plan strategies to promote payment through *zakat* institution, it has been inferred from the findings of this study that there is a low familiarity of *zakat* payers *zakat* institutions which cause them to fear to pay through *zakat* institution. They should create more campaigns on *zakat* institutions. Therefore, this study identifies the fundamental factors for the institution to formulate appropriate strategies to attract *zakat* payers.

It could be inferred that careful and well-planned familiarity programmes about *zakat* and *zakat* institution could influence and guide *zakat* payers to patronise *zakat* institutions. Therefore, *zakat* managers should create more awareness of *zakat* and *zakat* institutions by allocating their agent to public places like local government, secretariat, schools, mosques, marketing places, banks and so on to enlighten people about *zakat* and their work. The findings from this study identify the factors that influence *zakat* payers to opt for *zakat* institutions. Trust is the strongest variable which measures the perceived

behavioural control of zakat payers' intention in this study. Although the effect of family influence on the subjective norm is not statistically significant, *zakat* managers should take this into consideration and demonstrate more transparency to their customers (*zakat* payers).

Furthermore, according to the data, the rate of payment of *zakat* in Kwara State is good. If they pay it to *zakat* institutions, it would have been managed properly and reached the targeted groups more than it reaches them now. It will also contribute more to poverty eradication in the state. Since the development of the economic system depends on the flow of funds from one hand to another, this research contributes to economic growth through the *zakat* institution. It gives the *zakat* managers reasons as to why they need to change their outdated strategy in favour of *zakat* payers and *zakat* recipients. It was noted during the interview that the management of *zakat* lacks the trust and confidence of the *zakat* payers and the beneficiaries because of some problems such as inadequate publicity, lack of proper record-keeping, and time-wasting by the workers. To overcome the problems, the following suggestions were proffered: (i.) trusted and sincere people should be brought into the institutions because it is not an ordinary institution it is a faith-based institution; (ii.) creating more public awareness on the significance of *zakat* and the role of the Commission; (iii.) more education and training for the workers, the payers and the beneficiaries on how to productively utilize the *zakat* fund; (iv.) insufficient amount being disbursed to beneficiaries; and (v.) adequate from scholars to the institution for enhanced operations and quality service delivery to all and sundry, especially to the *zakat* payers and beneficiaries.

6.5 Limitations of the Study

Based on the previous discussion this study is achieved its objectives. However, generalisation still has to be made with caution because it cannot be concluded that self-reported reports are truly free from bias (Sekaran, 2003). On top of that, the scope of this study is limited to *zakat* payers in Kwara State.

6.6 Suggestions for the Kwara State Government

Zakat is one of the pillars of *Islam*, and its payment is an *ibadah*. Moreover, *zakat* is an *Islamic* economic tool to address issues of poverty in *Muslim* society. *Zakat* is expected to play a vital role as a tool to deter poverty in a *Muslim* society. Unfortunately, *zakat* rarely plays this role in Kwara State. Therefore, it is high time for the Kwara State government to incorporate the institution of *zakat* and *waqf* in the state policy of poverty alleviation in order to ensure proper collection and distribution of *zakat* funds.

This would help the poor and needy in the state to benefit and enjoy the financial assistances associated with *zakat*. In this way, it would assist the efforts of Kwara State governments in alleviating poverty in the state. Kwara State government should also support *zakat* institutions by helping them deduct *zakat* from *Muslim* civil servants' monthly salary income. There is a need for governments to express applicable policies and put in place the necessary legal infrastructure for the effective collection and distribution of *zakat*. To boost the massive majority of the public who are ready to contribute and support *zakat* institutions, the public policies should be made along with these directions:

- i) Expediting the establishment of an institutional framework for these activities;
- ii) Directing, watching and regulating the activities to minimize misuse of the institutions and the resources mobilized by them;
- iii) Developing legal and institutional infrastructure to facilitate the institutions to carry out their activities in fighting hunger, disease and poverty.

6.7 Suggestions for Future Research

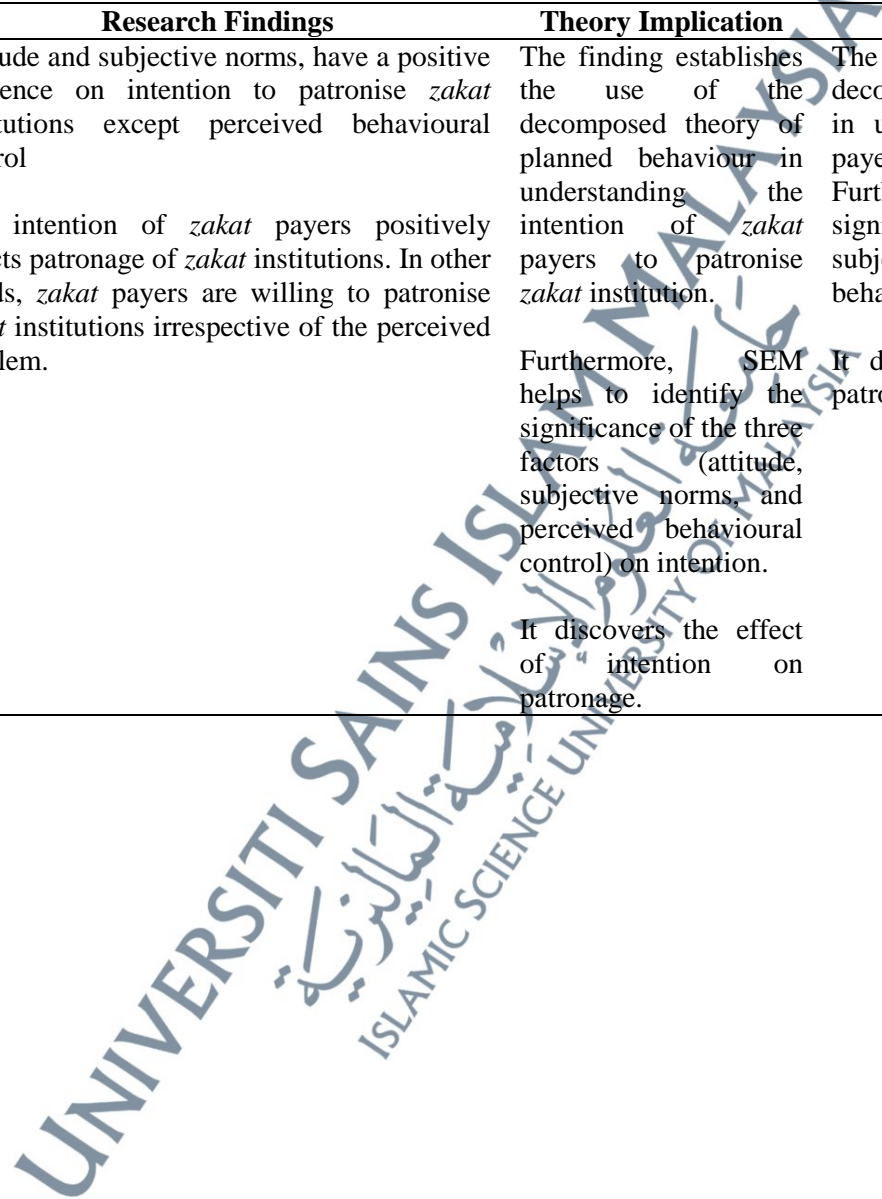
This research has provided a framework that could help researchers have a deeper understanding of the factors that affect the patronage of *zakat* institutions. Being a new area of study in the Nigerian context, there are areas of additional research. This study addresses only Kwara State, and might not be generalised to Nigeria as a whole. To further this study, cross-country studies could be interesting. A similar investigation could be conducted to assess the effects of these variables on the patronage of *zakat* payers, especially in the countries that have implemented an *Islamic* economics system. The discussion presented in this chapter is summarised in the following table.

Table 6.2: Research Questions, Findings, and Implications Summary

Research Questions	Research Findings	Theory Implication	Practical Implication
<p>What is the <i>zakat</i> payers' understanding of <i>zakat</i> concept in Kwara State, Nigeria?</p>	<p>i. <i>Zakat</i> payers' have knowledge about <i>zakat</i>.</p> <p>ii. Majority of <i>zakat</i> payers preferred to pay it to their scholars while others pay it directly to the recipient.</p> <p>iii. <i>Zakat</i> payers know <i>zakat</i> institution through media, <i>Islamic</i> program, <i>Islamic</i> organisations while some did not know it at all.</p> <p>Perceived problems by the <i>zakat</i> payers are; lack of transparency by <i>zakat</i> institutions. Inadequate knowledge about <i>zakat</i>, and <i>zakat</i> principles. Improper payment of <i>zakat</i>. Improper calculation of <i>zakat</i> which leads to inappropriate <i>zakat</i> payment. Lack of a declaration of possessions for <i>zakat</i> managers is other factors that are perceived as problems in the patronage of <i>zakat</i> institutions.</p> <p><i>Zakat</i> payers are willing to patronise <i>zakat</i> institutions despite the perceived problems.</p>	<p>The understanding <i>zakat</i> payers' knowledge through awareness perceived problems and willingness to patronise <i>zakat</i> institution</p> <p>Descriptive statistics and interview helps to examine the factors hindering the patronage of <i>zakat</i> institution based on their level of significance.</p>	<p>It explains to <i>zakat</i> managers the reason why they need to act upon improvement in creating awareness in order to make <i>zakat</i> payers to patronise <i>zakat</i> institution</p> <p>It gives the managers the reasons why they need to change the old method in order to favour <i>zakat</i> recipients</p> <p>It expresses why we need to promote <i>Zakat</i> institutions</p> <p>It also shows the importance of giving support to the <i>zakat</i> payers by encouraging them to patronise <i>zakat</i> institutions.</p>
<p>2. What are the reasons for <i>zakat</i> payers in Kwara state do not pay their <i>zakat</i> to <i>zakat</i> institutions in Kwara state?</p>	<p>There are many reasons like trust, improper calculation, security, and so on. Which prevents <i>zakat</i> payers from the patronage of <i>zakat</i> institutions.</p>	<p>The results show the reasons for not patronising <i>zakat</i> institutions.</p>	<p>It has been noted from the finding despite all these reasons <i>zakat</i> payers intend to patronise <i>zakat</i> institutions.</p>

Table 6.2 continued

Research Questions	Research Findings	Theory Implication	Practical Implication
<p>3. What are the factors influencing zakat payers' intention to pay their zakat to zakat institutions?</p>	<p>Attitude and subjective norms, have a positive influence on intention to patronise <i>zakat</i> institutions except perceived behavioural control</p> <p>The intention of <i>zakat</i> payers positively affects patronage of <i>zakat</i> institutions. In other words, <i>zakat</i> payers are willing to patronise <i>zakat</i> institutions irrespective of the perceived problem.</p>	<p>The finding establishes the use of the decomposed theory of planned behaviour in understanding the intention of <i>zakat</i> payers to patronise <i>zakat</i> institution.</p> <p>Furthermore, SEM helps to identify the significance of the three factors (attitude, subjective norms, and perceived behavioural control) on intention.</p> <p>It discovers the effect of intention on patronage.</p>	<p>The finding establishes the use of the decomposed theory of planned behaviour in understanding the intention of <i>zakat</i> payers in the area of <i>zakat</i> institution</p> <p>Furthermore, SEM helps to recognise the significance of the three factors (attitude, subjective norms, and perceived behavioural control) on intention.</p> <p>It discovers the effect of intention on patronage.</p>



6.8 Conclusion

This research analysed the intention of *zakat* payers to patronise *zakat* institutions in Kwara State. The lack of patronage seems to be a major problem facing *zakat* institutions. Many zakatable people pay their *zakat* through other mediums. This study acknowledges, based on the intention of *zakat* payers on the patronage of *zakat* institutions, that it has the potential to provide better support for the poor in the society. The role of *zakat* is to creating a society free of greed, providing welfare, and social justice cannot be overemphasised. Proper use of this *Islamic* economic instrument can help diminish poverty in Nigeria, especially in Kwara State. Nonetheless, these advantages could only be achieved by the patronage of *zakat* institutions by *zakat* payers because *zakat* institutions play a vital role by acting as an intermediary between *zakat* payers and *zakat* recipients. This research has achieved its aims and objectives. As a result, it contributes to our understanding on how *zakat* institutions can and should be patronised in Kwara State. The study proposed several recommendations in terms of factors that can influence *zakat* payers' patronage of *zakat* institutions and effective awareness of *zakat* institutions. It is expected that the concerned policymakers and *zakat* managers will apply some of the results of this research.