CHAPTER 5

DATA ANALYSIS AND INTERPRETATION OF FINDINGS

5.1 Introduction

Data gathered by means of questionnaires, interviews, diaries or any other method mean very little until they are analysed and evaluated (Bell, 2010). This chapter presents the analysis of the data collected in line with the method discussed in chapter four. Therefore, the findings and their interpretation are discussed. The present chapter is divided into several important sections which comprise of the preliminary analysis, descriptive analysis of the data, factor analysis (EFA and CFA), and assessment of unidimensionality, validity and reliability of the measurement model, analysis of the structural model (path analysis and multigroup analysis) as well as testing of hypotheses. Toward the end of the chapter, the research findings are presented.

5.2 Preliminary Analysis

This study deems it necessary to conduct several preliminary analyses to know the suitability of the data at hand before turning to the main research questions. To this end, it first screens the data by dealing with missing values and tests for normality. Response rate and demographic background of the study are stated.

5.2.1 Data Screening Process

As discussed in chapter 4.9.1, the data were screened for accuracy immediately it was collated. Further screening was done through the aid of SPSS to check for missing values and normality of the data.

5.2.1.1 Missing Value

After inputting the data into SPSS data editor for the analysis, to avoid errors related to missing data, the data screening process was followed. With descriptive statistics, the data were screened, and any missing values were detected. Listwise, the deletion was used to get rid of all cases having one or more missing values. This was used because this study further analysed the data with SEM, AMOS where the Full Information Maximum Likelihood (FIML) procedure was used to handle the missing value. In other words, AMOS does not accept missing data. Therefore, the study ensured there were no missing data.

5.2.1.2 Normality

The result indicates that the Shapiro-Wilk's test is significant at $P < 0.05$. A non-significant result ($P > 0.05$) indicates normality. In this study, the p-value is 0.000 for all the variables, suggesting a violation of the normality assumption. However, this is very common in a large sample size (Pallant, 2005). Normality is sensitive to sample size, with a large sample of more than 200, there will be no substantive difference in the analysis (Tabachnick & Fidell, 2001; Pallant 2005; Awang 2014). Further, skewness and kurtosis values for all the variables are within the suggested range of below +1.5 and above -1.5 (Tabachnick & Fidell, 2013). Hence, it indicates that the result is still within acceptable

values. Table 5.1 presents the result of the test of Shapiro-Wilk, skewness, and kurtosis for all latent variables in this study.

Table 5.1: Test of Normality, Shapiro-Wilk, Skewness, and Kurtosis of the Variables

Variables	Shapiro-Wilk			Skewness	Kurtosis
	Statistic	Df	Sig	Statistic	Statistic
Intention	801	314	.000	-244	-1.221
Religious	762	314	.000	-162	-1.077
Knownledge	731	314	.000	-430	-254
Family influence	779	314	.000	-861	-082
Media awareness	723	314	.000	-523	-712
Trust	869	314	.000	-593	-551
Transparence	844	314	000	-1.148	-1.014
Zakat manager	854	314	.000	-217	-824

Source: Author's Computation

5.2.2 Response Rate

The questionnaires of this study were self-administered, with a total of 360 questionnaires distributed to the respondents in which 314 were completed and useful. The response rate was calculated by dividing the number of usable responses returned by the total number of the respondents. The response rate of this study accounts for 87.22% of total respondents, while the non-response rate is 13.7%. Therefore, the study has a high response rate to generalise the study results to the entire population.

5.2.3 Demographic Background

The respondents of this study were *zakat* payers and potential *zakat* who are working adults in Kware state (working in privates' sectors, government ministries, government secretariats, private companies, schools, markets). The main reason for

selecting the working class as respondents in this study was to obtain better responses from the participants. Besides, workers would have acquired sufficient money and exposure to *zakat* institutions since they have the opportunity to work and get money from their salary and business. Hence, they are assumed to have a better understanding of zakat institutions and their services. As such, they are the most appropriate respondents to answer the survey questionnaire of this study. (Hafizah *et al.*, 2016; & Sani & Saad, 2016). Therefore, the study used descriptive statistics, as discussed in the previous chapter (4.9) to analyse the demographics of the respondents. It described and explained the characteristics of the sample that is being studied. It also helps to compare with the sampling frame and to check whether the sample represents the whole population. Hence, the demographic information of the respondents is analysed with the descriptive statistics below. Table 5.2 presents the descriptive result of the demographics of the respondents.

5.2.3.1 Gender

As shown in Table 5.2, from the total respondents of 314 in the survey, 212 were male (67.5%), and 102 were female (32.5%). From this result, it can be inferred that male respondents are more than females. This could be an indication that more males were interested in the survey than females. However, a total of 314 samples were assumed to represent the study population, based on the discussion on the population sample in chapter four (4.4.2). In a nutshell, having 314 male and female respondents indicates that the entire population is represented.

5.2.3.2 Marital Status

Table 5.2 depicts the marital status of the respondents who participated in this study. The Majority of the respondents were married; 224 respondents, i.e., 71.3% of the total respondents were married. The singles were 84, equivalent to 26.8% of the total respondents. Others were 6 (Divorcees and widows) comprised 1.9% of the total sample.

5.2.3.3 Age

Table 5.2 presents the age groups of the respondents who participated in this study. The majority of the respondents were between 31 and 45 years (48.1%). Respondents between 46 and 60 years represented 32.5%, and those who were between 18 and 30 years represented 2.5%. Collectively, these three age groups represented 83.1% of the total respondents of this study. Thus, the age group between 18 to 65 years represents the working class which is the actual age of the economically active population in any given society whereas respondents above 61 years were the lowest and at the same time the period of complete dependents in the population with 16.9 respectively. These people are eligible to pay *zakat* according to the *Shari'ah*. The result indicates that the targeted samples were met, and it represents the study population.

Table 5.2: Demographic Background of the Respondents

Demographic Background	Frequency	Percent
Gender		
Male	212	67.5
Female	105	32.5
Marital status		
Single	84	26.8
Married	224	71.3
Others	6	1.9
Age		
18 – 30	8	2.5
31 – 45	151	48.1
46 – 60	102	32.5
60 years above	53	16.9
Education		
No schooling	27	8.6
Primary	26	8.3
Secondary	70	22.3
Diploma	126	40.1
Degree/HND	65	20.7
Annual Income		
1000,000 – 1.500,000	200	63.7
1.500,000 – 3000,000	84	26.8
3000,000 – 4.5000,000	19	6.1
4.5000,000 – 5000,000	10	3.2
Above 5000.000	1	.3
Profession		
Civil servant	149	47.5
Trader	73	23.2
Crop farmer	34	10.8
Cattle rearer	32	10.2
Artisan	15	4.8
Private company work	11	3.5
Total	**314**	**100.0**

5.2.3.4 Educational Qualification

Regarding the educational qualification of the respondents, the majority have a Diploma with 126 (40.1%) while the minority have a primary school certificate with 26 (8.3%). The respondents with no schooling as well as those who secondary and Degree or HND holder were 27 (8.6), 70 (22.5%), and 65 (20.3) respectively. Most Nigerians are literate according to the national literacy survey conducted by the National Bureau of

Statistics in Nigeria. The total literacy rate of adults from 15 years and above is estimated to be 73.4% (NBS, 2016). This means that a large number of the respondent are literate. This result suggests that this set of people will know the importance of patronage of *zakat* institutions.

5.2.3.5 Professional

Analysis based on respondent profession shows that the majority of *zakat* payers/potential *zakat* payers are civil servants with 149 (47.5%), followed by traders with 73 (23.2%). Crop farmers and livestock farmers were 34 (10.8%) and 32 (10.2%) while artisan and private company workers with 15 (4.8%) and 11 (3.5%) respectively. This means that if the government supports *zakat* by deducting it from eligible civil servant's salaries, it will increase *zakat* collection in Kwara State.

5.2.3.6 Annual Income

The annual income respondents show that the majority are financially secure to pay zakat when due. The majority with 200 (63.7%) earn between 100,000-1.5000.000 which is equvilent (RM1,041-15,625). Those who earn between 1.5000, -3,000, 000 (RM 15,625 - 31,250) were 84 which is 26.8%. Those who earn between 3,000, 000 - 4.5000, 000 (RM 31,250 – 46,875) are 19 which is 6.1% and those who earn between 4.5000, 000 – 5,000, 000 (RM 46,875 – 52,083) are 10 which 3.2% while those who earn above these are one which 0.3%.

5.3 Descriptive Analysis

Descriptive analysis is essential to this study. The demographic part (4.10) describes and explicates the characteristics of the sample that is being studied. It is inferred that the sample represents the studied population. Further, descriptive analysis was used to examine the *zakat* payers' understanding of *zakat* institutions concerning the challenges facing the institutions. The descriptive analysis in this part helps to explain the frequency and percentage of the items used for the understanding of *zakat* payers in this study. This is done by looking at the frequency and percentage for each item in the survey. This would give us a better understanding of the *zakat* payers' intention based on their understanding, perceived problems, and willingness to patronise *zakat* institutions. Therefore, this section answering the research question which examing *zakat* payers understanding about *zakat* intitutions

The second part of the descriptive analysis helps to explain the mean score and standard deviation of items used in multivariate analysis. These items were presented in three categories of the construct, which are: attitude, subjective norms, and perceived behavioural control. This will allow capturing the data that would be used for multivariate analysis. This section is answering section two of the questionnaire, which is Research Question One and is trying to examing understanding of *zakat* payers in Kwara State about *zakat* and *zakat* institutions.

5.3.1 Understanding about *Zakat* and *Zakat* Institution

Understanding is knowledge of or familiarity with particular thing; skill in dealing with or handling something. In this section *zakat* payers' knowledge about *zakat* will be tested to know their level of understanding about *zakat*.

Table 5.3: Do you know that *Zakat* is One of the Pillars of *Islam*?

Do you know that *zakat* is one of the pillars of *Islam?*	**Frequency**	**Percentage**
Yes	309	98.4
No	5	1.6
Total	**314**	**100%**

309 out of 314 of the respondent knew that *zakat* is one of the pillars of *Islam*. When they were asked whether they know that *zakat* is one of the pillars of *Islam,* 309 (98.4%) of the respondents indicated "Yes" while the remaining 5 (1.6%) respondents indicated "No". this mean *zakat* is well known among *zakat* payers in Kwara State

.**Table 5.4:** What is the Difference Between *Zakat* and *Sadaqat*?

What is the Difference between *Zakat* and *Sadaqat*?	**Frequency**	**Percentage**
Zakat is obligatory while *sadaqat* is voluntary	274	87.3
I like to pay *sadaqat*	15	4.8
I do not know	13	4.1
Sadaqat is more important than *zakat*	11	3.5
All the same	1	.3
Total	**314**	**100%**

Table 5.4 also shows that most (274 or 87.3%) respondents knew the difference between *zaka*t and *sadaqat*, 11 (3.5%) viewed *sadaqat* as more important than *zakat*, 15 (4.8%) respondents like to pay *sadaqat*, 13 (4.1%) respondents did not know the difference between them while 1 (.3%) of the respondents marked all the same to them.

This connotes that 87% of the respondent can be differentiated between *zakat* and *sadaqat* which indicated their understanding of *zakat*

Table 5.5: Is *Zakat* or *Sadaqa*t More Important?

Is *zakat* or *sadaqa*t more important?	**Frequency**	**Percentage**
Zakat is a compulsory	216	68.8
I like *zakat* because it is rewarding	45	7.6
Sadaqat is more important because I am used to it	24	14.3
I like *sadaqat* because I do not know much about *zakat*	16	5.1
I do not know	13	4.1
Total	**314**	**100%**

Table 5.5 shows that 68.8 (216) of knew that *zakat* is more important than *sadaqat* which almost 70% of *zakat* payers understand importance of *zakat* than *sadaqat*.

Table 5.6: Do You Know the Reward of the *Zakat* Payer?

Do you know about *the zakat* payer reward?	**Frequency**	**Percentage**
Yes	279	88.9
No	35	11.1
Total	314	100%

Table 5.6 reveals 279 (88.9%) respondents knew about *zakat* payers' rewards while 35 (11.1%) did not know about the reward. This showed that 88.9% percent of respondents knew the reward for *zakat* which motivated them to pay it.

Table 5.7: Do You Know That *Zakat* Should Be Taken From Properties (Money, Certain Farm Product, Livestock, And Gold) When It Reaches A Certain Portion Known As *Nisab*?

Do you know that *zakat* should be taken from properties (money, certain farm products, livestock, and gold) when it reaches a certain portion known as *nisab*?	**Frequency**	**Percentage**
Yes	295	93.9
No	19	6.1
Total	**314**	**100%**

Table 5.7 revealed that 295 (93.9) of 314 (100) respondents knew that *zakat* should be taken from money, farm products, livestock, and gold when it reaches *nisab*. 295 (93.9%) of the respondents indicated "Yes" while the remaining 19 (6.1%) indicated "No". This reveals that the respondents understood that *zakat* is an important pillar of *Islam*, and they understood that it should be deducted from specific resources

Table 5.8: Are You Aware of the Rules and Regulations that Guide *Zakat*?

Are you aware of the rules and regulations that guide *zakat*?	**Frequency**	**Percentage**
Yes	252	80.3
No	62	19.7
Total	**314**	**100%**

Table 5.8 discloses that 252 (80.3%) respondents knew the rules and regulations guide *zakat* payment while 62 (19.7%) of them did not aware. This indicated that 80 percent of *zakat* payers have knowledge of *zakat*.

Table 5.9: Do You Know When Your *Zakat* Is Due?

Do you know when your *zakat* is due?	**Frequency**	**Percentage**
Yes	245	78.0
No	69	22.0
Total	**314**	**100%**

245 (78.0%) respondents knew when *zakat* is due while 69 (22.0%) did not know. It means that 78% of the respondents knew that someone cannot just pay *zakat* at his wish, but it has it due time that we suppose to pay it at its own due time.

Table 5.10: Do You Know *Zakat* Should Be Calculated Before You Deduct It From Your Money?

Do you know *zakat* should be calculated before you deduct it from your money?	**Frequency**	**Percentage**
Yes	262	83.4
No	52	16.6
Total	**314**	**100%**

Table 5.10 revealed that most (262 or 83.4%) respondents knew that *zakat* should be calculated before it should be given to *zakat* recipients, and 52 (16.6%) did not know that *zakat* should be calculated before being given to the poor. This indicates that 83.4% of *zakat* payers in Kwara State knew that *zakat* should be calculated before it should be distributed.

Table 5.11: How Much Do You Pay As Your *Zakat*?

How much do you pay as your *zakat*?	**Frequency**	**Percentage**
N25,000 – N50,000	100	31.8
N50,000 – N75,00	82	26.1
N75,000 – N100,000	53	16.9
N125,000 – N150,000	46	14.6
N175, 000 and above	33	10.5
Total	**314**	**100.%**

The table shows that 100 (31.8%) respondents paid between N25, 000 - N50, 000 as their zakat, 46 (14.6%) respondents paid between N50, 000 - N75, 000 as their *zakat*, 53 (16.9%) respondents paid between N75, 000 – N100, 000, as their *zakat* 33 (10.5%)

respondents paid between N125,000 – N150, 000 as their *zakat* and 82 (26.1%) respondents paid between N175, 000, and above as their *zaka*t. This is an huge amount, it connotes that if these amount collected properly or 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.

All this amount is not a huge amount that can take someone out of poverty forever or spend it for a whole year. It is a token that cannot liberate a person from poverty, but if they pay it to *zakat* institution, it would have been better distributed in a huge amount that someone can establish his business and become independent of anybody, from there he will be liberated from poverty forever. The amount they distributed among many recipients should be given to one person to liberate him from poverty and he will later become a *zakat* payer that can liberate many persons from poverty.

Table 5.12: How Do You Calculate Your *Zakat*?

How do you calculate your *zakat*?	**Frequency**	**Percentage**
I used to call scholar to do it for me	132	42.0
I did the calculation by myself	74	23.6
Just take some out of my money and pay *zakat*	73	23.2
I just think what is right to give to destitute	34	10.8
I do not calculate it	1	.3
Total	**314**	**100%**

Table 5.12 revealed that 132 (42.0%) respondents calculated their *zakat* through the aids of their scholar, 73 (23.2%) of them just take some out of their money and pay, 74 (23.6%) of them did the calculation by themselves and 34 (10.8%) of them just gave to the destitute what they thought is right while one (.3%) did not calculate it. This connote

that only 42% of *zakat* payers in Kwara state give correct *nisab* as *zakat* in Kwara State which affects the impact of *zakat* as a poverty alleviation tool.

Based on the data above, this section concludes that the 98.4% of *zakat* payers in Kwara State know that *zakat* is a major pillar of *Islam*, 93.9% of respondents also have knowledge about items of z*akat*, 68.8% of respondents understood the importance of zakat than sadaqat. 88.9% of respondents were aware of the reward of *zakat* while 93.9% of them understood that *zakat* should be taken from particular wealth and rules and regulations that guide its payments. 78% of respondents also knew when *zakat* due. Moreover, 83.4% of respondents knew that *zakat* should be calculated before deduction. When respondent asked about how much they pay for *zakat* annually 31.8% of them paid within 25,000 to 50,000 Naira (RM250-RM520), 26.1 of them paid around 50,000 to 75,000 Naira (RM510 - RM781), 16.9% of them paid between 75,000 to 100,000 Naira (RM781 – RM1,041), 14.6% paid around 120,000 to 150,000 Naira (RM1,040-RM1,302) while 10.5% of them 175,000 Naira and above (RM1,302 and above).

This means a huge amount that will be a benefit for the poor in the state if it is managed properly. It also inferred from this section that only 42% consult scholar before they calculated their *zakat* and 23.6 did it by them while the remaining respondent did it wrongly. This means only 65.6 calculated their *zaka*t properly. This is one of the factors that hindering the progress of *zakat* in Kwara State and one of the disadvantages of paying *zakat* through other source or pay it directly to the *asnaf.* This section showed that the respondents have an understanding of *zakat.*

2.What are the reasons for *zakat* payers in Kwara state do not pay their *zakat* to *zakat* institutions in Kwara state?

This section is answering section three of the questionnaire which is Research Question two and is trying to Explain what are the Reasons for most *Zakat* Payers in Kwara State do not pay their *zakat* to *zakat* institution in Kwara State.

Table 5.13: How Do You Pay As Your *Zakat*?

How do you pay your *zakat* or how will you pay when qualified to do so?	**Frequency**	**Percentage**
I prefer to pay it to my scholar	131	41.7
I prefer to pay it directly to the recipients	61	19.4
I prefer to pay it to a private *zakat* institution	83	26.4
I prefer to pay it at my mosque	29	9.2
I prefer not to pay *zakat* but sadaqat	10	3.2
Total	**314**	**100%**

Table 5.13 revealed that 131 (41.7%) respondents preferred to pay it to their scholars. 45 (14.3%) preferred to pay their *zakat* directly to the recipients. A few participants 61 (26.4%) preferred to pay it to private *zakat* institutions while some of them 29 (9.2%) preferred to pay it at their mosque. 10 (3.2%) respondents preferred to pay sadaqat instead of *zakat*. This shows that only 9.2% of *zakat* payers paid *zakat* to *zakat* institutions in Kwara state. The remaining 89.8% paid their *zakat* through other sources.

Table 5.14: How Do You Know There Are Institutions Known As *Zakat* & *Sadaqat* Committee And *Zakat* & *Sadaqat* Foundation In Kwara State?

Do you know there are institutions known as *zakat* & Sadaqat committee and *zakat* & *Sadaqat* foundation in Kwara State?	**Frequency**	**Percentage**
Through media	106	33.8
I do not know about it	105	33.4
Through *Islamic* programme	57	18.2
Through *Islamic* organisations	27	8.6
Through my mosque	19	6.1
Total	314	100%

Table 5.14 revealed that (105 or33.4%) of respondents knew about *zakat* institution through media while 57 (18.2%) found out through *Islamic* programme. 27 (8.6%) became aware of *zakat* institutions through *Islamic* organisations. 19 (6.1%) knew it through their mosque. While 106 (33.8%) did not know about *zakat* institutions in Kwara State. This shows that 207 respondents out of 314 knew that *zakat* institution is existing while 105 out of *zalat* payers did not know about it at all.

Table 5.15: How Frequently Do You Use *Zakat* Institution?

How frequently do you use *zakat* institution or will you pay to it?	**Frequency**	**Percentage**
Rarely	137	43.6
Always	83	26.4
Once	48	15.3
Twice	34	10.8
Neve	12	3.8
Total	314	100%

Table 5.15 revealed that 137 (43.6%) of respondents rarely used *zakat* institutions, while 83 (26.4%) respondents always used it. 34 (10.8%) respondents used it once. 48 (15.3%) used it twice, and 12 (3.8%) never used it. This connotes that most *zakat* payers

in Kwara State did not use *zakat* institutions for payment of their *zakat*, only 26.4% out of *zakat* respondent paid their *zakat* to *zakat* institutions in Kwara state and the remaining 73.6% *zalat* repondents did not know the importance of *zakat* institutions.

Table 5.16: Why You Do Not Use *Zaka*t Institutions Regularly?

Why you do not use *zakat* institutions regularly?	**Frequency**	**Percentage**
I use it regularly	83	26.4
Because I pay it to my scholar	138	43.9
Because I do not want to declare my asset	45	14.3
Because I think it will look like a show-off	29	9.2
Because I am afraid of my security	17	5.4
Total	314	100%

Table 5.16 reveals that 138 of respondents (43.9%) did not pay their *zakat* to *zakat* institutions because they paid it to their scholar. 83 (26.4%) respondents paid their *zakat* to *zakat* institutions regularly. 45 (14.3%) did not pay *zakat* to *zakat* institutions because they did not want to declare their asset to *zakat* institutions. 29 (9.2%) respondents thought that it would appear boastful, while 17 (5.4%) respondents were afraid of their security.

Table 5.17: Why Do You Not Declare Your Assets?

Why do you not declare your assets?	**Frequency**	**Percentage**
Because I do not think is necessary	155	49.4
Because I am afraid of security	98	31.2
Because people may have begged for help	25	8.0
Because I do not trust them	20	6.4
Because they will broadcast me as a rich man	16	5.1
Total	**314**	**100%**

It also reveals that 98 (31.2%) did not declare their assets because they are afraid of security. 25 (8.0%) were afraid that people may beg for unnecessary help. 16 (5.1%) did not want to be labelled as being rich. 20 (6.4%) respondents did not trust *zakat* administrators. While 155 (49.4%) did not think it necessary to declare their assets. This connotes that the majority (99%) of *zakat* payers in Kwara State fear the credibility of *zakat* institutions which caused them not to declare their assets, and they did not have deep knowledge about the functions of *zakat* institutions.

Based on the data above we can see that only 19.4% of *zakat* payers pay their *zakat* through *zakat* institutions and many of them gave reasons for their absence at *zakat* institutions. 49.1% of respondents think is not necessary, 14.3% of them did not want to declare their assets, 9.2% said it will look like a show-off, while 31.2% said that they fear of security. They were also asked about reasons why they did not want to declare their assets, 8% of them said people may beg for help, 6.4% of them said they did not have trust in *zaka*t institutions. These are the reasons why *zakat* payers did not pay their *zakat* through *zakat* institutions, and it shows that 80% of respondents did not have confidence in *zakat* institutions and they did not have a clear picture of it.

Most respondents did not use *zakat* institutions for their *zakat* payment because many of them did not know that paying *zakat* to *zakat* institutions is the ideal practice in *Islam*, some did not want to declare assets to protect their security, some did not have trust in *zakat* managers, while some see paying to the *zakat* institution as showing off. The majority know that *zakat* should be calculated before its deduction, but most of them calculated it wrongly. Most of them lack knowledge on how *zakat* should be calculated which contributed to the low collection of *zakat*. For instance, where an individual is

supposed to pay N50, 000 according to the *Shari'ah* but he thinks that N2, 000 is enough for *zakat.* Some of the *zakat* payers did not know that *zakat* money should take the poor out of poverty permenently not an annual stipend. The calculation of *zakat* is one of the functions of *zakat* institutions. It will teach or help them to do the calculation if they patronise it. This highlights that patronage of *zakat* institutions benefits *zakat* recipients and payers to perform their duty of paying *zakat* properly. 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 reach the targets more than it reaches them now. It will also contribute more to poverty eradication in the state. This Section Want to Answer Research Question Three which section four of the questionnaire.

5.3.2 Descriptive Statistics of the Constructs Examined in the Study

This is third the part of the questionnaire. The demographic background of respondents in sub-topic 5.2.3 shows the breakdown and explains the characteristics of the sample. We conclude that the sample reasonably represents the population that could be used for further analysis. This part of the descriptive analysis explains the mean score and standard deviation of items (scales) employed. These items are presented in four categories of constructs, namely intention, attitude, subjective norm, and perceived behavioural control. Table 5.18 depicts the mean score and standard deviation by items for the intention construct. From the table, it indicates that all of the items scored above four points. These scores signify that most *zakat* payers intend to patronise *zakat* institutions if motivation factors are met. As discussed in section (3.3.3), study model

assumes that the more positive the attitude and subjective norms are toward *zakat* institutions, and the greater the perceived control, the stronger the individual's intention to patronise *zakat* institutions is. In terms of the score of standard deviation for this construct (intention), all the items have high scores of standard deviations above 2.0. For instance, the standard deviation of the item IN1 is 2.25/4.55 or 49% of the mean. This can be considered a large deviation. Such results indicate that data points for item IN1 tend to be distant from the mean. The individual score for items in intention is likely between the ranges of 4.3 and 4.5.

Table 5.18: Mean Score and Standard Deviation by Items-Intention

Code	Items	No	Mean	Std. Deviation
Intention				
IN1	I have intention to patronise *zakat* institution.	314	4.4586	2.57632
IN2	I have intention to patronize *zakat* institutions in the nearest future.	314	4.3885	2.68903
IN3	I plan to pay my *zakat* to *zakat* institutions every year.	314	4.4395	2.56339
IN4	I intend to pay my *zakat* to *zakat* institution because I am concern about the religion issue	314	4.3662	2.68503
IN5	I plan to pay my *zakat* to *zakat* institutions rather than pay directly to *zakat* recipients.	314	4.4363	2.65729

Table 5.19 illustrates the mean score and standard deviation for the items used in measuring attitude. This construct is represented by five dimensions. There are no items that indicate weak scores from this table. All the items scores range from 4.3 to 4.4. Particularly, those items which are categorised under religious obligation 2 and Knowledge 2 & 4 indicate a high score with the standard deviation above 7.1.

Table 5.19: Mean Score and Standard Deviation by Item – Attitude

Code	Items	No	Mean	Std. Deviation
Attitude				
R1	My religious beliefs will influence me to patronise *zakat* institutions.	314	4.4841	2.50689
R2	I always beliefs that paying *zakat* through *zakat* institution is more rewardable by Allah than personal *zakat* distribution.	314	4.3790	2.71475
R3	The main reason why I selected *zakat* institutions strictly, because of my religious prescription	314	4.4140	2.63993
R4	I will always choose *zakat* institutions because their managers deal with *zakat* religiously.	314	4.3662	2.67090
R5	I will always pay my *zakat* to a *zakat* institution to follow my religion.	314	4.4682	1.58244
Knowledge				
KN1	I know that *zakat* is compulsory because is one of the pillars of *Islam*.	314	4.4363	1.59612
KN2	I know that there are *zakat* institutions but I do not like to pay my *zakat* to them.	314	4.3631	1.74690
KN3	I know that I should contact *zakat* institutions for the calculation of my *zakat* and I prefer to pay my *zakat* to them.	314	4.3885	1.68903
KN4	I know that paying *zakat* directly to the needy is not the best.	314	4.3376	1.75033
KN5	I will pay my *zakat* to *zakat* institution if it is operated by knowledgeable people.	314	4.4172	1.69307

Table 5.20: Standard Deviation for the Items Measuring Subjective Norm

Code	Items	No	Mean	Std. Deviation
Family Influence				
INFLU1	My parents will think I should pay my *zakat* to *zakat* institutions.	314	4.3981	2.73096
INFLU2	My spouse will think I should pay my *zakat* to *zakat* institutions.	314	4.3376	1.77132

INFLU3	My close friends will think I should pay my *zakat* to *zakat* institutions.	314	4.3981	2.62748
INFLU4	My siblings will think I should pay my *zakat* to *zakat* institutions.	314	4.3280	2.74819
INFLU5	My children will think I should pay my *zakat* to *zakat* institutions.	314	4.4076	2.70557
Media Awareness				
MD1	I have read the latest information about *zakat* institutions.	314	4.4554	2.58160
MD2	I have watched television programmes for the latest information of *zakat* institutions.	314	4.3917	2.68953
MD3	I hear the latest information about *zakat* institutions which is broadcast on the radio.	314	4.4427	2.58048
MD4	I have read the latest information about *zakat* institutions published on their website.	314	4.3885	2.65087
MD5	I read a lot of information about *zakat* institutions on WhatsApp.	314	4.3439	2.85508

Like the other two constructs (attitude and subjective norm), the mean score for perceived behavioural control shows a better result with most items attaining scores greater than five points, as depicted in Table 5.21. This gives an early sign that more *zakat* payers have perceived behavioural control to pay *zakat* through *zakat* institutions.

Table 5.21: Mean Score and Standard Deviation by Items – Perceived Behavioural Control

Code	Items	No	Mean	Std. Deviation
Trust				
TRT1	I will pay my *zakat* to *zakat* institutions if they are efficient.	314	4.4076	2.71457
TRT2	I will pay my *zakat* to *zakat* institutions if I have positive feelings about their performance.	314	4.3790	2.70575
TRT3	I will pay my *zakat* to *zakat* institutions if managers are dependable in their dealing with *zakat* resources.	314	4.4236	1.61052
TRT4	I will pay my *zakat* to *zakat* institutions if *zakat*	314	4.3631	1.68906

	managers treat *zakat* recipients fairly.			
TRT5	I will pay my *zakat* to *zakat* institutions if managers keep personal discussions confidential.	314	4.4268	1.69873
Transparency				
TRAN1	I will pay my *zakat* to *zakat* institutions if their managers are accountable to the general public.	314	4.4522	2.58135
TRAN2	I will pay my *zakat* to *zakat* institutions if they make it easy to understand how they manage *zakat* resources.	314	4.3312	2.78230
TRAN3	I will pay my *zakat* to *zakat* institutions if there is a proper account of *zakat* funds.	314	4.4427	2.56373
TRAN4	I will pay my *zakat* to *zakat* institution if their managers are open and transparent.	314	4.3790	2.65893
TRAN5	I will pay my *zakat* to *zakat* institutions if their managers are frank and honest in all their dealings.	314	4.3726	2.79416
Zakat Manager				
MG1	I will pay my *zakat* to *zakat* institutions to let *zakat* managers benefit from it.	314	4.4586	2.58184
MG2	I will pay my *zakat* to *zakat* institutions because *zakat* managers can be trusted.	314	4.2580	2.90456
MG3	I will pay my *zakat* to *zakat* managers if I have confidence in them.	314	4.3854	2.68385
MG4	I will pay my *zakat* to *zakat* managers because it is not the best to pay directly to *zakat* recipients.	314	4.3248	2.76852
MG5	I will pay my *zakat* to *zakat* managers to avoid sins.	314	4.3758	2.78251

5.4 Factor Analysis

The discussion in chapter four (4.1) emphasises that the present study uses both the EFA and CFA in its analysis. Such decisions are consistent with the combination of new and established items used in this study. The following discussion will focus on EFA and later CFA.

5.4.1 Exploratory Factor Analysis (EFA)

There are many conditions to be considered before further analysis of EFA could be carried out. Before carrying out component analysis, the assessment of the data was carried out to know whether the data was suitable for factor analysis. In terms of sample size, all the constructs meet the minimum requirement of five cases to one item, which is suggested by Bentler & Chou (1987) and Tabachnick & Fidell (2001). The Kaiser Meyer-Olkin values are between 0.80 and 0.91, exceeding the recommended value of 0.6 (Tabachnick & Fidell 2001; Hair *et al.*, 2010) & Bartlett's Test of Sphericity (Bartlett, 1954) are all statistically significant at 0.001, supporting the factorability of the correlation matrix. More importantly, the result of the correlation matrix shows that many items correlate with the coefficients of 0.3 and above. With the majority of correlations among items greater than 0.3, this provides support for the suitability of data. If a visual inspection reveals no substantial number of correlations greater than 0.3, then factor analysis is probably inappropriate (Hair *et al.*, 2010; Pallant, 2005),

With reference to Bartlett, (1954) & Hair *et al.*, (2010), the results of the KMO for the variables should be higher than 0.6 and in terms of Bartlett's test of sphericity, once again the results should be significant ($p < 0.05$). Thus, this study has met the requirement as stated above, all the variables indicate high indices greater than 0.6 for KMO Index and Bartlett's test with a p-value which is significant at 0.001. It provides the statistical probability that the correlation matrix has significant correlations. In other words, the indicators used in the analysis suitability signify that data are good for EFA. The result is presented in Table 5.22. Consequently, Principal Component analysis was employed to extract the factors.

Table 5.22: Result of Examination of Constructs for Exploratory Factor Analysis

Constructs/ Suitability	No of item	Case to Items	Correlation	KMO Index	Bartlett's test P-value	Remark
ATT	10	5: 1	Majority > 0.3	.628	0.001	Suitable
INT	5	5: 1	Majority > 0.3	.810	0.001	Suitable
SN	10	5: 1	Majority > 0.3	.544	0.001	Suitable
PBC	15	5: 1	Majority > 0.3	.646	0.001	Suitable

Note: ATT = Attitude; IN = Intention; SN = subjective norm; PBC = Perceived Behavioural Control

All the items in each construct were subjected to principal components analysis with the aid of SPSS version 22. To determine the number of factors, the Kaiser-Guttman criterion was used as it is the common method used to determine the number of factors. The numbers of reliable factors depend on the number of eigenvalues greater than one. Thus, with Kaiser Rule, the number of factors was determined based on the eigenvalue greater than one. Furthermore, a scree plot was used where the factors extracted by Kaiser were too many (see Appendix4). Varimax rotation was used to clarify the factors in EFA. The Varimax rotation assumed that factors are uncorrelated (Hair *et al.*, 2010; Pallant, 2005) so it derives factor loadings based on this assumption.

Varimax rotation is the most widely used rotation because it is easy to interpret (Pallant, 2005). Thus, this study uses Varimax to rotate the factor. In this study, only factor loadings greater than 0.5 were measured. This is consistent with Hair *et al.*, (2010) and Pallant (2005). Table 5.22 – 5.25 presents the EFA results for this study. For further clarification concerning the number of items to retain, Hair *et al.*, (2010) suggested a minimum of three items per factor. Consequently, this study mainly depends on this suggestion in conducting both EFA and CFA. The principal components analysis of ten items affects attitude reveals three components with eigenvalues greater than 1, revealing 47.1%, 15.5%, 10.5%, of the variance respectively, which is 73.1% total variance.

This study also considers a screen plot to reduce the factor extracted. Therefore, the illustration shows a clear break in the second component. Besides, Varimax rotation was performed to help in interpreting the components extracted in this study. The rotated solution has easily shown the components to interpret. All components show high loadings variables accordingly. The three components of the solution in attitude explained 47.1%, 15.5% and 10.5% respectively, which make a total of 73.1% of the variance (See Appendix B). Furthermore, other constructs, subjective norm, and perceived behavioural control also follow the same process. The ten items of the affect scale of subjective norms were subjected to CFA. The result also shows three components with an eigenvalue above one. The three components have 26.6%, 23.3%, and 21.9% of the variance. For perceived behavioural control, the results are 19.7%, 17. %, 16.9%, 15.2% and 14% of the variance respectively. As presented in Table 5.23, the number of items for each variable was reduced through this extraction process. The variances extracted ranging from 73.1% to 82.89%, which have within the recommended cut-off point of 50% (Hair et al., 2010) while Table 5.23 provides a summary of the items dropped in the EFA. Table 5.24 to 5.26 provides statistics on factor loading for items retain in each variable.

Table 5.23: Factors Retention Results from Exploratory Factor Analysis

Variable	Initial Number of Items	Number of Items Dropped	Number of Items Retain	Total Variance Extracted (%)
ATT	10	Nil	10	73.1
SN	10	Nil	10	71.0
PBC	15	Nil	10	82.8

Note: IN = Intention; ATT = Attitude; SN = subjective norm; PBC = Perceived Behavioural Control.

Table 5.24: Exploratory Factor Analysis for Independent Variables – Factor Loading for the Items in Attitude

Factors	Factor Loadings

Factor 1: Religious (RE)	
1. My religious beliefs will influence me to patronise *zakat* institutions.	0.67
2. I always believe that paying *zakat* through *zakat* institution is more rewardable by *Allah* than personal *zakat* distribution.	0.68
3. The main reason why I selected *zakat* institutions strictly, because of my religious prescription.	0.59
4. I will always choose *zakat* institutions because their managers deal with *zakat* religiously.	0.66
5. I will always pay my *zakat* to a *zakat* institution to follow my religion.	0.54
Factor 2: Knowledge (KN)	
1. I know that *zakat* is compulsory because is one of the pillars of *Islam*.	0.76
2. I know that there are *zakat* institutions but I do not like to pay my *zakat* to them	0.71
3. I know that I should contact *zakat* institutions for the calculation of my *zakat* and I prefer to pay my *zakat* to them.	0.75
4. I know that paying *zakat* directly to the needy is not the best.	0.76
5. I will pay my *zakat* to *zakat* institution if it is operated by knowledgeable people.	0.60

Note: Items (<0.5) were deleted Extraction
Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalisation

Table 5.25: Exploratory Factor Analysis for Independent Variables – Factor Loading for the Items Retained in Subjective Norms.

Factors	**Factor Loadings**
Factor 1: family influence (influ)	
1 My parents will think I should pay my *zakat* to *zakat* institutions.	0.60
2 My spouse will think I should pay my *zakat* to *zakat* institutions.	0.85
My close friends will think I should pay my *zakat* to *zakat* institutions.	0.51
4 My siblings will think I should pay my *zakat* to *zakat* institutions.	0.81
5 My children will think I should pay my *zakat* to *zakat* institutions.	0.79
Factor 2: Media awareness (Md)	
1 I have read the latest information about *zakat* institutions	0.87
2 I have watched television programmes for the latest information of *zakat* institutions.	0.86
3 I hear the latest information about *zakat* institutions which is broadcast on the radio	0.76

4 I have read the latest information about *zakat* institutions published on their website.	0.62
5 I read a lot of information about *zakat* institutions on WhatsApp.	0.56

Note: Items (<0.5) were deleted
Extraction method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalisation

Table 5.26: Exploratory Factor Analysis for Independent Variables - Factor loading for the Items Retained in Perceive Behavioural control

Factors	**Factor Loadings**
Factor 1: Trust (Trt)	
1 I will pay my *zakat* to *zakat* institutions, if they are efficient.	0.83
2 I will pay my *zakat* to *zakat* institutions, if I have positive feelings about their performance.	0.68
3 I will pay my *zakat* to *zakat* institutions, if managers are dependable in their dealing with *zakat* resources.	0.82
4 I will pay my *zakat* to *zakat* institutions, if *zakat* managers treat *zakat* recipients fairly	0.86
5 I will pay my *zakat* to *zakat* institutions, if managers keep personal discussions confidential.	0.54
Factor 2: Transparency (Tran)	
1 I will pay my *zakat* to *zakat* institutions, if their managers are accountable to the general public.	0.85
2 I will pay my *zakat* to *zakat* institutions, if they make it easy to understand how they manage *zakat* resources.	0.83
3 I will pay my *zakat* to *zakat* institutions, if there is a proper account of *zakat* funds.	0.93
4 I will pay my *zakat* to *zakat* institution if their managers are open and transparent.	0.89
5 I will pay my *zakat* to *zakat* institutions, if their managers are frank and honest in all their dealings.	0.58
Factor 3: *Zakat* Manager	
1 I will pay my *zakat* to *zakat* institutions to let *zakat* managers benefit from it.	0.78
2 I will pay my *zakat* to *zakat* institutions because *zakat* managers can be trusted.	0.90
3 I will pay my *zakat* to *zakat* managers if I have confidence in them.	0.77
4 I will pay my *zakat* to *zakat* managers because it is not the best to pay directly to *zakat* recipients.	0.56

5 I will pay my *zakat* to *zakat* managers to avoid sins.	0.88

5.4.2 Confirmatory Factor Analysis (CFA)

As the main objective of the current research is to examine the factors that can influence *zakat* payers of Kwara State to patronise *zakat* institutions in the state, their mode of payment of zakat has been examined using descriptive analysis (Table 5.13). The results show that most of them paid their *zakat* through their scholars. However, the result revealed that the majority of *zakat* payers rarely used *zakat* institutions (Table 5.15). Also, the result shows that many of them perceived that there were problems (Table 5.16). Therefore, further analysis was carried out using SEM to examine the factors that can influence *zakat* payers to the patronage of *zakat* institutions.

SEM is a multivariate statistical analysis technique that is used to analyse structural relationships. This technique is the combination of factor analysis and multiple regression analysis, and it is used to analyse the structural relationship between measured variables and latent constructs. This method is preferred by the researcher because it estimates the multiple and interrelated dependence in a single analysis. In this analysis, two types of variables were used: endogenous variables and exogenous variables. Endogenous variables are equivalent to the dependent variable while exogenous variables are equal to the independent variables. Thus, before proceeding with the structural model, there is a need for confirmatory factor analysis.

Subsequent to the EFA as discussed in 5.22 above, CFA is also used to confirm the suitability of the retained items in the EFA. CFA is a procedure used by SEM as a confirmatory method which provides a comprehensive means for assessing and

modifying the measurement model of a latent construct. This study has used this method to know how well the measured variables represent the constructs by assessing the unidimensionality, validity, and reliability of the latent constructs in the study model. As explained from the EFA results, all eleven variables were reserved. Thus, seven different measurement models were evaluated for construct validity and unidimensionality.

The primary measurement item purification was conducted with multiple iterations of CFA through maximum likelihood estimation (MLE). The reason for this purification of items was to search for model specifications (Hair *et al.,* 2014). Several indicators, such as modification indexes squared multiple correlations and standard residuals covariance was examined to verify whether the modification was needed. As suggested by Hair *et al.*, (2006) and Min & Mentzer (2004), before the final deletion of any measurement item, a qualitative review, or theoretical assessment was performed. In this purification process, a total of eight items were cast off from further analysis.

Table 5.28 presents a summary of the items dropped in the CFA. The study grouped the model based on its dependent variables (attitude, subjective norms, and perceived behavioural control) to run CFA for individual construct. Therefore, this study runs CFA for every measurement model in each construct used. Then the study uses the pooled CFA for all the constructs in the model.

5.5 Measurement Model

For a model to be able to reproduce the data, it must be fit. In this study, eight latent variables (exogenous and endogenous variables) were measured in the measurement of the component model. Figure 5.1 to Figure 5.3 illustrate the measurement models for

study variables. Table 5.27 describes the fit results for the measurement models of the three constructs. Looking at the test results, it can be suggested that this result yields fine model fit indices. In this study, several most commonly reported test statistics were selected. The indicators used as references in the assessment of model fit are shown in Table 5.27.

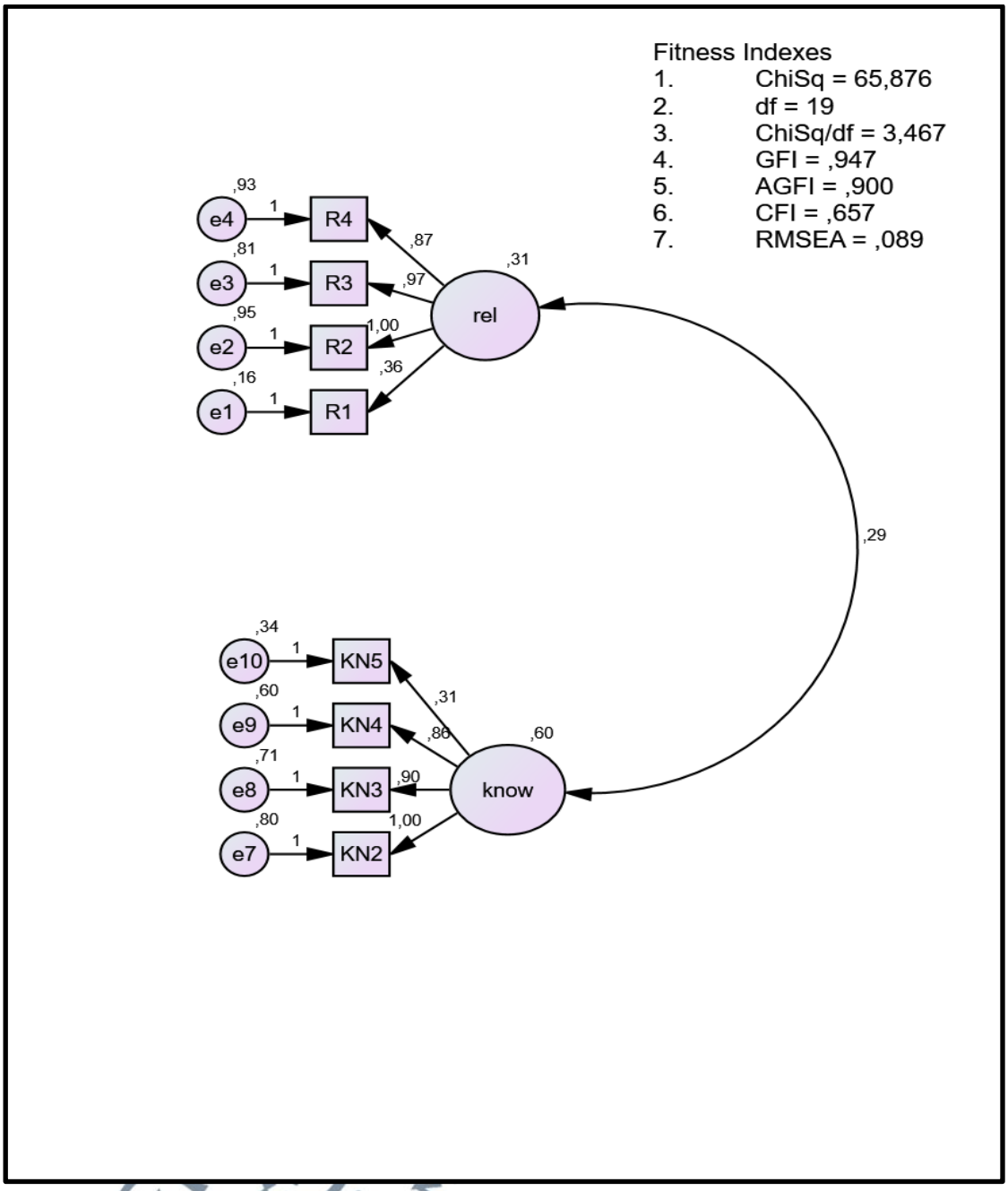

Figure 5.1: CFA Attitude

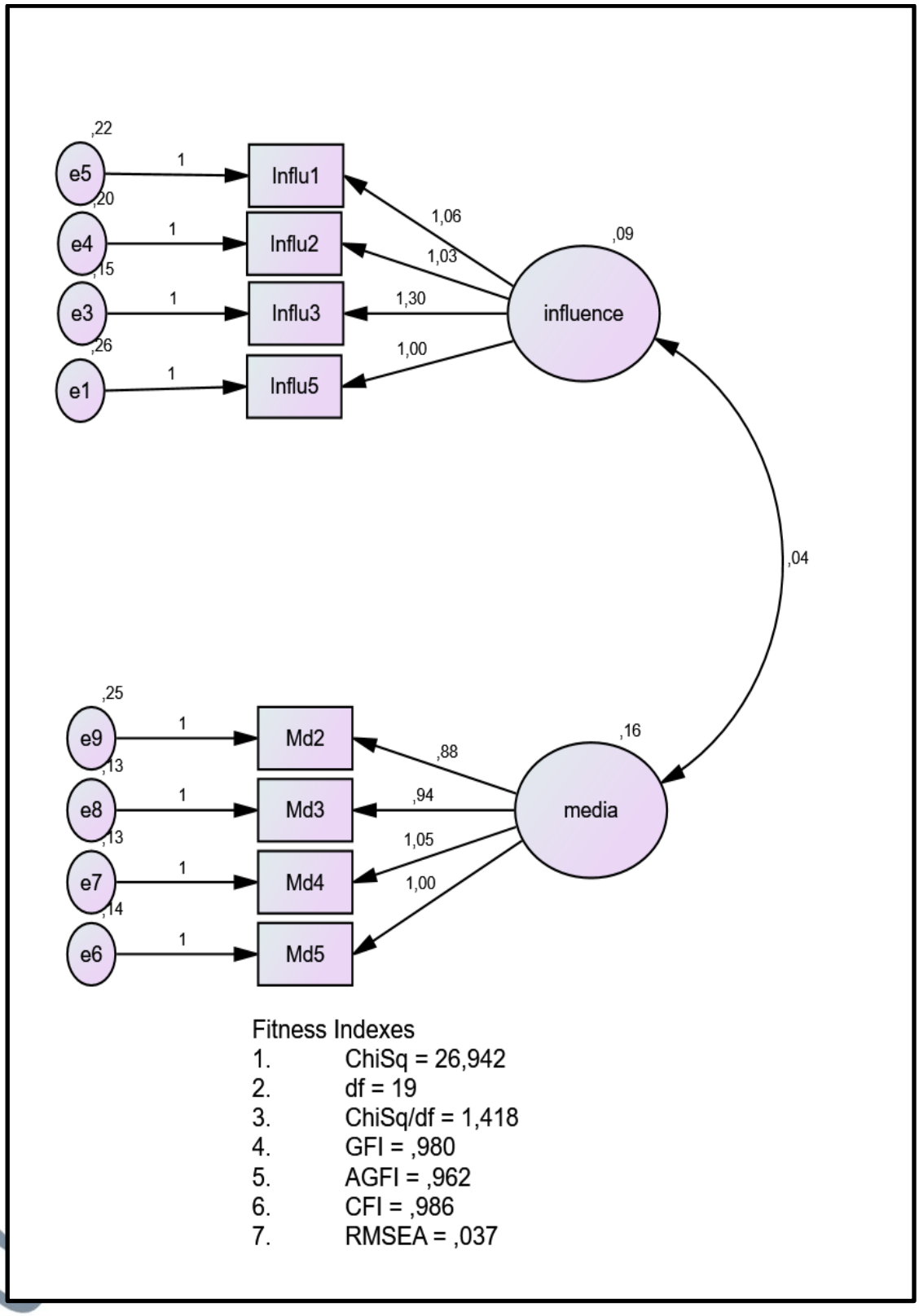

Figure 5.2: CFA Subjective Norm

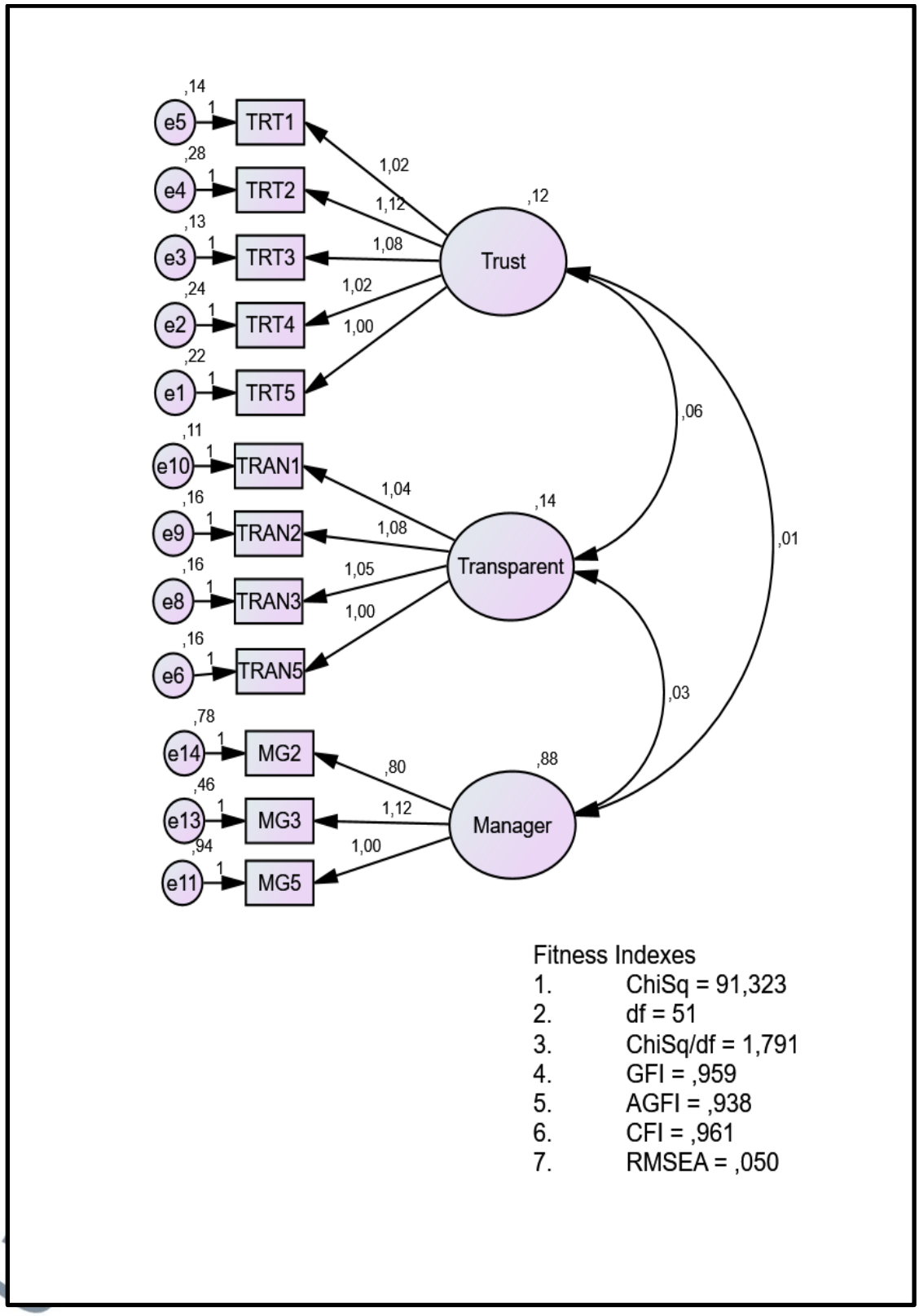

Figure 5.3: CFA Perceived Behaviour Control

Table 5.27: Fit Results for the Three Measurement Model after Item Purification

Measurement Model	X^2	CMIN/df	RMSE A ≤ 0.8	CFI ≥ 0.9	GFI ≥ 0.9	AGFI ≥ 0.9
Attitude	65.876	65.876	0.89	0.657	0.947	0.900
Subjective Norm	26.942	1.418	0.037	0.986	0.980	0.962
Perceived Behavioural Control	91.232	1.791	0.050	0.961	0.959	0.938

Note: X^2=Chi-square; CMIN/df=chi-square/degree of freedom; RMSEA=Root Mean Square Residual; CFI=Comparative Fit Index; GFI=Goodness-of-Fit Index; AGFI = Adjusted Goodness-of-Fit Index; TLI=Tucker Lewis Index

According to the population discrepancy, and noncentrality parameter, the indicator that represents per degree of freedom measured in terms of the population is GFI and RMSEA. These two are the indicators used as references in the analysis. GFI values for this model shows good fits of the model. As discussed in section (4.12.1.2), the closer the GFI is to 1.00, the better the fit of the model to the data. Table 5.26 shows the GFI values in these present models range from 0.947 and 0.980, which exceed the recommended value of 0.9. GFI greater than 0.9 is considered good (Hair *et al.*, 2010). Furthermore, RMSEA values in these models range from 0.037 to 0.089. All are well within the recommended 0.08. The cut-off points as suggested by Hair *et al.*, (2010) and Hu & Bentler (1999) range from 0.03 to 0.1. Apart from RMSEA and GFI, there are other indices that are also used in this measurement model fit. They all show a better fit, which indicates that the model can be considered a good fit. For example, it has been argued that the CFI values are the most important index since they account for sample size – a common bias in index calculations (Bentler, 1990).

These models show a good fit within the range of 0.657 to 0.986. The same applies to indicator AGFI. They are all loaded well, and align with the model fit suggested by Hair *et al.*, (2010). Thus, this elucidates that the models under consideration reveal good fits. Although the above results pinpoint the model fit, however, there is a need to submit

all the constructs to a measurement model analysis for the process of refining and testing for unidimensionality. In this study, pooled CFA was employed, as discussed in the previous chapter (4.12.1.3). The study used pooled CFA for all the constructs in the model to check for the fitness of the model. According to the guidelines, all eight constructs were analysed by pooled CFA. The result from the previous test shows that the model requires further deletion of the item. Though some indicators reflect a good fit sign, suggested modification indices, and standardised residuals show proof of misfit between the default model and the hypothesised model.

The indices comprise of X2/df = 36,306.04; CFI = 0.315; RMSEA = 0.336 and GFI 0.353. Although these indicators did not show that the model fits are deemed suitable, more effort was made to boost this model to achieve a better fit. Consequently, based on modification indices results, some items have high modification (high error variance). One out of the two items that shares variance explained with another item or redundant were deleted based on suggested value by Hair *et al.*, (2010) and Awang (2014). Nevertheless, the important principle still remains secure. The items dropping were judiciously carried out since the major aim is seeking for better fitness. The summary of items dropped is presented in Table 6.28.

The final model shows an acceptable model fit after the purification process. In this pruning process, a total of fourteen items were eliminated from further analysis in which the decision was mainly made based on modification indices and standardised residual results. Only a total of 21 items were left. These items were used to measure the three-first order latent variables. Most basic indicators show well fit indices, which is consistent with previous literature which suggests that the value of ChiSq/df are between 1 and 3,

with RMSEA value below 0.08 (Hair *et al.*, 2010; Awang, 2014). Some of them are ChiSq/df = 1.536; GFI = 0.913; AGFI = 0.899; RMSEA = 0.032. These showed good indicators for the absolute fit of the model. Therefore, due to these results, it could be concluded that unidimensionality exists for the constructs of this study. The standardised overall pool CFA for this study after item-deletion is presented in Figure 5, while Table 5.29 provides the list of final items used in the measurement model.

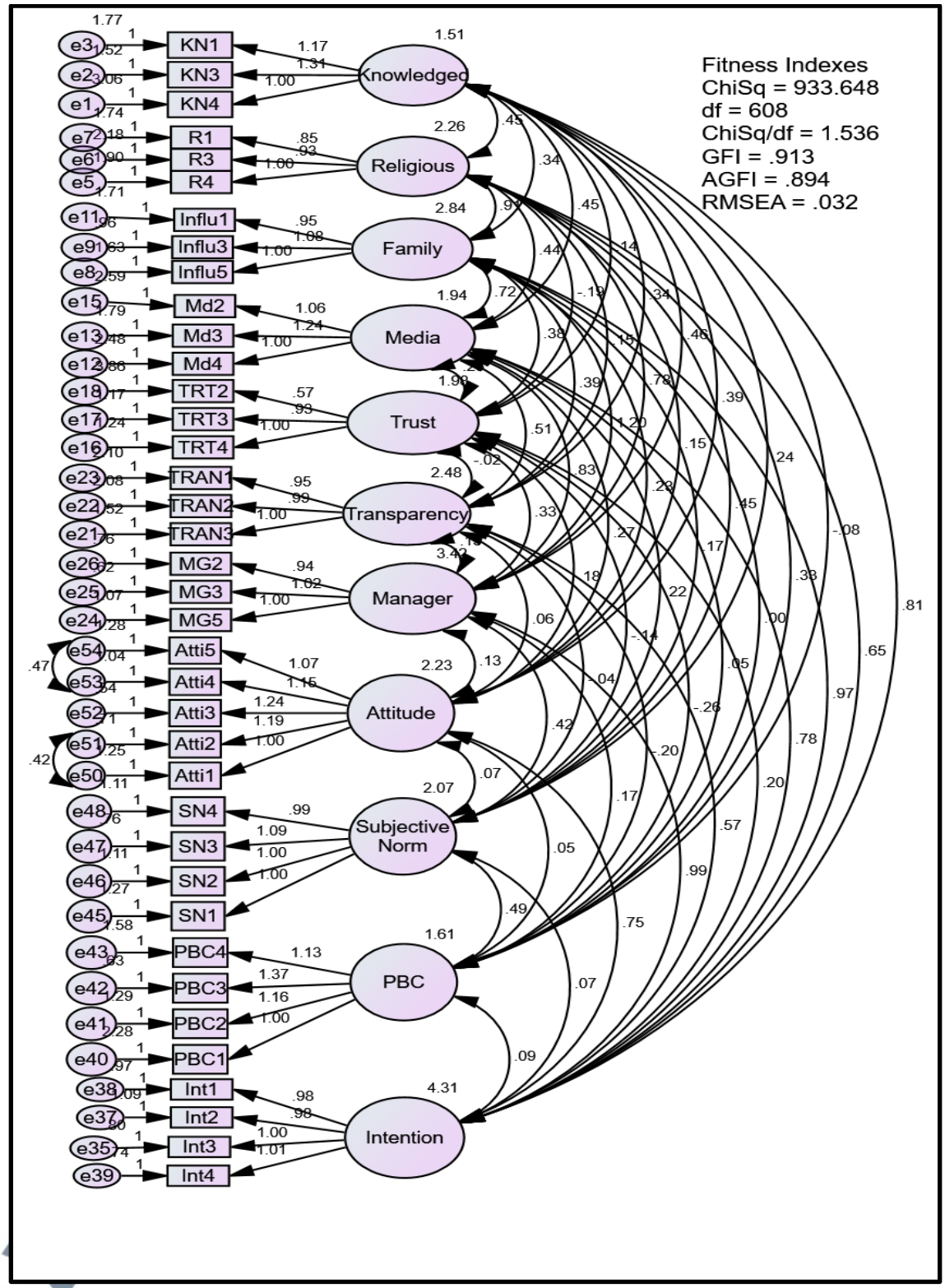

Figure 5.4: Unstandardised Estimates for Final Measurement Model for All Constructs

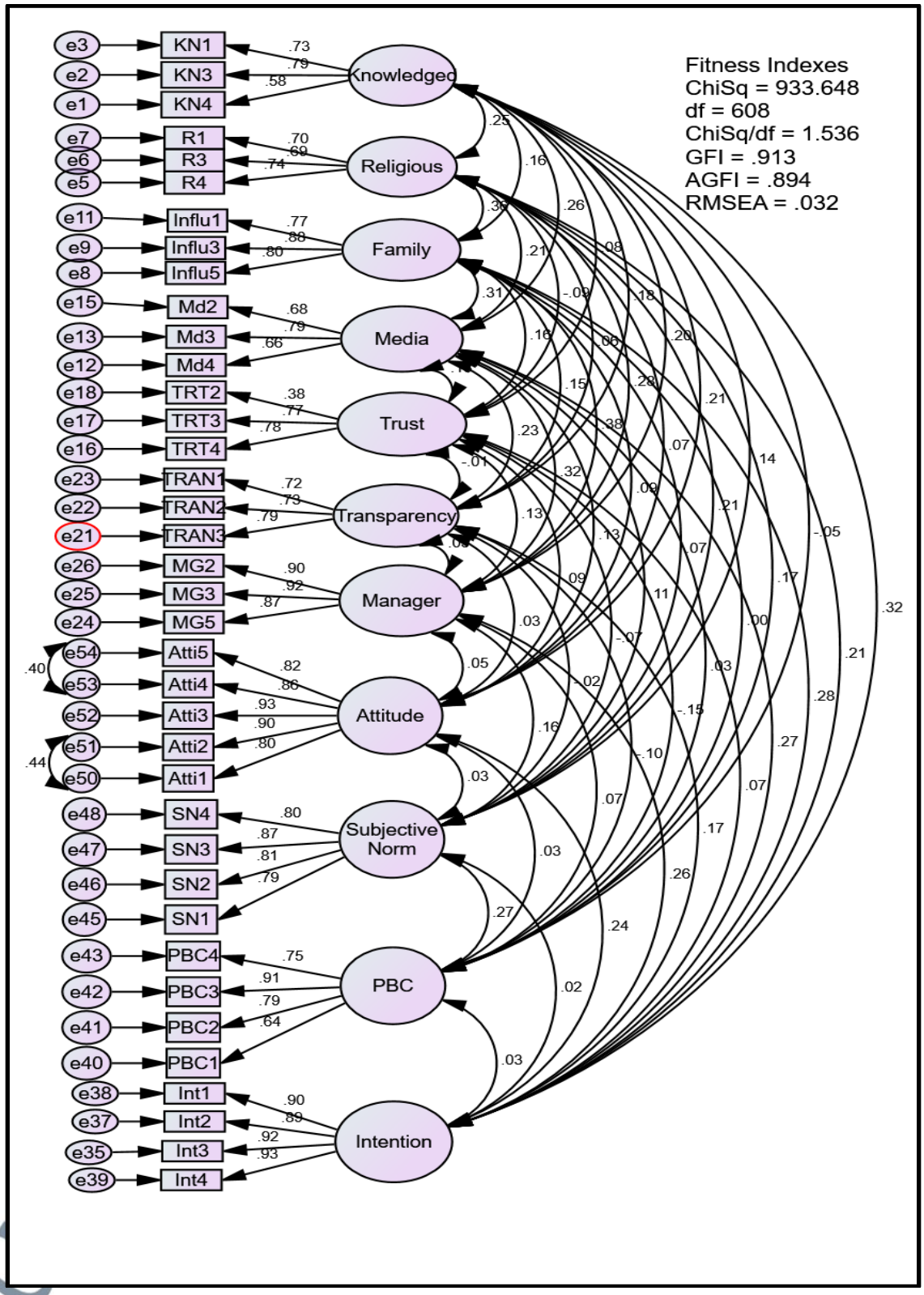

Figure 5.5: Standardised Estimate for Final Measurement Model for All Constructs

Table 5.28: Summary of Items Dropped in Confirmatory Factor Analysis

First Order Variables	Original Number of Items After EFA	Final CFA Number of Items	Number of Items Dropped in CFA	Description of Items Dropped in CFA
Religion (RE)	5	3	2	My religious beliefs will influence me to patronise *zakat* institutions. I will always pay my *zakat* to a *zakat* institution in order to follow my religion.
Knowledge (KN)	5	3	2	I know that *zakat* is compulsory because is one of the pillars of *Islam*. I will pay my *zakat* to *zakat* institution if it is operated by knowledgeable people.
Family Influence(INFLU)	5	3	2	My spouse will think I should pay my *zakat* to *zakat* institutions. My siblings will think I should pay my *zakat* to *zakat* institutions.
Media Awareness (MD)	5	3	2	I have read the latest information about *zakat* institutions. I read a lot of information about *zakat* institutions on whatshapps.
Trust (TRT)	5	3	2	I will pay my *zakat* to *zakat* institutions, if they are efficient. I will pay my *zakat* to *zaka*t institutions, if their managers keep personal discussions confidential.
Transparency (TRAN)	5	3	2	I will pay my *zakat* to *zakat* institution if their managers are open and transparent. I will pay my *zakat* to *zakat* institutions, if their managers are frank and honest in all their dealings.
Zakat Managers (MG)	5	3	2	I will pay my *zakat* to *zakat* institutions to let *zakat* managers benefit from it. I will pay my *zakat* to *zakat* managers because it is not the best to pay directly to *zakat* recipients.
Intention	5	4	1	I plan to pay my *zakat* to a *zakat* institution rather than pay directly to *zakat* recipients.

Table 5.29: Final Items used in Measurement Model

Intention

1. I have intention to patronise *zakat* institution. (IN1)
2. I would pay my *zakat* to a *zakat* institution in the near future (IN2)
3. I plan to pay my *zakat* to *zakat* institution every year (IN3)
4. I intend to pay my *zakat* to the *zakat* institution because I am concern about religion issue (IN4)

Attitude

Factor 1: Religion (RE)

1. My religion beliefs will influence me to patronise *zakat* institutions. (RE1)
2. The main reason why I selected *zakat* institutions strictly, because of my religion prescription (RE3)
3. I will always choose *zakat* institutions because their managers deal with *zakat* religiously (RE4)

Factor 2: Knowledge (KN)

1. I know that *zakat* is compulsory because is one of the pillars of *Islam*. (KN1)
2. I know that I should contact *zakat* institutions for the calculation of my *zakat* and I prefer to pay my *zakat* to them (KN3)
3. I know that paying *zakat* directly to the needy is not the best (KN4)

Subjective Norm

Factor 1: Media (MD)

1. I have watched television programmes for the latest information about *zakat* institutions (MD2)
2. I hear the latest information about *zakat* institutions which is broadcast on the radio (MD3)
3. I have read the latest information about *zakat* institutions published on their website (MD4)

Factor 2: Family Influence (INFLU)

1. My parents will think I should pay my *zakat* to *zakat* institutions (INFLU1)
2. My close friends think I should pay my *zakat* to *zakat* institutions (INFLU3)
3. My children will think I should pay my *zakat* to *zakat* institutions (INFLU5)

Perceived Behavioural Control

Factor 1: Trust (TRT)

1. I will pay my *zakat* to *zakat* institutions; if I have positive feelings about their performance (TRT2)
2. I will pay my *zakat* to *zakat* institutions; if managers are dependable in their dealing with *zakat* resources (TRT3)
3. I will pay my *zakat* to *zakat* institutions; if *zakat* managers treat *zakat* recipients fairly (TRT4)

Factor 2: Transparent (TRANS)

1. I will pay my *zakat* to *zakat* institutions; if their managers are accountable to the general public (TRANS1)
2. I will pay my *zakat* to *zakat* institutions; if they make it easy to understand how they manage *zakat* resources (TRANS2)
3. I will pay my *zakat* to *zakat* institutions; if there is a proper account of *zakat* funds (TRANS3)

Factor 3: Zakat Manager (MG)

1. I will pay my *zakat* to *zakat* institutions because *zakat* managers can be trusted (MG2) 2. I will pay my *zakat* to *zakat* managers if I have confidence in them (MG3) 3. I will pay my *zakat* to *zakat* managers to avoid sins (MG5)

5.5.1 Unidimensionality

The researcher first confirmed the unidimensionality of all latent constructs in the model. This requirement was achieved through the item-deletion process for low factor loading items. The new model was run and the item-deletion process was repeated until the fitness indexes achieved the required level (see Table 5.30). The requirement was achieved with an absolute fit of RMSEA of 0.032 and GFI: 0.913. And AGFI: 0.900. Lastly, Parsimonious fit, chisq/df = 1.4101. All the indexes requirements were met. With this result, one can conclude that the model is fit.

Table 5.30: Fitness Index for the Measurement Model

Name of Category	Name of Index	Index Value	Comments
1. Absolute fit	RMSEA	0.036	The required level is achieved
	GFI	0.913	The required level is achieved
2. Incremental fit	AGFI	0.894	The required level is achieved
3. Parsimonious fit	Chisq/df	1.536	The required level is achieved

Source: Author's Computation

5.5.2 Assessing the Validity and Reliability of the Pooled Measurement Model

Once the CFA procedure for every measurement model was completed, the researcher computed certain measures which indicate the validity and reliability of the construct and summarised them in the table below. The assessment for unidimensionality, validity, and reliability for measurement models are required prior to modelling the

structural model. The researcher used the format below for reporting the CFA results. The summary of the validity and reliability test are summarised in Table 5.33.

5.5.2.1 Convergent Validity

The validity result of this study indicated that the instrument measures what it is supposed to measure for the constructs. Three types of validity were acquired on each measurement model of this study. Table 5.32 exhibits the results of the factor loading (standardised regression weight) between latent variables and their indicators as well as the scores of the composite reliability and average variance extracted. All the 21 items loadings were statistically significant, and mostly the factor loadings were above 0.6, which indicates that the magnitude for most of the variables and their indicators were above the reasonable benchmark. Convergent validity was achieved since all items in the measurement model are statistically significant. The convergent validity was verified by computing the average variance extracted (AVE) for every construct. The value of AVE in all constructs meets the required level (0.5 or higher for the convergent validity to be achieved). Table 5.33 details the validity and reliability result of the measurement model.

5.5.2.2 Construct Validity

This validity is achieved when the fitness indexes for a construct achieved the required level. The fitness indexes for this model acquire the level of requirements with an absolute fit of RMSEA of 0.032 and GFI: 0.913. AGFI: 0.894. Lastly, Parsimonious fit, chisq/df = 1.536. All the indexes requirements were met. With this result, one can conclude that the model is fit (see Table 5.30).

Table 5.31: Factor Loading for All Items

Construct	Item	Factor Loading	P-Value
Religion Obligation	Reli1	.972	***
	Reli3	.725	***
	Reli4	.823	***
Knowledge	Know1	.735	***
	Know3	.886	***
	Know4	.670	***
Media Awareness	Media2	.965	***
	Media3	.892	***
	Media4	.784	***
Family Influence	Influ1	.950	***
	Influ3	.820	***
	Influ5	.825	***
Trust	Trust2	.798	***
	Trust3	.970	***
	Trust4	.877	***
Transparency	Trans1	.953	***
	Trans2	.761	***
	Trans3	.905	***
Zakat Manager	Manager2	.918	***
	Manager3	.891	***
	Managet5	.889	***

Note: *** indicates item is significant at < 0.001

Table 5.32: CFA Results for the Measurement Model after Items Deletion

Construct	Item	Factor Loading (Standardised Regression Weight)	Cronbach's alpha (Above 0.7)	Composite Reliability (Above 0.6)	Average variance Extracted (Above 0.5)
Religious	Reli2	0.79	0.756	0.883	0.715
	Reli3	0.72			
	Reli4	0.82			
Knowledge	Know2	0.73	0.773	0.810	0.591
	Know3	0.88			
	Know4	0.67			
Media Awareness	Media2	0.65	0.766	0.913	0.780
	Media3	0.84			
	Media4	0.78			
Family Influence	Influ1	0.85	0.756	0.900	0.676
	Influ3	0.82			
	Influ5	0.83			

Trust	Trust2	0.79	0.751	0.914	0.782
	Trust3	0.87			
	Trust4	0.87			
Transparency	Trans1	0.85	0.761	0.908	0.768
	Trans2	0.76			
	Trans3	0.80			
Zakat Manager	Manager1	0.81	0.772	0.927	0.808
	Manager2	0.59			
	Manager3	0.78			
Intention	Intention1	0.27	0.811	0.810	0.591
	Intention2	0.50			
	Intention3	0.60			
	Intention4	0.52			

Source: Author's Computation. Note: Items Loading below 0.6 were Deleted

5.5.2.3 Discriminant Validity

Validity is achieved when the measurement model is free from redundant items. This analysis employed AMOS; it identified the pair of redundant items in the model in terms of high modification indices (MI). The researcher deleted one of the items and re-ran the model. Another way this study is used to check for discriminant validity is the correlation between exogenous constructs with the recommended cut-off of 0.85 among all the constructs. Based on Table 5.32, the analysis was carried out by comparing the correlation between the exogenous constructs in the model. The square root of average variance extracted (AVE) is the diagonal value in bold while other values are the correlation between the respective constructs. As discussed in section (4.12.1.3 Table 4.6), the correlations are expected to be less than 0.85. The result from Table 5.32 shows that the correlations of all the constructs are less than 0.85, and all of the values in bold (square root of AVE) are higher than the values in their rows and columns. In other words, the correlation for each construct is less than the square root of AVE. Therefore, discriminant validity is achieved. This is consistent with the suggested cut-off by Awang

(2014). Therefore, with a correlation below 0.85 for all constructs, which shows the discriminant validity of the constructs, it can be concluded that the discriminant validity for all constructs is achieved**.**

Table 5.33: Discriminant Validity Index Summary

	Intention	**Attitude**	**Subjective Norm**	**PBC**
Intention	.081			
Attitude	.061	.345		
Subjective Norm	.044	.023	.040	
PBC	.028	.191	.059	.148

Note: Diagonals represent the square root of average variance extracted (AVE), while the other matrix entries represent the correlation between exogenous constructs.
Source: Author's Computation

5.5.3 Reliability

Reliability is the extent of how reliable is the said measurement model in measuring the intended latent construct. The assessment for reliability for a measurement model was made using the following criteria.

a. Internal Reliability – This reliability was achieved in this study using SPSS. All the Cronbach's alpha coefficients were greater than 0.7 in all the constructs. Scores of Cronbach's alpha for all the variables were between 0.70 and 0.81, which are consistent with what has been suggested by Hair *et al.,* (2010) & Kevin (1986). All values were above the suggested threshold.

b. Composite Reliability – The measure of reliability and internal consistency for a latent construct. A value of CR > 0.6 is required to achieve composite reliability for a construct. CR is calculated using the given formula, as discussed earlier in table 4.6. From

the analysis in the CFA Table 5.30, all the constructs have a value above 0.6. Thus, it can be concluded that the composite reliability for this study is achieved.

c. Average Variance Extracted – The average percentage of variation, as explained by the measuring items for a construct, was calculated, and shown in Table 5.32. The AVE is calculated using the given formula as discussed above in chapter five, sub-topic 5.10. The result from the table shows the AVE > 0.5 for all constructs. Therefore, the required level is achieved for this study.

5.5.4 Normality

After the fitness indexes have been achieved, the normality assessment for the data was examined before proceeding to modelling the structural model. The researcher used the final measurement model by selecting the output box named "test for normality and outliers" to assess the distribution for every variable in the dataset. The output from the aforementioned procedure indicates the data is normally distributed. The table presents the normality assessment for every item involved in the measurement model. The normality assessment was made by assessing the measure of skewness for every item, which is between -0.1 and -1.2. The absolute value of skewness 1.0 or lower indicates the data is normally distributed (Awang, 2014; Hair *et al.*, 2010).

Therefore, the normality for this study is within the accepted range. However, SEM using the Maximum Likelihood Estimator (MLE) like AMOS is fairly robust to skewness greater than 1.0 in absolute value if the sample size is large (Awang, 2014). Meaning that the researcher could proceed with further analysis (SEM) since the estimator used is MLE. Normally the sample size greater than 200 is considered large enough in MLE even

though the data distribution is slightly non-normal (Awang, 2014). Another method for normality assessment is by looking at the multivariate kurtosis statistics. However, SEM using Maximum Likelihood Estimator (MLE) is also robust to kurtotic violations of multivariate normality as long the sample size is large. As for the kurtosis, Coakes & Steed (2000) suggest the statistics ranges of -2 to 2 are to be considered. All of the skewness is lower than 1.0; they all indicate negative skewness, which shows that the items are normally distributed and all kurtosis are less than 2.0. Therefore, it can be concluded that the data are normally distributed since the normality assumption is met and can proceed to structural modelling.

5.6 Structural Model

The purpose of this study is to generate the extended model of patronage of *zakat* institution. In order to analyse, interpret, and present the result, this research chose a research method that is suitable for the task. This study used structural equation modelling (SEM) to analyse the data. In the previous chapter (4.13), the discussion on the requirement that must be met before structural modelling has been described. Hence, prior to the modelling, the measurement model had been tested to know how satisfactorily the indicator variables of constructs were related to one another. CFA was used to provide the information on the interrelationship among all the measured constructs (variables). In addition, to evaluate the overall goodness-of-fit, the study also used CFA.

Subsequently, this session carried out the analysis to examine the structural model. It mainly involves analysing the relationship between latent variables or a set of exogenous and endogenous variables. Path analysis was used among the four main

constructs for the structural model (intention, attitude, subjective norm, and perceived behavioural control) to determine the regression weight or path estimates among them. Figure 1 from the conceptual framework in chapter three (3.2) represents the relationship between exogenous and endogenous constructs. The structural model was formed to test a set of hypotheses of this study. In sum, this particular sub-topic tested the fitness of the structural model first. Once the model fit was confirmed, we analysed the relationship between the constructs (path analysis).

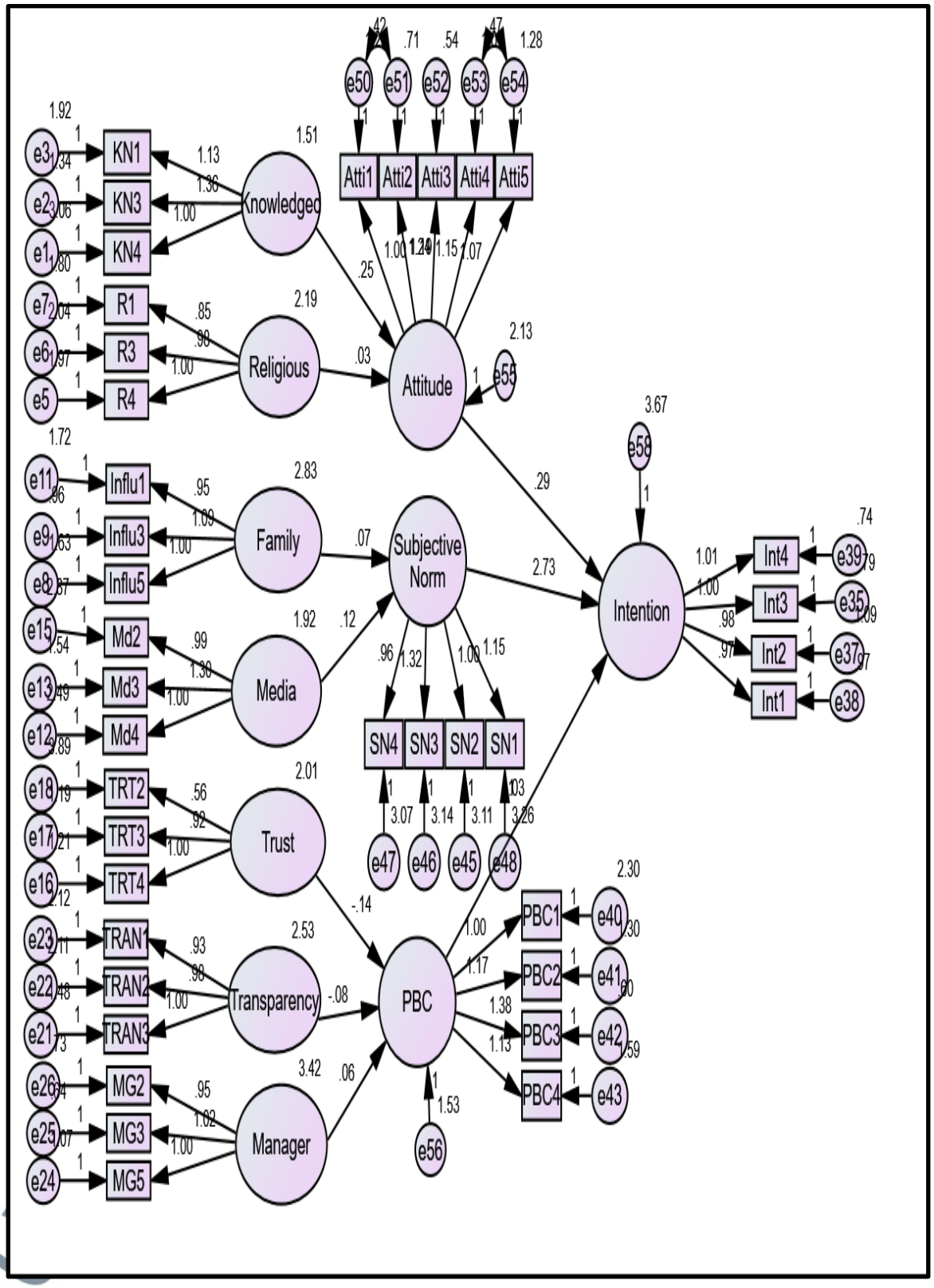

Figure 5.6: Unstandardised Regression Weight for All Paths

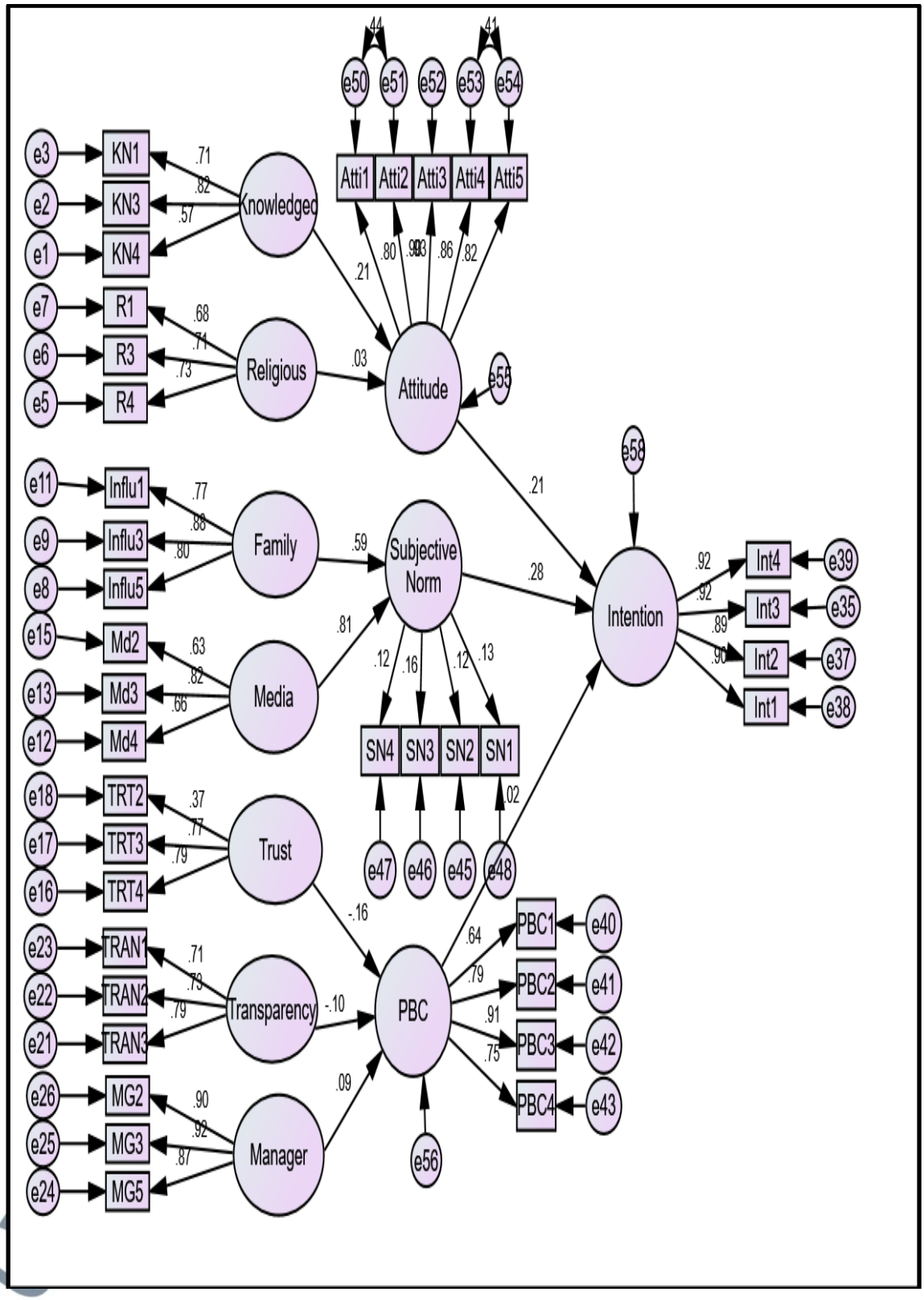

Figure 5.7: Standardised the Regression Weight for All Paths

5.6.1 Specifying the Structural Model – Path Analysis

Figure 5.7 illustrates the relationship between the constructs in the study. Before hypotheses testing could be carried out, there is a need to define the structural model and finally to assess the validity of the relationship. In this context, the structural model is specified by the results obtained from the measurement models. From here, the relationship between the independent and dependents variables are built based on the proposed conceptual model mentioned earlier in figure (3.1). This structural model was formed in order to test the hypotheses of the study. The hypotheses were between the independent variables (knowledge, religious, family influence, media awareness, trust, transparency and *zakat* manager) and independent variable (attitude, subjective norm, and perceived behavioural control) and dependent variable (intention). Furthermore, the hypotheses took into account the test of intention as a predictor to patronise *zakat* institutions. The structural model was then assessed for the validity of the relationship. As demonstrated in Figure 5.5, the score for X^2/df is 1.536, which signifies an acceptable fitness index between the hypothesised model and the data. In other words, this result is consistent with the proposed acceptable ranges of 3 to 1 by Hair *et al.*, (2010). As discussed in the earlier sub-topic (4.12.1.3), the overall fit of the model can be assessed through several indicators.

Therefore, to assess the fitness of the structural model, this study selected several most often reported test statistics. The model fit indices results indicate that the model has an acceptable model fit (X2 = 369.507; df = 262; X2/df = 1.536; P= 0.000; GFI = 0.913; AGFI = 0.894 RMSEA = 0.032). Table 5.34 shows the path (arrow) and its coefficients, which indicate how much the effects of every exogenous construct is on the respective

endogenous construct. In the path analysis, this study verifies the significance of every path coefficient, i.e. for a path loading from X to Y, it is predicted that an increase in Y for a one-unit increases on X holding all other variables constant. For example, the path coefficient of Religious to attitude is 0.28. This value indicates – for every one-unit increase, its effects religious would contribute a 0.28-unit increase in attitude. More importantly, the effects of religion on attitude is not significant (p<0.0584). Thus, the hypothesis that knowledge has significant and positive effects on attitude is supported. Generally, for the path to be statistically significant ($p < 0.05$), it is not influenced by whether the path coefficient is positive or negative. To determine whether a coefficient is statistically significantly different from zero, the researcher looked at the further output in SEM programme (P-Value). For example, the negative value of 0.588 path coefficient of family influence to the subjective norm has a p-value of 0.023, which is significant. The result of every path is presented in Table 5.34.

Table 5.34: Path Analysis SEM - Standard Estimate

			Estimate	S.E.	C.R.	P	Label
Attitu	<---	Knowledge	.207	.065	3.888	***	Significant
Attitu	<---	Religion	.028	.052	.548	.584	Not-Significant
Subjective Norm	<---	Family	.588	.033	2.275	.023	Significant
Subjective Norm	<---	Media	.809	.052	2.371	.018	Significant
PBC	<---	Trust	-.159	.048	-2.930	.003	Significant
PBC	<---	Transparency	-.102	.041	-1.977	.048	Significant
PBC	<---	Manager	.092	.033	1.935	.053	Not-Significant
Intent	<---	Attitu	.213	.062	4.746	***	Significant
Intent	<---	Subjective Norm	.282	1.199	2.275	.023	Significant
Intent	<---	PBC	.019	.073	.410	.682	Not- Significant

5.6.2 Hypotheses Testing (Path Analysis)

Since the model has been identified in Figure 5.7, the next step is to test the hypotheses in the study to analyse the possible relationships among the constructs. The development of the research hypotheses has been explained in chapter three (3.3). Below is the list of the hypotheses proposed in this present study based on the structural model. Table 5.35 is used to list the result of the hypotheses for the present study. The table indicates that all hypotheses are supported by the result except religion to attitude, *zakat* manager to perceived behavioural control, and perceived behavioural control to intention. This result is assisted by the parameter estimates for standardised solutions of the proposed structural model as illustrated in Figure 7.

H1: Attitude of zakat payers has positive effects on their behavioural intention to pay their zakat to zakat institutions.

HIa: zakat payers' religion has positive effects on their attitude to pay their zakat to zakat institution

H1b: *zakat payers' knowledge has positive effects on their attitude to pay their zakat to zakat institutionons.*

H2: Subjective of norms of zakat payers has positive effects on their behavioural intention to pay zakat to zakat institutins

H2a: Family influence has positive effects on zakat payers' subjective norms to pay their zakat to zakat institutions.

H2b: Media awaremess has positive effects on zakat payers' subjective norms to pay their zakat to zakat institutions.

H3: The perceived behavioural control of zakat payers has positive effects on their behavioural intention to pay their zakat to zakat institutions

H3a: Trust has positive effects on zakat payers' perceived behavioural control to pay their zakat to zakat institutions.

H3c: Zakat manager has positive effects on zakat payers' payment toward zakat institutions.

Table 5.35: The Results of Hypotheses Testing for the Respective Path

	Hypothesis Statement of Path Analysis	**Estimate**	**P-value**	**Results on Hypothesis**
H1	H1: Attitude of *zakat* payers has positive effects on their behavioural intention to pay their *zakat* to *zakat* institutions.	.213	***	Supported
H1a	HIa: *zakat* payers' religion has positive effects on their attitude to pay their *zakat* to *zakat* instition.	.028	.584	Not Supported
H1b	H1a: *zakat* payers' knowledge has positive effects on their attitude to pay their *zakat* to *zakat* institions.	.207	***	Supported
H2	H2: Subjective norms of *zakat* payers have positive effects on their behavioural intentions to patronise *zakat* institutions	.284	.023	Supported
H2a	H2a: Family influence has positive effects on *zakat* payers' subjective norms to pay their *zakat* to *zakat* institutions.	.588	.023	Supported

Table 5.35 continued

	Hypothesis Statement of Path Analysis	Estimate	P-value	Results on Hypothesis
H2b	H2b: Media awareness has positive effects on *zakat* payers' subjective norms to pay their zakat to *zakat* institutions.	.809	.018	Supported
H3	H3: The perceived behavioural control of *zakat* payers has positive effects on their behavioural intention to pay their *zakat* to *zakat* institutions.	.019	.682	Not supported
H3a	H3a: Trust has positive effects on *zakat* payers' perceived behavioural control to pay their *zakat* to *zakat* institutions.	.159	.003	Supported
H3b	H3b: Transparency has positive effects on the *zakat* payers' perceived behavioural control to pay their *zakat* to *zakat* institutions.	.102	-048	Supported
H3c	H3c: *Zakat* manager has positive effects on *zakat* payers' payment toward *zakat* institutions.	.092	.053	Not Supported

5.7 Findings

Based on the structural model analysis, Table 5.34 shows the result of hypotheses testing for the respective paths in the model. Among all the constructs in the model, the strongest predictor of intention to patronise *zakat* institution is attitude with (β = 02713, p-value 0.00), followed by subjective norm with (β = 0.282, p-value = 0.023) and the least predictor in the model is perceived behavioural control (β = 0.19, p-value = 0.682) as illustrated in the table. Based on the finding from the SEM analysis, it can be noted that attitude emerged as the main predictor of intention to patronise *zakat* institutions. This finding is consistent with the previous study on predicting compliance intention on *zakat* employment income in Malaysia by Azman and Bidin (2015) reported that *zakat* compliance behaviour on saving is significantly influenced by the attitude toward paying

zakat. Furthermore, the findings of this study show that attitude is statistically significant at a level of 0.000 in relation to the intention to patronise *zakat* institutions. Hence, this finding indicates that the more the attitude is, the higher the intention to patronise *zakat* institutions is in Kwara State, Nigeria. Thus, it can be suggested that the attitude significantly affects the intention to patronise *zakat* institutions positively. The finding supports the hypothesis: attitude positively affects the intention to patronise *zakat* institutions. Therefore, hypothesis 1 is supported.

Moreover, the study decomposed the variables into different relevant *zakat* variables. Hence, the attitude was divided into religion and knowledge. The results from SEM indicate that religion does not significantly affect attitude with (p-value = 0.584) and knowledge is significant affect attitude with (p-value = 0.000). Therefore, hypothesis 1 a: religious of *zakat* payers has positive effects on their attitude to pay their *zakat* to zakat institutions is not supported. The findings also indicate that perceived behavioural control is the least predictor in the model. Hence, this finding is supported with the former study on negative perception towards *zakat* institution in managing the distribution of *zakat* funds by Sanep & Hairunnizam (2004) which revealed that *zakat* compliance behaviour could be predicted by his or her perception toward *zakat* institutions. Therefore, the hypothesis that said the more the *zakat* payers perceive behaviour control; the higher their intention to patronise *zakat* institutions in Kwara State is not supported.

Thus, the findings did not support the hypothesis that perceived behavioural control positively affects the intention to use *zakat* institutions. Therefore, hypothesis 3 is not supported. Furthermore, perceived behavioural control was decomposed into three factors

in this study, which are trust, transparency, and *zakat* managers. The results from SEM indicate that perceived behavioural control affects trust and transparency only, while zakat manager is not-significant. The findings support hypotheses 3a and 3b. Hypothesis 3 a: *Trust has positive effects on zakat payers' perceived behavioural control to pay their zakat to zakat institutions.*However, hypothesis 3b: *Transparency has positive effects on the zakat payers' perceived behavioural control to pay their zakat to zakat institutions.*

The second prominent factor that has an effect on the intention to patronise *zakat* institutions is subjective norms; it is also a significant predictor for the patronage of *zakat* institutions. This indicates that there is a positive effect of subjective norms on the intention to pay *zakat* to *zakat* institutions. As potential and real *zakat* payers' subjective norms becomes positive about *zakat* institutions services, the willingness to patronise *zakat* institution will increase. Thus, the finding is consistent with Bidin *et a.,l* (2009) found that the subjective norms of employees significantly influenced the intentions to pay *zakat* on employment income in Malaysia. Therefore, it can be suggested that subjective norms has a positive and significant effect on the intention to patronise *zakat* institutions in Kwara State as generalised in Ajzen's (2006) Theory of Planned Behaviour. Hence, this result supports the hypothesis that the *zakat* payers' subjective norms has positive effects on their intention to pay *zakat* to *zakat* institutions. Thus, hypothesis 2 is supported.

This study also decomposed subjective norms into relevant variables. As suggested by Ajzen (1991), the TPB can include other external variables if they capture a significant proportion of the variance in intention or behaviour that is why this study decomposed the construct into relevant variables. Subjective norms consist of media awareness and family

influence. Although the result from SEM analysis indicates a positive path coefficient on these constructs concerning subjective norms, all of the variables are statistically significant. Therefore, hypothesis 2a: Family influence has positive effects on *zakat* payers' subjective norms to pay their *zakat* to *zakat* institutions is supported. Hypothesis 2b: Media awareness has positive effects on *zakat* payers' subjective norms to pay their *zakat* to *zakat* institutions.

The findings indicate that all variables that measure subjective norms have a positive path on subjective norms. Therefore, it can be interpreted that when family influence goes up by 1, subjective norms goes up by 0.101, meaning the variable has positive and significant effects on subjective norms. This is consistent with previous studies by Azman & Bidin (2015) & Mastura (2011). Given the close relationship between intention and behaviour, previous studies have used behavioural intention to predict specific behaviour (Abubakar *et al.*, 2017; Sanep *et al.*, 2011; Akmal (2011) & Husna, 2009). Thus, in accordance with the rule of this model, the more positive the attitude and subjective norms are toward patronage of *zakat* institutions, and the greater the perceived control, the stronger the individual's intention to pay *zakat* to *zakat* institutions.

5.7.1 Interview with *Zakat* Payers and *Zakat* Administrators

The researcher made appointments and arrangements with the *zakat* payers, *zakat* administrators, and *zakat* recipients. They were given a chance to choose a time for the interview at their own convenient time and place. Interview with the few respondents were also arranged in such a way to be convenient for them, in terms of time and place.

Therefore, their observations and expectations towards *zakat* institutions were examined. Furthermore, respondents were drawn from the two *zakat* institutions in the satate. One administrator was selected from each *zakat* institutions in the state. Generally, questions related to the two *zakat* institutions were asked such as the general information about the two institutions, the functions of the two *zakat* institutions, how acceptable or populate is the committee among the *zakat* payers in Kwara State, how the institutions identify the zakatable individuals and organization in the state, what are their efforts to make sure that the zakatable individuals pay the real due or who usually guide them in ensuring the proper accounting of their properties and *zakat* due. These areas where the two selected *zakat* administrators were question on. One of the *zakat* administrators was interviewed at his residence while the other one interviewed at the secretary's office.

The second interview is followed after the questionnaire survey to explore in detail of the findings from the later. This interview occured with six randomly selected respondents among those who respond to the questionnaire. This is to get more understanding of the study. This was planned to be part of the instrument of this study to get more understanding of the study. The researcher made sure that all the questions that were asked were relevant to obtain necessary information and data for the analysis and discussion as well as to draw a conclusion on the study. An appointment was made in advance for the convenience of the interviewees. The interview occurred at the office of 3 respondents, the researcher met one of them at his residence while two of them met at their shops. Responses were recorded and written down, and later, the two were verified and compared. Therefore, the question used in the interviews were attached as appendices.

5.7.2 Outcome of Interview with *Zakat* Administrators.

An appointment and arrangements were made with *zakat* administrators by the researcher. Respondents were drawn from the two *zakat* institutions in the satat. One administrator was selected from each *zakat* institutions in the state. Moreover, questions related to the two *zakat* institutions and *zakat* were asked such as:-Are the institutions registered and recognized by the government and people of Kwara State? The administrators let us known that they registered the institution under government as a body but the government did not render any support for the institutions. They also asked about how acceptable or populace were the institutions among the *zakat* payers. They said the institutions is popular to certain extents but it is not much acceptable by *zakat* payers due to some reasons best known to the *zakat* payers. They asked about media compaigning to encourange *zakat* payers; patronage to *zakat* institutions.

They said they did what they were able to do, but not much campaign due to lack of funds. They were also asked about how they identified zakatable individual and organizations. They said they identified them through their field workers and recommendation by other *zakat* payers. When they asked that were they believed that zakatable individual and organizations pay *zakat* in Kwara State. One of the administrators responded that they did but many of them did not pay it through the institutions while the second one said they did but not in the proper way. He then shares his experience during their field work to one Fulani at one village in Kwara State. When they asked him to pay one cow for *nisab* of his 36 cows and two sheep our of 12 sheeps he insisted he he would rather pay one cow for all. The Fulani said it is *zakat* you can pay

what you capable of, not that you must pay a certain amount. The administrators said it took time before they were able to convince him to pay his normal *zakat* due.

They also asked about their efforts to make sure that the zakatable individuals pay the real due or who usually guide them in ensuring the proper accounting of their properties and *zakat* due. Both *zakat* administrators said this is the area where the problem lies because many of them did want to mention their worths. Despite the fact that *zakat* payers did not want to declare their assets, the administrators managed to persuade those of them who come to the institutions or who they have opportunity to meet among *zakat* payers in the state. Moreover, the researcher asked them how *zakat* payers pay their *zakat* in Kwara State. They revealed that the majority of them usually pay it through their scholars, some of them pay it directly to recipients while little of them pay it to *zakat* institutions. They also asked how they encourage civil servants to pay *zakat*, whether it is paid through salaries source. One of the administrators said that they do use personal contact to motivate them while the other said they have a radio programme for salaries earners where they are enlightened on how they can pay *zakat* from their salaries.

They asked about how they collected *zakat* on livestocks and crops. They narrated that they collected it through their field workers. They also asked about their agreement that *zakat* should pay directly to *asnaf* or can be channeled through *zakat* institutions. They said *zakat* should be paid through *zakat* institutions because of alot of benefits that are attached to it; because *zakat* will be disbursed to rightful *asnaf* and *zakat* institutions will distribute an amount that will take *asnaf* out of poverty. They also considered *zakat* institution as the best way to reinburse *zakat* due. They also asked about their collection

from organizations and companies they said no, the majority of companies in Kwara State owned by the government and private one said they are paying tax.

Futhermore, they asked about the challenge that inhibiting the payment of *zakat* through *zakat* institution. They said they have a_lot of challenges but the major one are lack of support from the government, lack of knowledge about *zakat* institutions from *zakat* payers, and many more. These areas were where the two selected *zakat* administrators were questioned.

5.7.3 Outcome of Interview With *Zakat* Payers

The second interview- prevailed next to the questionnaire survey to discover details of the findings. This interview occurred with six randomly selected respondents among those who respond to the questionnaire. The researcher made every possibility that all the questions that were asked were relevant to obtain necessary information and data for the analysis and discussion as well as to draw conclusion on the study. An appointment was made at the convenient time of the interviewees. Responses were recorded and written down, and later, the two were verified and compared. Therefore, the questions used in the interviews were attached as appendices. Six respondent among *zakat* payers were interviewed, discoveries of this interview are:

Zakat payers were asked that through which channel they pay their *zakat*. The first respondent said that at the time he paid his *zakat* to his scholar, at times he paid it directly to recipients. Two of them said they paid it directly to the *zakat* recipient. One of the respondents said that he paid his *zakat* to the z*akat* institution. Two of them also- said that they paid through their scholars. They asked whether they knew about the existence of

zakat institutions in Kwara State. Three of the respondents said that they were aware of *zakat* institutions in Kwara State but they did not patronise them. Another respondent said that he did not know any of the *zakat* institutions in Kwara State. Another respondent answered affirmatively; yes he knew that there were *zakat* institutions in Kwara State, but he did not use it because he prefered to pay his *zakat* directly to recipients because he would know where his money is going to, the last respondent said yes he knew that there were *zakat* institutions in the State but he did not know detail about thems.

They also asked how they got to know about *zakat* institutions in Kwara state?. Three of the respondents said they knew it through their friends, two of them knew it through media, while one of them said that he did not know it at all. Moreover, they asked that were they used *zakat* institutions in Kwara State?. One of respondent said no, he did not use *zakat* institutions, due to a lot of reasons:-.he said he did not know much about it. how they collect and distribute *zakat* is not clear to him and on top of it, he was afraid of his security. The second one also said no, because he belived that paying his *zakat* through the institutions amounts to ostentation, whereas *zakat* is worship which is supposed to be between *Allah* and *zakat* payer. Another respondent said- yes he used *zakat* institution for his *zakat* payments. One of respondent said he did not use *zakat* institution because he does not want to go there and declare his assets, this is because of the experience he had with some scholars, he said when you let them know your worth, they will come back and beg for money or send people to you to come and beg for money. One respondent said he did not know anything about it that was why he had not been patronising it. The last respondent said he paid through his scholar.

The next question was: Do you declare your assets to *zakat* administrators or any other person that help you to pay your *zakat*? If No, why? One respondent said no I did not declare it, I just give any amount to my scholar for onward distribution, because I did not think is compulsory to let them know how much I have. Another respondent said no; I just pay what I can pay for security reasons. One of them said yes I declared it, because it is not a direct declaration, it was through filling in a form they asked about your asset. For example, in the form, they asked if you have money between so amount to so amount your *zakat* is this. Is not that they will asked you how much do you have. One of them also said no because I did not trust them because they look like strangers to me, I do not know much about them. Another one said no, I did not give details, I did not want them to be broadcast me as a rich man. The last respondent also said I did not declare my wealth, because I did not have trust in them because of the situation in our country many people will pretend to be pious people but they are devils.

Furthermore, they were also asked how they did the calculation of their *zakat*?. The first respondent said that I did not calculate it, I did not know it should be calculated before paying it. The second respondent said I did not calculate it, I just give what I think is right for the poor. The third respondent explained how he did the calculation that there is a column in the form that *zakat* institution gave me to, they have range *zakat* payment according to what properties you have. You will just pick one that matches your properties. The fourth respondent said I used to consult experts for calculation. The fifth respondent said My scholar did it for me and the sixth respondent said I just gave any amount that I think is right.

The respondents also asked about how much did they pay for *zakat*? The first respondent said It depends on how his condition is, he said if he has more he will pay more and vice vassal. The second respondent said that he was not given less than hundred thousand naira.(RM 1000). The third respondent said that he paid more than two hundred thousand Naira (which is equivalent to RM 2000). The fourth respondent said he paid more than five hundred thousand Naira as his *zakat* (equivalent to Rm 5,000). The fifth respondent said that he paid less than one hundred thousand Naira (Rm 1,000). The sixth respondents said he did not pay less than five hundred thousand.

The next question was like how much an individual recipient will received from your zakat?. The first respondent said that if he paid it by himself:- he used to pay between #50,000 – #100,000 (RM500 -RM1000), per each recipient but if he handed it over to his scholar, he gave any amount to recipients but was not up #30,000. The second respondent said that he used to pay #50,000 for each recipient. The third respondent said that *zakat* institution did it for me. The fourth respondent said that he used to distribute #25,000 to each recipient as his *zakat*. The fifth respondent said that his scholar distributed it as he wished. The sixth respondent said that he used to give instructions pertaining to the amount to be distributed and the amount that he used to mention was between #50,000 - #100,000.

Do you know that paying *zakat* to *zakat* institution is a *sunnah*? And it has advantages. The first respondent said that To be sincere he did not know that paying *zakat* to *zakat* institution is *sunnah* and he did not know its advantages. The second respondent said that he did not know. The third respondent said that yes I know. It more advantageous than paying it directly to recipients. I paid my *zakat* to *zakat* institution, all

categories of recipients will benefit from it. The fourth respondent said that he did not know that paying *zakat* to *zakat* institution is a sunnah, he thought they want to modernized the payment of *zakat*. The fifth respondent said that he was not aware that paying *zakat* to *zakat* institutions is a *sunnah* and he did not know it has benefits. The sixth respondent said that I did not know it is *sunnah* to pay *zakat* to *zakat* institution. Also, its advantages. The respondent asked about what difficulties did they perceived from *zakat* institutions?. The first respondent said that he did not know much about *zakat* institution. Four of the respondents said that they have little awareness about the institutions. Five of them said that they were not familiar with *zakat* institution. They said they did not have detail about how they operated in terms of the collection and distribution. They said they lack the trust and confidence in *zakat* institution due to some problems such as inadequate publicity and lack of proper record-keeping. Only one of them said he knew the *zakat* institution properly.

5.8 Chapter Summary

This chapter presented the findings and hypotheses testing from the results of the data analysis. It started with the analysis of descriptive statistics primarily on the demographic information of the respondents and measurement items of each construct in the study. Furthermore, EFA was performed to reduce the number of items by removing the cross-loaded items before the multivariate analysis. Thus, the data was confirmed fit for further analysis, which finally led to structural equation modelling. CFA was also performed to test the goodness-of-fit of the data before carrying out the structural model.

Besides the goodness-of-fit, the assessment of validity, and reliability of the study cannot be overemphasised. From the CFA results, the assessment of validity, which includes content, construct, convergent and discriminant validity, and unidimensionality was carried out. For reliability, both internal and composite reliability were assessed. The result from the validity and reliability indicated that the data meet the required test of both validity and reliability. The completion of these stages indicated the satisfactoriness of the data for further analysis. Based on the proposed model, the structural model consists of seven dimensions representing three main constructs (attitude, subjective norms, and perceived behavioural control). The path analysis was carried out to test the relationship among the constructs. The results from path analysis stipulate that there are significant effects between the variables. Hypotheses 1 to 3 focus on the direct relationship between the variables.

All the study hypotheses are supported except hypotheses 1a, 3, and 3c. Hypotheses 1, 1b, 2, 2a, 2b, 3 a, and 3b confirm the existence of positive effects between the hypothesised variables. The interview questions also gave details about the understanding of *zakat* payers concerning *zakat* and *zakat* institution, also, it explained reasons for not paying *zakat* to *zakat* institutions by *zakat* payers in Kwara state. Moreover, almost all *zakat* payers in Kwara state did not used *zakat* institutions as a means of reimbursement of their *zakat*. The majority of them paid their *zaka*t through their scholars while others desire and commitment to paying *zakat* to the poor and needy around them; and many of them did not familiar with what services they are offering at *zakat* institution.