

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



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

**SANI ADAMU MUHAMMAD**



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

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

**By**

**SANI ADAMU MUHAMMAD**



**UUM**  
Universiti Utara Malaysia

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



**TUNKU PUTERI INTAN SAFINAZ  
SCHOOL OF ACCOUNTANCY  
COLLEGE OF BUSINESS  
Universiti Utara Malaysia**

**PERAKUAN KERJA TESIS / DISERTASI  
(Certification of thesis / dissertation)**

Kami, yang bertandatangan, memperakukan bahawa  
(We, the undersigned, certify that)

**SANI ADAMU MUHAMMAD**

calon untuk Ijazah

(candidate for the degree of)

**DOCTOR OF PHILOSOPHY**

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

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.  
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:  
**20 September 2016.**

(That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:  
**20 September 2016.**

Pengerusi Viva  
(Chairman for Viva)

: **Prof. Dr. Azhar Abdul Rahman**

Tandatangan  
(Signature)

Pemeriksa Luar  
(External Examiner)

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

Tandatangan  
(Signature)

Pemeriksa Dalam  
(Internal Examiner)

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

Tandatangan  
(Signature)

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

Nama Pelajar  
(Name of Student)

: Sani Adamu Muhammad

---

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

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

---

Program Pengajian  
(Programme of Study)

: Doctor of Philosophy

---

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

: Prof. Madya Dr. Ram Al Jaffri Saad

---



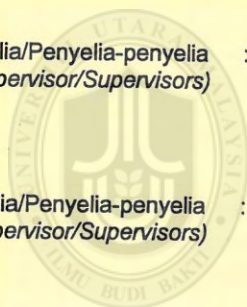
Tandatangan

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

: -

---

Tandatangan



UUM  
Universiti Utara Malaysia

## PERMISSION TO USE

In presenting this thesis in fulfilment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the Universiti Library may make it freely available for inspection. I further agree that permission for the copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor(s) or, in their absence, by the Tunku Puteri Intan Safina School of accounting. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

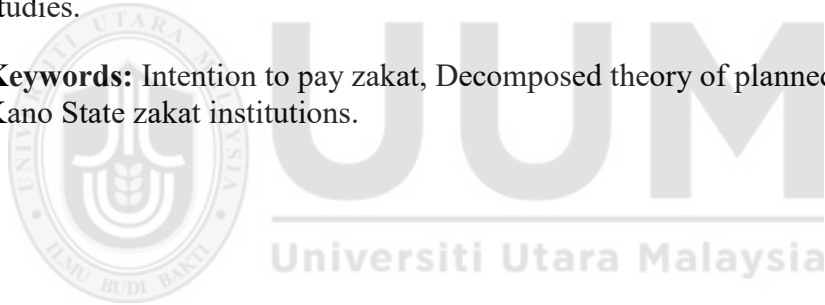
Requests for permission to copy or to make other use of materials in this thesis, in whole or in part, should be addressed to:



## ABSTRACT

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

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



## ABSTRAK

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

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



## ACKNOWLEDGEMENT

Attainment of PhD completion is really a blessing from Allah SWT. I thank Allah SWT, the most beneficial the most merciful for making it possible for me to see this important day in my life. Gratitude goes to Almighty Allah, who created man and thought him was he knew not. Peace and Allah's Blessing be unto his chosen servant: Prophet Muhammad (S.A.W) his wives, children, companions and those who follow his path till the day of judgment.

I am indebted to my supervisor, Professor Madya Dr. Ram Al-Jaffri Saad for his effort, advices, patients as well as good guide toward a successful completion of my Ph.D program. He has offered me valuable suggestions, comments, and constructive criticism toward improving this work. I wish to thank my formidable team of proposal reviewers, Professor Dr. Kamil Md Idris, Professor Madya Dr. Chek Derashid your suggestions and comments helped improved the standard of the thesis. I equally thank the team of my VIVA session who contributed a lot toward the success of my work, Chairman Professor Dr. Azhar Abdul Rahman, External examiner Professor Dr Joni Tamkin Borham of Universiti Malaya, Internal examiner Professor Madya Dr. Chek Derashid and Secretary Dr Fariza Hanim Rusly.

My special thanks goes to my mother Fatima Muhammad for her prayer, concern, patience and moral support may ALLAH grant you A1 – Jannatul Firdaus. I pray you live longer to benefit from the fruits of this new achievement. Additionally, I pray may Allah SWT grant my late father Adamu Muhammad A1 – Jannatul

Firdaus. I appreciate the help and concern of my Brother Abdul Wahab Shuaibu Yusuf during my absent to my children.

I acknowledged the motivation, advice, prayer, patients and understanding of my wife Fatima Abubakar during this rigorous period of hard work. I really appreciates your effort. I also thank my children for their prayers: Ahmad Sani, Abubakar Sani, Umar Sani, Usman Sani and Amina Sani.

I would like to extend my appreciation to friends who visited and helped my family during my absence in Nigeria: Muhammad Yakubu (Maikudi G.G), Dr Mukhtar Shehu Aliyu, Dr Abdullahi Hassan Goron Dutse, Dr Tijjani Ahmad Rufa'I, Mr. Abdulmalik Yusuf, Abubakar M. Adam and Musa Yakubu. The kind of concerned you have shown and your frequent visits to my house provided a lot of comfort to my children and helped in making my life stable at UUM during the PhD Journey. May ALLAH bless your families. I also thank those who assisted my family in Malaysia during my data collection period: Haruna Alkassim Kiyawa (Ph.D in view), Abdul Rahman Pantamee Ph.D (in view) and Dr Nuraddeen Aliyu.

I would like to express my heartfelt thanks to the following people: Alhaji Abdu Musa Dakata, Professor Aliyu Suleiman Kantudu, Professor Suleiman Karwai, Dr Salusu Mamman, Dr Nasuru Abdullahi and Dr Idris Ahmad. I would like to thank management and staff of Northwest University, Kano for granting me a fellowship. I would also like to express my gratitude to all Universiti Utara Malaysia colleagues for their prayer, motivation and well wishes.

## TABLE OF CONTENTS

TITLE	PAGE
<b>TITLE PAGE</b> .....	<b>i</b>
<b>CERTIFICATION</b> .....	<b>ii</b>
<b>PERMISSION TO USE</b> .....	<b>iv</b>
<b>ABSTRACT</b> .....	<b>v</b>
<b>ABSTRAK</b> .....	<b>vi</b>
<b>ACKNOWLEDGEMENT</b> .....	<b>vii</b>
<b>TABLE OF CONTENTS</b> .....	<b>ix</b>
<b>LIST OF TABLES</b> .....	<b>xiv</b>
<b>LIST OF FIGURES</b> .....	<b>xv</b>
<b>LIST OF APPENDICES</b> .....	<b>xvi</b>
<b>LIST OF ABBREVIATIONS</b> .....	<b>xviii</b>
<b>CHAPTER ONE INTRODUCTION</b> .....	<b>1</b>
1.1 Background of Study .....	1
1.2 Problem Statement .....	6
1.3 Research Questions .....	9
1.4 Objective of the Study .....	9
1.5 Significance of the Study .....	10
1.6 Assumptions of the Study .....	11
1.7 Limitations of the Study .....	12
1.8 Thesis Organisation .....	12

<b>CHAPTER TWO LITERATURE REVIEW .....</b>	<b>14</b>
2.1 Introduction.....	14
2.2 Zakat and the Hubs Commission in Kano, Nigeria .....	14
2.3 Theoretical Assumption.....	17
2.3.1 Theory of Planned Behavior .....	17
2.3.2 Decomposed Theory of Planned Behavior .....	20
2.4 Definitions of Zakat .....	24
2.5 Intention to Pay Zakat.....	26
2.6 Determinants of Intention to Pay Zakat .....	29
2.6.1 Attitude and Intention to Pay Zakat .....	29
2.6.2 Decomposing Attitude .....	30
2.6.3 Attitude towards Zakat Evasion.....	31
2.6.4 Attitude towards Moral Reasoning.....	34
2.6.5 Attitude towards Ethnic Diversity .....	36
2.7 Subjective Norm and Intention to Pay Zakat.....	42
2.7.1 Decomposing Subjective Norm.....	39
2.7.2 Influence of Religious Leaders .....	43
2.7.3 Peer Influence.....	44
2.8 Perceived Behavioral Control and Intention to Pay Zakat.....	45
2.8.1 Decomposing Perceived Behavioral Control.....	47
2.8.2 Zakat Knowledge.....	48
2.8.3 Zakat System Structure.....	49

2.8.4 Enforcement of Zakat Law. ....	50
2.8.5 Perceived Zakat Service Quality.....	51
2.8.6 Quality of Zakat Distribution.....	53
2.8.7 Public Governance Quality.....	54
2.8.8 Perception of Board Capital.....	55
2.9 Summary.....	56
<b>CHAPTER THREE METHODOLOGY .....</b>	<b>57</b>
3.1 Introduction.....	57
3.2 Resaerch design .....	57
3.3 Conceptual Framework and Hypotheses Development.....	58
3.3.1 Conceptual Framework.....	58
3.4 Hypotheses.....	59
3.4.1 Intention to Pay Zakat .....	59
3.4.2 Relationship between A.Z E. and Intention to Pay Zakat.....	61
3.4.3 Relationship between A. M. R and Intention to Pay Zakat .....	62
3.4.4 Relationship between A. E. D and Intention to Pay Zakat .....	63
3.4.5 Relationship between I. R.L and Intention to Pay Zakat .....	65
3.4.6 Relationship between Peer Influence and Intention to Pay Zakat .....	66
3.4.7 Relationship between Z.K and Intention to pay Zakat .....	66
3.4.8 Relationship between Z.S.S and Intention to pay Zakat.....	67
3.4.9 Relationship between E.Z.L and Intention to pay Zakat .....	68
3.4.10 Relationship between Q.Z.D and Intention to pay Zakat.....	70
3.4.11 Relationship between P.G.Q and Intention to pay Zakat.....	71

3.4.12 Relationship between Z.S.Q and Intention to pay Zakat .....	73
3.4.13 Relationship between P.B.C and Intention to pay Zakat .....	74
3.5 Measurement of Variables. ....	75
3.5.1 Intention to Pay Zakat.....	76
3.5.2 Attitude towards Zakat Evasion.....	76
3.5.3 Attitude towards Moral Reasoning.....	77
3.5.4 Ethnic Diversity.....	77
3.5.5 Influence of Religious Leaders.....	78
3.5.6 Peer Influence.....	78
3.5.7 Zakat Knowledge.....	79
3.5.8 Zakat System Structure.....	79
3.5.9 Enforcement of Zakat Law.....	80
3.5.10 Zakat Service Quality.....	80
3.5.11 Quality of Zakat Distribution.....	81
3.5.12 Public Governance Quality.....	81
3.5.13 Perceived Board Capital.....	82
3.6 Demographic Items.....	82
3.7 Collection of Data.....	83
3.7.1 Arrangement of questionnaire.....	83
3.7.2 Delphi Technic.....	84
3.7.3 Translation of questionnaire.....	84
3.8 Study Population and Sample Size.....	85
3.9 Sampling Procedures.....	86

3.10 Sample Size and Power Analysis.....	88
3.11 Method of Data Analysis .....	89
3.11.1 Data Screening and Multivariate Assumptions.....	91
3.11.2 Confirmatory Factor Analysis.....	94
3.12 Pilot Study.....	96
3.12.1 Reliability.....	97
3.12.2 Validity .....	101
3.13 Summary.....	106
<b>CHAPTER FOUR RESULTS .....</b>	<b>107</b>
4.1 Introduction.....	107
4.2 Data Collection Process and Survey Responses .....	108
4.3 Non-Response Bias.....	110
4.4 Common Method Bias .....	114
4.5 Descriptive Analysis of Constructs.....	117
4.6 Profile of the Respondents .....	119
4.7 Data Screening and Editing .....	121
4.7.1 Missing Value Analysis .....	121
4.7.2 Assessment of Outliers .....	122
4.7.3 Normality Test .....	123
4.7.4 Multicollinearity .....	126
4.8 Assessment of PLS-SEM Path Model Results.....	129
4.9 Measurement Model .....	129

4.9.1 Individual Item Reliability.....	131
4.9.2 Internal Consistency Reliability.....	131
4.9.3 Convergent Validity.....	133
4.9.4 Discriminant Validity.....	140
4.10 Global Fit Measure (GoF).....	141
4.11 Assessment of the Structural Model .....	143
4.11.1 Coefficient of Determination ( $R^2$ ) .....	147
4.11.2 Assessment of Effect Size ( $f^2$ ) .....	148
4.12 Predictive Relevance ( $Q^2$ ).....	150
4.13 Summary of Findings.....	151
4.14 Chapter Summary. ....	152
<b>CHAPTER FIVE DISCUSSION.....</b>	<b>153</b>
5.1 Introduction.....	153
5.2 Executive Summary.....	153
5.3 Discussion.....	154
5.3.1 The Relationship between A. Z. E, A.M.R, A.E. D and I.P. Z.....	155
5.3.2 The Relationship between I.R.L, P.I and I.P. Z.....	159
5.3.3 The Relationship between Z.K, Z.S.S, E.Z.L, Q.Z.D, P.B.C and I.P. Z.....	161
5.4 Theoretical Contribution.....	165
5.5 Methodological Contribution.....	168
5.6 Managerial Implications .....	168
5.7 Limitations and Suggestions for Future Research .....	172
5.8 Conclusion .....	173



**References.....175**  
Appendices.....223



## LIST OF TABLES

<b>Tables</b>	<b>Pages</b>
Table 1 Zakat collection and Distribution .....	4
Table 2 G Power Analysis output.....	89
Table 3 Instrument Reliability Analysis.....	99
Table 4 Instrument Validity.....	104
Table 5 Questionnaire Distribution and Retention.....	109
Table 6 Result of independent Sample T-Test for Non- Response Bias.....	112
Table 7 Result of Common Method Bias.....	116
Table 8 Descriptive Statistics of Latent Variables.....	117
Table 9 Demographic Profile.....	120
Table 10 Descriptive Statistics of Skewness and Kurtosis.....	124
Table 11 Multicollinearity Test Based on Tolerance and VIF values.....	127
Table 12 Correlation among the Exogenous Variable.....	128
Table 13 Loadings, Composite Reliability and Average Variance Extracted.....	132
Table 14 Cross- Loadings.....	136
Table 15a Discriminant Validity.....	138
Table 15b Discriminant Validity.....	139
Table 16 Global Fit Measures for All Constructs.....	142
Table 17 Results of Hypotheses Testing.....	145
Table 18 Variance Explained in the Endogenous Latent Variables.....	148
Table 19 Effects Size ( $f^2$ ).....	149
Table 20 Predictive Relevance ( $Q^2$ ).....	150
Table 21 Recapitulation of the Study Findings.....	151

## LIST OF FIGURES

<b>Figures</b>	<b>Pages</b>
Figure 2.1 Kano Zakat and Hubsni Commission Structure.....	16
Figure 2.2 Theory of Planned Behavior (TPB).....	18
Figure 2.3 Decomposed Theory of Planned Behavior (DTPB).....	22
Figure 3.1 Conceptual Framework.....	60
Figure 3.2 Graph of G* power 3.1.9.2.....	88
Figure 4.1 Normality test using histogram.....	125
Figure 4.2 Measurement Model.....	130
Figure 4.3 Structural Models.....	144



## LIST OF APPENDICES

Page

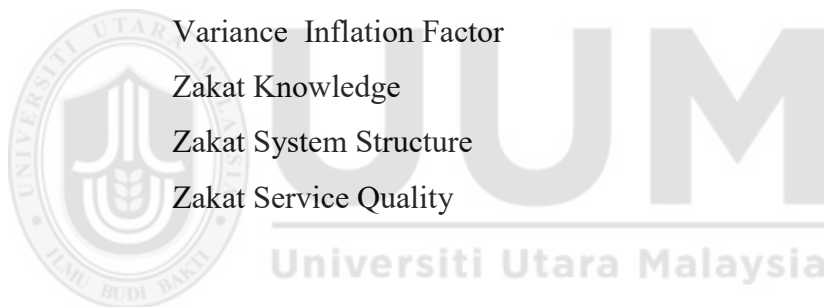
Appendix I Questionnaire English.....	223
Appendix II Questinnaire Hausa.....	229
Appendix III Kano State Zakat Law.....	234
Appendix IV Frequencies of Demography.....	238
Appendix V Realibility & Factor Analysis.....	241
Appendix VI Missing Values.....	254
Appendix VII Multicollinearity.....	257



## LIST OF ABBREVIATIONS

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

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



# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

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

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

The contents of  
the thesis is for  
internal user  
only



## REFERENCES

- Abbas, M. (2009). Good governance in Islam. Retrieved July 19, 2011, from [http://www.irfi.org/articles/articles\\_351\\_400/good\\_governance\\_in\\_islam.htm](http://www.irfi.org/articles/articles_351_400/good_governance_in_islam.htm).
- Abdul Samad, A., & Glenn, L. M. (2003). Development of Zakah and Zakah Coverage in Monotheistic Faiths. *Emerald*, 37 (4) doi: 10.1108/03068291011025264.
- Abdul Wahab, N., & Abdul Rahim, A. (2011). A Framework to Analyze the Efficiency and Governance of Zakat Institutions. *Journal of Islamic Accounting and Business Research*, 2 (1), 43-62.
- Abdullah, R. (2010). Zakat management in Brunei Darussalam: A case study zakat management in Brunei Darussalam. *Seventh International Conference* (pp. 373–406).
- Abdullah, S. N. (2014). The Causes of Gender Diversity in Malaysian Large Firms. *Journal of Management & Governance*, 18 (4), 1137-1159.
- Abu Bakar, M., & Abdul Ghani, A. (2011). Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy). *International Journal of Business and Social Science*, 2 (4), 237-245.
- Abu Bakar, S., & Hadiza, N. (2014). Empirical investigation into the problems militating against the effective mobilization and distribution of zakah by Kano state zakkah and hubsi commission. *Proceedings of the 1<sup>st</sup> International Conference*, Bayero University, Kano, Nigeria.

- Adnan, M. A., & Abu Bakar, N. B. (2009). Accounting Treatment for Corporate Zakat: A Critical Review. *International Journal of Islamic and Middle Eastern Finance and Management*, 2 (1), 32-45.
- Ahmad, S., & Wahid, H. (2005). Penerimaan dan Tanggapan Masyarakat terhadap Sumber Harta zakat Harta yang Diikhtilaf (Acceptence Towards the Unconcensus Zakat Sources). *Islamiyyat*, 27 (1), 45-65.
- Ahmad, S., Wahid, H., & Mohamad, A. (2006). Penswastaaan Institusi Zakat dan Kesannya Terhadap Pembayaran Secara Formal di Malaysia (Privatisation of zakat institutions in Malaysia and its effect on formal payment). *International Journal of Management Studies*, 13 (2), 175-96.
- Aidit, G. (1988). *Zakat Satu Tinjauan*. IBS Buku Sdn Bhd, Selangor, Malaysia.
- Aidit, G. (1989). Fenomenon pembayaran zakat melalui saluran tidak rasmi - Satu analisis empirik. In Mohd Ali Hj. Baharum (Ed.), *Zakat ditinjau dari perspektif sosial, undang-undang dan taksiran* (pp. 1-27). Kuala Lumpur: Dewan Pustaka Islam.
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. K. (Eds.), & J. Beckman, *Action-control: From Cognition to Behavior* (pp. 11-39). Heidelberg: Springer.
- Ajzen, I. (1991). The Theory of Planned Behaviour. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen, I. (2002). Perceived Behavioral Control, Self-Efficacy, Locus of Control, and The Theory of Planned Behavior. *Journal of Applied Social Psychology*, 32 (4), 665-683.

- Ajzen, I. (2005). *Attitudes, Personality and Behavior (Second edition)*. New York, USA: Open University Press.
- Ajzen, I., & Driver, B. E. (1992). Prediction of Leisure Participation from Behavioral, Motive and Control Beliefs: An Application of the Theory of Planned Behavior. *Leisure Sciences, 13* (3), 185-204.
- Ajzen, I., & Fishbein, M. (1970). The Prediction of Behavior from Attitudinal and Normative Variables. *Journal of Experimental Social Psychology, 6* (4), 466-487.
- Ajzen, I., & Fishbein, M. (1980). *Understanding Attitude and Predicting Social Behavior*. Englewood Cliffs, NJ: Prentice Hall Inc.
- Ajzen, I., & Madden, T. J. (1986). Prediction of Goal Directed behavior: Attitude Intention and Perceived Behavioral Control. *Journal of Experimental Social Psychology, 453-474*.
- Al Quran
- Al Ziadat, M. T. (2015). Applications of Planned Behavior Theory in Jordanian Tourism. *International Journal of Marketing Studies, 7* (3), 95.
- Alabede, J. O. (2012). *An investigation of factors influencing taxpayers' compliance behaviour: Evidence from Nigeria*. Unpublished Thesis, Universiti Islam Antarabangsa Malaysia.
- Alabede, J. O. (2014). An Exploratory Analysis of Individual Taxpayers' Compliance Behaviour in Nigeria: A Study of Demographic Differences and Impact. *International Journal of Accounting and Taxation, 2* (2), 39-64.

- Alabede, J.O., Ariffin, Z.Z. & Idris, M. (2011). Individual Taxpayers' Attitude and Compliance Behaviour in Nigeria: The Moderating Role of Financial Condition and Risk Preference. *Journal of Accounting and Taxation*, 3 (5), 91-104.
- Al-Ajam, A. S., & Md Nor, K. (2015). Challenges of adoption of internet banking service in Yemen. *International Journal of Bank Marketing*, 33 (2), 178-194.
- Alesina, A., Devleeschauwer, W., Easterly, S. K., & Wacziarg, R. (2002). Fractionalization. *NBER Working Paper No. 9411*.
- Ali, A.Y. (1989), *The Holy Quran: Text, Translation and Commentary*, Amana Corporation, Brentwood, MD.
- Aliyu, M. S. (2014). *Market orientation, knowledge management, entrepreneurial orientation and performance of Nigerian SME*. Unpublished Thesis, Universiti Utara Malaysia.
- Allingham, M. G. & Sandmo, A. (1972). Income Tax Evasion: A Theoretical Analysis. *Journal of Public Economics*, 1, 323-338.
- Al-Nahdi, T. S., Habib, S. A., & Albdour, A. A. (2015). Factors Influencing the Intention to Purchase Real Estate in Saudi Arabia: Moderating Effect of Demographic Citizenship. *International Journal of Business and Management*, 10 (4), 35.
- Al-Qeisi, K., Dennis, C., Alamanos, E., & Jayawardhena, C. (2014). Website Design Quality and Usage Behavior: Unified Theory of Acceptance and Use of Technology. *Journal of Business Research*, 67 (11), 2282-2290.

- Alsultanny, Y. A., & Alotaibi, M. F. (2015). Evaluating the Factors Affecting on Intension to Use of E-Recruitment. *American Journal of Information Science and Computer Engineering*, 1 (5), 324-331.
- Alwi, K., & Tahir, A. M. (2011, March). Factors Influence Company Towards Zakat Payment: An Explanatory Studies. In *2nd International Conference on Business and Economic Research (2nd ICBER 2011) Proceeding* (No. 2011-487). Conference Master Resources.
- Anderson, J. C., & Gerbing, D. W. (1988). Structural Equation Modeling in Practice: A Review and Recommended Two-step Approach. *Psychological Bulletin* 103 (3), 411.
- Anderson, J. C., & James, A. N. (1990). A Model of Distributor Firm and Manufacturer Firm Working Partnerships. *Journal of Marketing*, 54 , 42-58.
- Anderson, J. C., & Gerbing, D. W. (1998). Structural Equation Modelling by Anderson and Gerbing 1988. *Psychology Bulletin*, 103 (3), 411-423.
- Andreoni, J., Erard, B., and Feinstein, J. (1998). Tax Compliance. *Journal of Economic Literature*, 36 (2), 818–860.
- Arenas-Gaitán, J. O. R., Peral, B., & Jerónimo, M. A. (2015). Elderly and Internet Banking: An Application of UTAUT 2. *Journal of Internet Banking and Commerce*, 20 (1).

- Arif, M.H., Alwi, M., & Agoos, T., (2011). Factors influence company towards zakat payment: An explanatory studies. *2nd International Conference on Business and Economic*, Kuala Lumpur, Malaysia.
- Armstrong, J. S., & Overton, T. S. (1977). Estimating Nonresponse Bias in Mail Surveys. *Journal of Marketing Research*, 396-402.
- Atsoglou, K., & Jimoyiannis, A. (2012). Teachers' Decisions to Use ICT in Classroom Practice: An Investigation Based on Decomposed Theory of Planned Behavior. *International Journal of Digital Literacy and Digital Competence*, 3 (2), 20-37.
- Augusto, B. ( 2000). *Rising above the gathering storm: Energizing and employing America for a brighter economic future.*
- Azman, F. M. N., & Bidin, Z. (2015). Factors Influencing Zakat Compliance Behavior on Saving. *International Journal of Business and Social Research*, 5 (1), 118-128.
- Bagozzi, R. P. (1981). Attitudes, Intentions, and Behavior: A Test of Some Key Hypotheses. *Journal of Personality and Social Psychology*, 41, 607-627.
- Bagozzi, R. P., & Yi, Y. (1988). On the Evaluation of Structural Models. *Journal of the Academy of Marketing Science*, 16 (1), 74-94.
- Bagozzi, R. P., Yi, Y., & Phillips, L. W. (1991). Assessing construct validity in organizational research. *Administrative Science Quarterly*, 421-458.
- Bandura, A. (1991). Social Cognitive Theory of Self-Regulation. *Organisational behavior and Human Decusion Process*, 50, 248-287.

- Barizah, N., & Bakar, A. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84.
- Bart, Y., Stephen, A. T., & Sarvary, M. (2014). Which Products are Best Suited to Mobile Advertising? A Field Study of Mobile Display Advertising Effects on Consumer Attitudes and Intentions. *Journal of Marketing Research*, 51 (3), 270-285.
- Bentler, P. M. (1990). Fit Indexes, Lagrange Multipliers, Constraint Changes and Incomplete Data in Structural Models. *Multivariate Behavioral Research*, 25, 163-172.
- Bergman, D. J. (2004). Taylor & Francis Online Primary Sources of Health Information Comparisons in the Domain of Health Attitudes, Health Cognitions, and Health Behaviors. *Health Communication*, 16 (3).
- Bhasin, M. L. (2005). Dharma in Corporate Governance: Transparency the Biggest Challenge in Asian Countries. *EBS Review*, 2, 99-109.
- Bhattacharjee, A. (2000). Acceptance of E-Commerce Services: The Case of Electronic Brokerages. *Systems, Man and Cybernetics*, 30 (4), 411-420.
- Bhattacharjee, A. (2002). Individual Trust in Online Firms: Scale Development and Initial Test. *Journal of Management Information Systems*, 19 (1), 211-41.
- Bidin, Z., & Muhammad, F.S (2013). Using Theory of Reasoned Action to Explain Taxpayer Intention to Comply with Goods and Services Tax (GST). *Middle- East Journal of Scientific Research*, 17 (3): 387-394.

- Bidin, Z.,(2008).Faktor-Faktor Penentu Niat Gelagat Kepatuhan Zakat Pendapatan Gaji. Unpublished Ph.D Thesis, Universiti Utara Malaysia, Sintok,
- Bidin, Z., Idris, Md K., and Faridahwati, S. (2009). Predicting Compliance Intention on Zakah on Employment Income in Malaysia: An Application of Reasoned Action Theory. *Jurnal Pengurusan*, 28 (1), 85-102.
- Bijttebier, P., Vanoost, S., Delva, D., Ferdinande, P., & Frans, E. (2001). Needs of Relatives of Critical Care Patients: Perceptions of Relatives, Physicians and Nurses. *Intensive care medicine*, 27 (1), 160-165.
- Bitner, M. J. (1990). Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses. *Journal of Marketing*, 69-82.
- Blair, E., & Burton, S. (1987). Cognitive Processes Used by Survey Respondents to Answer Behavioral Frequency Questions. *Journal Consumer Research*, 14, 280-288.
- Blasi, A. (1983). Moral Cognition and Moral Action: A Theoretical Perspective. *Developmental Review*, 3, 178-210.
- Blasi, A. (1984). Moral identity: Its role in moral functioning. In, W. Kurtines & J. Gewirtz (Eds.) *Morality, moral behaviour, and moral development*.
- Blasi, A. (2005). *Moral Character: A Psychological Approach*.
- Bogozzi, J. (1981). Attitudes, Intentions and Behavior: A Test of Some Key Hypothesis. *Journal of Personality and Social Psychology*, 41, 607-627.



- Boomsma, A. (1983). *On the robustness of lisrel against small size and nonnormality*. Amsterdam: Sociometric Research Foundation.
- Braithwaite, J., & Makki, T. (1994). The Dialectics of Corporate Deterrence: *Journal of Research in Crime & Delinquency*, 31(4), 347-373.
- Braithwaite, V., & Levi, M. (1998). *Trust and governance*. New York: Sage.
- Casper, J.D., Tyler, T. R., & Fisher, B. (1988). Procedural justice in felony cases. *Law and Society Review*, 22, 483–507.
- Brewster, S. E., Elliott, M. A., & Kelly, S. W. (2015). Evidence that Implementation Intentions Reduce Drivers' Speeding Behavior: Testing a New Intervention to Change Driver Behavior. *Accident Analysis & Prevention*, 74, 229-242.
- Briley, D. A., & Williams, J. D. (1998). Emotive and Cognitive Effects of Culture. *Asia Pacific Advances in Consumer Research*, 3, 26-29.
- Brislin, R. W. (1970). Back-Translation for Cross-Cultural Research. *Journal of Cross-Cultural Psychology*, 1 (3), 185-216.
- Brislin, R. W. (1970). Back-Translation for Cross-Cultural Research. *Journal of Cross-Cultural Psychology*, 1 (3), 185–216.  
doi:10.1177/135910457000100301
- Bromiley, P., & Harris, J. (2006). *Trust, Transactions Cost Economics, and Mechanisms in Handbook of Trust Research*, R. Bachmann and A. Zaheer, Edward Elgar, 124-143.

- Brown, S. A., Venkatesh, V., & Hoehle, H. (2015). Technology Adoption Decisions in the Household: A Seven- Model Comparison. *Journal of the information Science and technology*, 66 (9), 1933- 1949
- Bruin, J. (2006). Newest: command to compute new test, from <http://www.ats.ucla.edu/stat/stata/ado/analysis/>
- Brummel, B. J., & Parker, K. N. (2015). Obligation and entitlement in society and the workplace. *Applied Psychology*, 64 (1), 127-160.
- Buttell, F. P. (2002). Exploring Levels of Moral Development Among Sex Offenders Participating in Community-Based Treatment. *Journal of Offender Rehabilitation*, 34 (4), 85–95.
- Byrne, B. M. (2010). *Structural equation modelling with AMOS: Basic Concepts, Applications, and Programming (2nd edition)*. New York: Routledge Academy.
- Carman, J. M. (1990). Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions. *Journal of Retailing*, 66 (1), 33-55.
- Chin, W. W. (1998). The Partial Least Squares Approach to Structural Equation Modeling. *Modern Methods for Business Research*, 295 (2), 295-336.
- Chau, Y. K., & Hu, J. H. (2001). Information Technology Acceptance by Individual Professionals: A Model Comparison Approach. *Decision Sciences*, 32 (4), 699-719.
- Charles, T., & Abbas, T. (2009). *Foundation of mixed methods research: intergrating quantitative and qualitative approaches in social and behavioral science*. Sage Publication, California, United State of America.

- Cavana, R. Y., Delahaye, B. L., & Sekaran, U. (2001). *Applied business research: Qualitative and quantitative methods*. John Wiley & Sons, Australia.
- Cassel, C., Hackl, P., & Westlund, A. H. (1999). Robustness of Partial Least-Squares Method for Estimating Latent Variable Quality Structures. *Journal of applied statistics*, 26 (4), 435-446.
- Certo, S.T., Daily, C.M., & Dalton, D.R. (2001). Signaling Firm Value through Board Structure: An Investigation of Initial Public Offerings. *Entrepreneurship Theory&Practice*, 26 (2), 33-50.
- Chan, C. W., Troutman, C.S., & O'Brien, D. (2000). An Expanded Model of Taxpayer Compliance: Empirical Evidence from USA and Hong Kong. *Journal of International Accounting, Auditing and Taxation*, 9 (2), 83-103.
- Chau, Y. K., & Hu, J. H. (2001). Information Technology Acceptance by Individual Professionals: A Model Comparison Approach. *Decision Sciences*, 32 (4), 699-719.
- Churchill Jr, G. A. (1979). A Paradigm for Developing Better Measures of Marketing Constructs. *Journal of Marketing Research*, 64-73.
- Cheon, J., Lee, S., Crooks, S. M., & Song, J. (2012). An Investigation of Mobile Learning Readiness in Higher Education based on the Theory of Planned Behavior. *Computers & Education*, 59 (3), 1054-1064.
- Chernick, M. W. (2008). *Acuerdo posible: solución negociada al conflicto armado colombiano*. Ediciones Aurora.
- Chow, W. S., & Chan, L. S. (2008). Social Network, Social Trust and Shared Goals in Organizational Knowledge Sharing. *Information & Management*, 45 (7),

458-465.

Coakes, S.J., & Steed, L.G. (2003). *SPSS Analysis Without Anguish*, John Wiley & Sons Australia, Brisbane.

Cohen, J., Pant, L. & Sharp, D. (1991). An Empirical Investigation of Attitudinal Factors Affecting Course Coverage of International Issues. *International Journal of Accounting*, 26 (4), 286-301.

Cohen, M. A. (1988). Some new Evidence on the Seriousness of Crime. *Criminology*, 26 (2), 343-353.

Collins, S. E., & Carey, K. B. (2007). The Theory of Planned Behavior as a Model of Heavy Episodic Drinking among College Students. *Psychology of Addictive Behaviors*, 21 (4), 498-507. doi: 10.1037/0893-164X.21.4.498

Courneya, K.S., & Rhode, R. E. (2003). Investigating Multiple Components of Attitude, Subjective Norms, and Perceived Behavioral Control: An Examination of the Theory of Planned Behavioral in Exercise Domain. *British Journal of Social Psychology*.

Constantinides, E. (2014). Foundations of Social Media Marketing. *Procedia-Social and Behavioral Sciences*, 148, 40-57.

Colby, A., & Kohlberg, L. (1987). The measurement of moral judgment: Theoretical foundations and research validation (Vol. 1). *New York: Cambridge*.

Cook, A., & Glass, C. (2014). The power of one or power in numbers? Analyzing the effect of minority leaders on diversity policy and practice. *Work and Occupations*, 0730888414557292.

- Cronin, J. J., & Taylor, S. A. (1992). Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing*, 56 (3), 55-68.
- Cummings, R. G., Martinez-vazquez, J., Mckee, M., & Torgler, B. (2004). Effects of Culture on Tax Compliance: A Cross Check of Experimental and Survey Evidence Effects of Culture on Tax Compliance: *A Cross Check of Experimental and Survey Evidence*. 13.
- Curran, P. J., West, S. G., & Finch, J. F. (1996). The Robustness of Test Statistics to Nonnormality and Specification Error in Confirmatory Factor Analysis. *Psychological Methods*, 1 (1), 16.
- Dahiru, A. (2011). Administration of Zakat in Nigeria: Prospects and Challenges: *Wdi Islamic Online*.
- Daily, C. M., & Dalton, D. R. (2001). Signaling Firm Value through Board Structure: An Investigation of Initial Public Offerings. *Entrepreneurship Theory and Practice*, 26, 33-50.
- Darfoon, M. (2013). *An Examination of Service Quality and Satisfaction in a Religious Tourism Setting*. Unpublished Dissertation, Graduate School of Clemson University.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models. *Management Science*, 35 (8), 982–1003. doi:10.1287/mnsc.35.8.982
- Dawes, J (2008) Do Data Characteristics Change According to the Number of Scale Points Used? An Experiment using 5-point, 7-point and 10-point Scales. *International Journal of Market Research*, 50 (1).

- Delhey, J., & Newton, K. (2005). Predicting cross-national levels of social trust: global pattern or Nordic exceptionalism?. *European Sociological Review*, 21(4), 311-327.
- Diabi, A. (1993). The Concept of Zakah Evasion: An Economic Interpretation. *Review of Islamic Economics*, 2 (2), 17-27.
- Dickinger, A., Arami, M. & Meyer, D. (2008). The Role of Perceived Enjoyment and Social Norm in the Adoption of Technology with Network Externalities. *European Journal of Information Systems*, 17 (1), 4-11.
- Dijkstra, T. (1983). Some Comments on Maximum Likelihood and Partial Least Squares Methods. *Journal of Econometrics*, 22 (1), 67-90.
- Ding, L., Velicer, W. F., & Harlow, L. L. (1995). Effects of Estimation Methods, Number of Indicators Per Factor, and Improper Solutions on Structural Equation Modeling Fit Indices. *Structural Equation Modeling*, 2 (2), 119-143.
- Doney, P. M., & Cannon, J. P. (1997). An Examination of the Nature of Trust in Buyer-Seller Relationships. *Journal of Marketing*, 61 (2), 35-51.
- Donna, D., Bobek, R. H. (2003). An Investigation of the Theory of Planned Behavior and the Role of Moral Obligation in Tax Compliance. *Behavioral Research in Accounting*, 15.

- Dubin, J. A. (2002). *Criminal Investigation Enforcement Activities and Taxpayer Noncompliance. CI Enforcement Activities and Taxpayer Noncompliance* California Institute of Technology.
- Dictionary, O. E. (2015). Acceptable. *Online Edition.[Online]. Available: <http://www.merriam-webster.com/dictionary/acceptable> The dictionary definition of" Acceptable.*
- Eagly, A. H., & Chaiken. S. (1993). *Psychology of Attitude*. New York: Harcourt.
- Easterly, W., & Levine, R. (1997). Africa's Growth Tragedy; Policies and Ethnic Division. *Quartely Journal of economics, 111* (4), 1203-1250.
- Eisenberg, N. (1986). *Aitruistic Emotion, Cognition and Behavior*. Hillsdale, N.J: Erlbaum.
- Elliott, M. A., Brewster, S. E., Thomson, J. A., Malcolm, C., & Rasmussen, S. (2015). Testing the Bi-dimensional Effects of Attitudes on Behavioural Intentions and Subsequent Behaviour. *British Journal of Psychology, 106* (4), 656-674.
- Elliott, M. A., Armitage, C. J., & Baughan, C. J. (2003). Drivers' Compliance With Speed Limits : An Application of the Theory of Planned Behavior. *Journal of Applied Psychology, 88* (5), 964–972. doi:10.1037/0021-9010.88.5.964
- Esposito Vinzi, V., Chin, W. W., Henseler, J., & Wang, H. (2010). *Handbook of partial least squares: Concepts, methods and applications*.
- Elmore, P. B., & Beggs, D. L. (1975). Salience of Concepts and Commitment to Extreme Judgments in the Response Patterns of Teachers. *Education, 95* (4).

- Eriksen, K., & Fallan, N. (1996). Tax Knowledge and Attitude toward Taxation: A Report on a Quasi-Experiment. *Journal of Economic Psychology*, 17 (3), 387-408.
- Eriksson, B. I., & Lassen, M. R. (2003). Duration of Prophylaxis against Venous Thromboembolism with Fondaparinux after Hip Fracture Surgery: A Multicenter, Randomized, Placebo-controlled, Double-blind Study. *Archives of Internal Medicine*, 163 (11), 1337-1342.
- Etezadi-Amolo, J., & Farhoomand, A. F. (1996). A Structural Model of End User Computing Satisfaction and User Performance. *Information & Management*, 30 (2), 65-73.
- Everest-Phillip, M., & Sandall, R. (2009). *Linking business tax reform with governance: How to measure success*. Unpublished working paper, Investment Climate Department, World Bank Group.
- Faaeq, M. K., Alqasa, K., & Al-Matari, E. M. (2015). Technology Adoption and Innovation of E-Government in Republic of Iraq. *Asian Social Science*, 11 (3), 135.
- Fardilla, F. K. (2014). *Penggunaan Media APE Tali Temali Untuk Meningkatkan Keterampilan Motorik Halus Anak Kelompok A Tk Aisyiyah 21 Premulung Laweyan Surakarta Tahun Pelajaran 2013/2014*, Unpublished Doctoral Dissertation, Universitas Sebelas Maret, Indonesia.
- Fidiana, D., & Triyuwono, I. (2013). Non-Compliance Behavior In The Frame Of Ibn Khaldun. *Seventh Asia Pacific Interdisciplinary Research in Accounting Conference*, Kobe, Japan, 1–18.
- Field, A. (2009). *Discovering statistics using SPSS*. Sage Publications.



- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention, Behavioral control: An introduction to theory and research*. Reading, MA: Addison-Wesley.
- Fishbein, M., & Ajzen, I. (2010) *Predicting and Changing Behavior: Psychology Press*, Taylor & Francis Group, New York.
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18 (1), 39-50.
- Friedman, G., Froom, P., Sazbon, L., Grinblatt, I., Shochina, M., Tsenter, J., & Groswasser, Z. (1999). Apolipoprotein E-4 Genotype Predicts a Poor Outcome in Survivors of Traumatic Brain Injury. *Neurology*, 52 (2), 244
- Gambetta, D. (1988). Trust: Making and breaking cooperative relations.
- Gambetta, D. (2000). Can we trust trust. *Trust: Making and breaking cooperative relations*, 13, 213-237.
- Ganesan, S. (1994). Determinants of Long-term Orientation in Buyer-seller Relationships. *Journal of Marketing*, 58, 1. doi:10.2307/1252265
- Gao, E. (2016). Tribal Mobilization, Fragmented Groups, and Public Goods Provision in Jordan. *Comparative Political Studies*, 0010414015621075.
- Gefen, D. (2002). Reflections on the Dimensions of Trust and Trustworthiness among Online Consumers. *ACM Sigmis Database*, 33 (3), 38-53.
- Geisser, S. (1974). A Predictive Approach to the Random Effect Model. *Biometrika*, 61 (1), 101-107.

- Ginzberg, M. J. (1981). Early Diagnosis of MIS Implementation Failure: Promising Results and Unanswered Questions. *Management Science*, 27,459-478.
- Goaill, M. M., Perumal, S., & Noor, N. A. M. (2014). The Impact of Retailer's Economic and Social Satisfaction on its Commitment, and the Moderating Effect of Manufacturer Brands' Strength. *Asian Social Science*, 10 (8), 140.
- Godwin, G., & Kok, G. (1996). *The theory of planned behavior: A review of its applications to health-related behaviors*. US National Library of Medicine National Institute of Health.
- Goodman, P., Edge, B., Agazio, J., & Prue-Owens, K. (2015). Cultural Awareness Nursing Care of Iraqi Patients. *Journal of Transcultural Nursing*, 26 (4), 395-401.
- Gopi, M., & Ramayah, T. (2007). Applicability of Theory of Planned Behavior in Predicting Intention to Trade Online: Some Evidence from a Developing Country. *International Journal of Emerging Markets*, 2 (4), 348-360.
- Grasmick, H. G., & Scott, W. J. (1982). Tax evasion and mechanisms of social control: A comparison with grand and petty theft. *Journal of Economic Psychology*, 2(3), 213-230.
- Green, A. Evangelista, F., & Medina, N. (1998). Role of Response Behavior Theory in Survey Research: A Cross-National Study. *Journal of Business Research*, 42 (2), 115-125.
- Gulati, R., & Sytch, M. (2007). Dependence Asymmetry and Joint Dependence in Interorganizational Relationships: Effects of Embeddedness on a

- Manufacturers Performance in Procurement Relationships. *Administrative Science Quarterly*, 52 (1): 32-69.
- Haenlein, M., & Kaplan, A. M. (2004). A Beginner's Guide to Partial Least Squares Analysis. *Understanding Statistics*, 3 (4), 283-297.
- Haenlein, M., & Kaplan, A. M. (2012). The Impact of Unprofitable Customer Abandonment on Current Customers' Exit, Voice, and Loyalty Intentions: An Empirical Analysis. *Journal of Services Marketing*, 26 (6), 458-470.
- Hafez, M. S. (2011). *Zakat, The Islamic Taxation: A Gateway to Reform Global Economy*. In collaboration with Irish Islamic Chamber of Commerce.
- Hairunnizam, W., Sanep, A., & Mohd. Ali, M.N. (2005). Kesedaran Membayar Zakat Pendapatan di Malaysia. *Islamic Economic and Finance Seminar, Universiti Utara Malaysia*, 29-30 August, 265-274.
- Hairunnizam, W., & Radiah, A. (2010). Localization of Malaysian Zakat Distribution: Perception of Amil and Zakat Recipients. *Proceedings of Seventh International Conference–The Tawhidi Epistemology: Zakat and Waqf Economy*, Kuala Lumpur, Malaysia.
- Hailani, M. T. (2009). Konsep Agihan Zakat dan Aplikasi Semasa. *Jurnal Pengurusan JAWHAR*, 3 (1), 31-54.
- Hair, J.F., Anderson, R.E., Tatham, R.L., & Black, B.C. (2006), *Multivariate Data Analysis, Analysis Pearson Education Inc.*, Upper Saddle River, NJ.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis* (Vol. 6). Upper Saddle River, NJ: Pearson Prentice Hall.

- Hair, J. F., Money, A., Samuol, P., & Page, M. (2007). *Research Method for Business*. West Sunsex: John Wiley and Son Ltd.
- Hair, J. F., Wolfinbarger, M. F., Ortinau, D. J., & Bush, R. P. (2008). *Essentials of marketing research*. McGraw-Hill/Higher Education.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis: A global perspective*. New Jersey: Pearson Education, Inc.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice*, 19 (2), 139-152.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An Assessment of the Use of Partial Least Squares Structural Equation Modeling in Marketing Research. *Journal of the Academy of Marketing Science*, 40 (3), 414-433.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2013). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage Publications.
- Hair Jr, J. F., & Lukas, B. (2014). *Marketing research*. McGraw-Hill Education Australia.
- Haji, M., & Bakar, A. (2011). Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy). *International Journal of Business and Social Science*, 2 (4), 237–245.
- Haji, T., Rais, M., & Alias, H. (2001). *Business Zakat: Compliance and Practices in Federal Territory Malaysia*.

- Halizah, M. D., Alwi, K., & Tahir, A. M. (2011). Factors influence company towards zakat payment: An explanatory studies. *2<sup>nd</sup> Internation Conference on Bussiness Economic*.
- Hanno, D. M., & Violette, G. R. (1996). An Analysis of Moral and Social Influences in Tax Compliance. *Behavioral Research in Accounting*, 8, 57–75.
- Hanafizadeh, P., Keating, B. W., & Khedmatgozar, H. R. (2014). A Systematic Review of Internet Banking Adoption. *Telematics and Informatics*, 31 (3), 492-510.
- Hasan, B., & Shahnaz, M, S. (2005). Kajian terhadap faktor yang mempengaruhi pembayaran zakat perniagaan di kalangan usahawan: Kes kajian Terengganu. *Seminar Ekonomi dan Kewangan Islam, ESSET Bangi, Selangor*.
- Hashem, M. (2007). *Islamic roots of good governance*. Retrieved July 19, 2011, from <http://www.arabinsight.org/aiarticles/143.pdf>
- Heide, J. B., & Miner, A.S. (1992). The Shadow of the Future: Effects of Anticipated Interraction and Frequency of Contact on Buyer-Seller Cooperation. *Academy of Management Journal*, 35 (2), 265-291.
- Heikal, M., Khaddafi, M. & Falahuddin. (2014). The Intention to Pay Zakat Commercial: An Application of Revised Theory of Planned Behavior. *Journal of Economics and Behavioral Studies*, 6 (9), 727-734.
- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The Use of Partial Least Squares Path Modeling in International Marketing. *Advances in International Marketing*, 20 (1), 277-319.

- Henseler, J., & Sarstedt, M. (2013). Goodness-of-fit Indices for Partial Least Squares Path Modeling. *Computational Statistics*, 28 (2), 565-580.
- Hertzog, C., Kramer, A. F., Wilson, R. S., & Lindenberger, U. (2008). Enrichment Effects on Adult Cognitive Development Can the Functional Capacity of Older Adults be Preserved and Enhanced? *Psychological Science in the Public Interest*, 9 (1), 1-65.
- Hillman, A.J. & Dalziel, T. (2003). Boards of Directors and Firm Performance: Integrating Agency and Resource Dependence Perspectives. *Academy of Management*, 28 (3), 383-96.
- Hillman, A. L. (2010). Expressive Behavior in Economics and Politics. *European Journal of Political Economy*, 26 (4), 403-418.
- Hite, A.P. (2001). The Effect of Peer Reporting Behavior on Taxpayer Compliance. *Journal of America Taxation Association*.
- Hoffman, M. L. (2000). *Empathy and Moral Development*. Cambridge: Cambridge University Press. doi:10.1017/CBO9780511805851
- Hsu, M. H., & Chiu, C. M. (2004). Internet Self-efficacy and Electronic Service Acceptance. *Decision Support Systems*, 38 (3), 369-381.
- Hsieh, P. J. (2015). Physicians' Acceptance of Electronic Medical Records exchange: An Extension of the Decomposed TPB Model with Institutional Trust and Perceived Risk. *International Journal of Medical Informatics*, 84 (1), 1-14.

- Hsiao, C. H., & Tang, K. Y. (2014). Explaining Undergraduates' Behavior Intention of E-textbook Adoption: Empirical assessment of five theoretical models. *Library Hi Tech*, 32 (1), 139-163.
- Hulland, J., & Richard Ivey School of Business. (1999). Use of Partial Least Squares (PLS) in Strategic Management Research: A Review of Four Recent Studies. *Strategic Management Journal*, 20 (2), 195-204.
- Hudayati, A., & Tohirin, A. (2010). Management of Zakah: Centralised vs Decentralised Approach. In *Seventh International Conference* (pp. 351–374).
- Huda, N., Rini, N., & Mardoni, Y. O. P. (2012). The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Intention to Pay Zakah. *International Journal of Business and Social Science*, 3 (22), 271–279.
- Hung, S. Y., Ku, C. Y., & Chang, C. M. (2003). Critical Factors of WAP Services Adoption: An Empirical Study. *Electronic Commerce Research and Applications*, 2 (1), 42-60.
- Hung, S. Y., Lai, H. M., & Chou, Y. C. (2015). Knowledge-sharing Intention in Professional Virtual Communities: A Comparison between Poster and Lurkers: *Journal of the Association for Information Science and Technology*, 66 (12), 2249-2510
- Idris, Ali, & Ali. (2003). The Role of Intrinsic Motivational Factors on Compliance Behavior of Zakat on Employment Income. *Journal Pembangunan Sosial*, 6 (7), 95-122.

- Idris, Md. K., Bidin, Z, & Saad, R. A. J. (2012) Islamic Religiosity Measurement and Its Relationship with Business Income Zakat Compliance Behavior. *Jurnal Pengurusan*, 34, 3-10.
- Idris, Md. K., (2002). *Gelagat Kepatuhan Zakat Gaji di Kalangan Kakitangan Awam*. Unpublished PhD Thesis, Universiti Utara Malaysia, Sintok, Kedah.
- Idris, Md. K., & Ahmad, M. A. (2001). Attitude towards Zakat on Employment Income: Comparing Outcomes Between Single Score and Multidimensional Scores. *Malaysian Management Journal*, 5 (1 & 2), 47-63.
- Idris, Md. K., & Ahmad, M. A. (2002) Peranan Sikap Dalam Gelagat Kepatuhan Zakat Pendapatan Gaji. *Analisis*, 9 (1 & 2), 171-191.
- Isma'il, M. (2012) Factors influencing consumers' acceptance of mobile marketing services. Unpublished PhD thesis, Universiti Utara Malaysia.
- Jasman, J. M., Osman, M., & Ramayat. T. (2005). Intention to Purchase via the Internet. *Asian Academy of Management Journal*, 10 (1), 79-95.
- Jobber, D. (1989). An Examination of the Effects of Questionnaire Factors on Response to an Industrial Mail Survey. *International Journal of Research in Marketing*, 6 (2), 129-140.
- Kabiru, M. K. (2014). *Organisational formal controls, group norms and workplace deviance: the moderating role of self-regulatory efficacy*. Unpublished PhD thesis, Universiti Utara Malaysia.
- Kaewthummanukul, T., & Brown, K. C. (2006). Determinants of Employee Participation in Physical Activity: Critical Review of the Literature.



*AAOHN Journal: Official Journal of the American Association of Occupational Health Nurses*, 54 (6), 249- 261.

Kahf, M. (1999). The principle of socio-economic justice in the contemporary fiqh of Zakah. *IQTISAD journal of Islamic Economics*, 1(1), 24-44.

Kano State Zakat and Hubsu Commission [KSZHC] (2014).

Kaplan, A. M., & Haenlein, M. (2011). The Early Bird Catches the News: Nine Things You Should Know about Micro-blogging. *Business Horizons*, 54 (2), 105-113.

Kaplan, S. E., & Reckers, P. M. (1985). A study of tax evasion judgements. *National Tax Journal*, 38, 97-102.

Karjaluoto, H., & Alatalo, T. (2007). Consumers' Attitudes towards and Intention to Participate in Mobile Marketing. *International Journal Service Technology and Management*, 8 (2/3), 155-173.

Kautonen, T., Van Gelderen, M., & Tornikoski, E. T. (2013). Predicting Entrepreneurial Behaviour: A Test of the Theory of Planned Behaviour. *Applied Economics*, 45 (6), 697-707.

Kelley, K., & Maxwell, S. E. (2003). Sample Size for Multiple Regression: Obtaining Regression Coefficients that are Accurate, Not Simply Significant. *Psychological methods*, 8 (3), 305.

Kelloway, E. K. (1998). Using Lisrel for Structural Equation Modeling. International Educational and Professional Publisher.

- Khalifa, M., & Shen, K. N. (2008). Drivers for Transactional B2C M-Commerce Adoption: Extended Theory of Planned Behavior. *Journal of Computer Information Systems*, 111-117.
- Khalil, M. N., & Pearson, J. M. (2008). An Exploratory Study Into The Adoption of Internet Banking in a Developing Country: Malaysia. *Journal of Internet Commerce*, 7 (1), 29-73.
- Khalil, M.N., & Pearson, J. M. ( 2008). An Exploratory Study into Adoption of Internet Banking in a Developing Country: *Malaysia Journal of Internet Commerce*, 7 (1), 29-73.
- Khamis, M. R., Salleh, M. A., & Nawawi, A. S. (2011). Compliance Behavior of Business Zakat Payment in Malaysia: A Theoretical Economic Exposition. *8th International Conference on Islamic Economics and Finance*, 1–17.
- Khan, M. A. (1990). A Comparative Study of Zakat Systems: Its Shariah Administrative and Financial Control. *Proceeding of the 3rd International Zakat Conference, Kuala Lumpur*, 55-67.
- Kim, K., Kim, G.-M., & Kil, E. S. (2009). Measuring the Compatibility Factors in Mobile Entertainment Service Adoption. *The Journal of Computer Information Systems*, 50 (1), 141-148.
- Kim, W.C., & Mauborgne, R. (1993). Procedural Justice, Attitude, and Subsidiary Top Management Compliance with Multinationals Corporate Strategic Decision. *Journal of Academy of Management*, 36 (3), 503-526.
- Kimenyi, M. S. (2003). Ethnicity, Governance and the Provision of Public Goods. *Economics Working Papers*.

- King, E. B., Dawson, J. F., Kravitz, D. A., & Gulick, L. (2012). A Multilevel Study of the Relationships between Diversity Training, Ethnic Discrimination and Satisfaction in Organizations. *Journal of Organizational Behavior*, 33 (1), 5-20.
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus Voluntary Tax Compliance: The “Slippery Slope” Framework. *Journal of Economic Psychology*, 29, 210–225. doi:10.1016/j.joep.2007.05.004
- Kline, R. B. (2011). Principles and Practice of Structural Equation Modeling (3rd ed.). New York: The Guilford Press.
- Kolln, M. J., Gray, L. S., & Salvatore, J. (2015). *Understanding English Grammar*. Pearson.
- Koutromanos, G., Styliaras, G., & Christodoulou, S. (2015). Student and In-service Teachers’ Acceptance of Spatial Hypermedia in their Teaching: The Case of HyperSea. *Education and Information Technologies*, 20 (3), 559-578.
- Kramer, R. M., & Tyler, T. R. (1996). *Trust in organizations: Frontiers of theory and research*, Sage Publication, London, United Kingdom.
- Kramer, R. M., & Tyler, T. R. (1996). Whither trust. *Trust in organizations: Frontiers of theory and research*, 1, 15.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educ Psychol Meas*, 30 (3), 607-610.
- Krosnick, J. A., & Fabrigar, L. R. (1997). Designing Rating Scales for Effective Measurement in Surveys. *Survey Measurement and Process Quality*, 141-164.

- La Porta, R., Lopex, S. F., Shliefer, A., & Vishny, R. (1999). The Quality of Government. *Journal of law, Economics and Organization*, 15 (1).
- Latif, M. D. A. (1998). Zakat management and administration in Malaysia. In *Proceedings of Seminar of Zakat and Taxation*.
- Lagrosen, S., & Lagrosen, Y. (2003). Management of Service Quality Differences in Values, Practices and Outcomes, Management Service Quality. *An International Journal*, 13 (5).
- Lai, F. S., Chong, S. C., Sia, B. K., & Ooi, B. C. (2010). Culture and Consumer Behaviour: Comparisons between Malays and Chinese in Malaysia. *International Journal of Innovation, Management and Technology*, 1 (2), 180-185.
- Lambert, D. M., & Harrington, T. C. (1990). Measuring Nonresponse Bias in Customer Service Mail Surveys. *Journal of Business Logistics*, 11 (2), 5-25.
- Lau, A. S. (2002). Strategies to Motivate Brokers Adopting On-line Trading in Hong Kong Financial Market. *Review of Pacific Basin Financial Markets and Policies*, 5 (4), 471- 489.
- Lee, J., & Lee, M. (2011). Factors Influencing the Intention to Watch Online Video Advertising. *Cyberpsychology, Behavior and Social Networking*, 14 (10), 619–24. doi:10.1089/cyber.2009.0305

- Lee, J., & Lee, M. (2011). Internet Vs Mobile Services: Comparisons of Gender and Ethnicity. *Journal of Research in Interactive Marketing*, 4 (4), 346-375.
- Levi, M. (1998). *A state of trust. Trust and Governance* (pp. 77–101). New York: Sage.
- Lewis, A., Carrera, S., Cullis, J., & Jones, P. (2009). Individual, Cognitive and Cultural Differences in Tax Compliance: UK and Italy Compared. *Journal of Economic Psychology*, 30 (3), 431-445.
- Limayem, M., Khalifa, M., & Frini, A. (2000). What Makes Consumers Buy from Internet? A Longitudinal Study of Online Shopping. *IEEE Transactions on Systems, Man, and Cybernetics - Part A: Systems and Humans*, 30 (4), 421–432. doi:10.1109/3468.852436
- Lolle, H., & Torpe, L. (2011). Growing ethnic diversity and social trust in European societies. *Comparative European Politics*, 9 (2), 191–216. doi:10.1057/cep.2009.16
- Long, E. O., Kim, H. S., Liu, D., Peterson, M. E., & Rajagopalan, S. (2013). Controlling NK cell responses: integration of signals for activation and inhibition. *Annual review of immunology*, 31.
- Lowry, P. B., & Gaskin, J. (2014). Partial Least Squares (PLS) Structural Equation Modeling (SEM) for Building and Testing Behavioral Causal Theory: When to Choose It and How to Use It. *Professional Communication, IEEE Transactions on*, 57 (2), 123-146.

- Lu, Y., Zhou, T., & Wang, B. (2009). Exploring Chinese Users Acceptance of Instant Messaging Using the Theory of Planned Behavior, the Technology Acceptance Model, and the Flow Theory. *Computers in Human Behavior*, 25, 29-39.
- Maududi, S. Abul A'la. (1984). *Economic system of Islam*, Islamic Publication Limited, Shah Alam Market, Lahore.
- Makkai, T., & Braithwaite, J. (1994). Reintegrative Shaming and Compliance with Regulatory Standards. *Criminology*, 32 (3), 361-385.
- Mamman, M., Faosiy, A. O., & Abu-Bakar, (2016). Factors Influencing Customer's Behavioral Intention to adopt Islamic Banking in Northern Nigeria: A Proposed Framework. *Journal of Economics and Finance*, 7 (1).
- Manaf, N.A (2004) Land tax administration and compliance attitude in Malaysia. Unpublished PhD thesis, University of Nottingham, United Kingdom.
- Manaf, N. A., Hasseldine, J., & Hodges, R. (2005). The Determinants of Malaysian Land Taxpayers' Compliance Attitude. *eJournal of Tax Research*, 3 (2), 206-221.
- Macmillan English Dictionary. (2007). For advance Learners R. Micheal.
- Mahyuddin, A. B. (2012). *Hubungan antara agihan zakat dan kualiti hidup asnaf fakir dan miskin*. Unpublished PhD Thesis, Universiti Utara Malaysia, Sintok.
- Mathieson, K. (1991). Predicting User Intentions: Comparing the Technology Acceptance Model with the theory of Planned Behavior. *Information Systems Research*, 2 (3), 173-191.

- Maidugu, A.A. (2003). *Poverty alleviation through Islamic redistribution schemes: A case study of Zamfara zakat and endowment board*. Unpublished PhD thesis, Usmanu Danfodiyo University, Sokoto.
- Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the Internet Banking Adoption: A Unified Theory of Acceptance and Use of Technology and Perceived Risk Application. *International Journal of Information Management*, 34 (1), 1-13.
- Mäntymäki, M., Merikivi, J., Verhagen, T., Feldberg, F., & Rajala, R. (2014). Does a Contextualized Theory of Planned Behavior Explain Why Teenagers Stay in Virtual Worlds? *International Journal of Information Management*, 34 (5), 567-576.
- Marcoulides, G. A., Chin, W. W., & Saunders, C. (2009). A Critical Look at Partial Least Squares Modeling. *MIS Quarterly*, 33 (1), 171-175.
- Mcknight, D. A., & Chervany, N. L. (2001). *Trust and Distrust Definitions: One bite at a time*. Trust in cyber-societies, (pp. 27-54), Berlin, Heidelberg, Germany.
- Md Arif, H., Alwi, K., & Tahir, A. M. (2011). Factors influence company towards zakat payment: An explanatory studies. In *2nd International Conference On Business and Economic Research*.
- Meyerson, D., Weick, K., Kramer, R.M(1996). *Trust in Organizations*. Edited by R.M. Kramer and T.R. Tyler (eds.) Thousand Oaks, CA: Sage.

- Metwally, M.M. (1997). Economic Consequences of Applying Islamic Principles in Muslim Societies. *International Journal of Social Economics*, 24 (7/8/9),941–957. doi:10.1108/03068299710178955
- Merikivi, J., Verhagen, T., & Feldberg, F. (2013). Having Belief(s) in Social Virtual Worlds: A Decomposed Approach. *New Media & Society*, 15 (7), 1168-1188.
- McKerchar, M., Loo, E. C., & Hansford, A. (2010). Findings on the impact of self assessment on the compliance behaviour of individual taxpayers in Malaysia: A case study approach. *J. Austl. Tax'n*, 13, 1.
- McKnight, D. H., & Chervany, N. L. (2001). Trust and Distrust Definitions: One Bite at a Time. In *Trust in Cyber-societies* (pp. 27-54). Springer Berlin Heidelberg.
- Micheal, V.W., and Greateorex, M. (1990). Perceived risk and risk reducing strategies across product classification. *Proceedings of 23<sup>rd</sup> Mege Conference (pp 940-950)*, Oxford, United Kingdom.
- Moon. J. M., and Kim, Y.G. (2001). Extending the TAM for a World-wide-web Context. *Information and Management*, 38,217-230
- Moons, I., & De Pelsmacker, P. (2015). An Extended Decomposed Theory of Planned Behaviour to Predict the Usage Intention of the Electric Car: A Multi-group Comparison. *Sustainability*, 7 (5), 6212-6245.
- Mohamed Alayuddin. (2008) Pematuhan Zakat dan Cukai di Kalangan Syarikat-Syarikat Bumiputera. *Paper presented at the Seminar Persidangan Zakat dan Cukai Peringkat Kebangsaan*.



Muhammad, D. (2008), *Paradigma, Metodologi, dan Aplikasi Ekonomi Syariah*, Graha Ilmu, Yogyakarta.

Muhammad M., Ainulashikin M., & Amir S. (2005) Internal and External Factors Influencing Individual's Participation in Zakat: Preliminary Results, *Journal of Muamalat and Islamic Finance Research*, 2 (1), 77-92.

Muhammad, N. M. N., Jantan, M., & Taib, F. M. (2010). Moderating Effect of Information Processing Capacity to Investment Decision Making and Environmental Scanning. *Nik Maheran Nik Muhammad, Muhamad Jantan, Fauziah Md Taib*.

Muhammad, N. M. N., Jantan, M., & Taib, F. M. Moderating Effect of Information Processing Capacity to Investment Decision Making and Environmental Scanning.

Musa, A., Khan, H. U., & AlShare, K. A. (2015). Factors Influence Consumers' Adoption of Mobile Payment Devices in Qatar. *International Journal of Mobile Communications*, 13 (6), 670-689.

Mohammadi, H. (2015). A study of mobile banking loyalty in Iran. *Computers in Human Behavior*, 44, 35-47.

Mohamed Dahan Abdul Latif (1998). Zakat management and administration in Malaysia. *Proceedings of Seminar of Zakat and Taxation*.

- Mohd A. M. N., Hairunnizam W., & NorGhani M. N. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Profesional Universiti Kebangsaan Malaysia. *Jurnal Islamiyyat*, 26 (2), 59-67.
- Mohamed, A, (2008). Pematuhan Zakat dan Cukai di Kalangan Syarikat-Syarikat Bumiputera. *Paper presented at the Seminar Persidangan Zakat dan Cukai Peringkat Kebangsaan*.
- Mohsin, M. I. (2013) Potential of Zakat in n Eliminating Riba and Eradicating Poverty in Muslim Countries. *Islamic Management and Business*, 5 (11), 2222-2863
- Money, J. A. H., Samouel, P., & Page, M. (2007). *Research Methods for Business*, UK Edition.
- Mujaini, T. (2005). *Golongan Penerima Zakat: Agihan Dana Zakat Secara Lebih Shah Alam, Malaysia*. Berkesan. UPENA,UiTM,
- Mujtaba, B. G. (2013). Ethnic Diversity, Distrust and Corruption in Afghanistan: Reflections on the Creation of an Inclusive Culture. *Equality, Diversity and Inclusion: An International Journal*, 32 (3), 245–261. doi:10.1108/EDI-12-2012-0113
- Mujitahir, H. (2003). Perkaedahan Fiqh dalam Aplikasi Zakat Pendapatan. *Seminar Zakat Pendapatan*, 13 Ogos.
- Murtala, M., Abioye, O., Har, M., & Mohamad, S. (2011). Antecedents of Zakat Payers' Trust: The Case of Nigeria, *International Journal of Economics, Management & Accounting*, 19, 133-164.

- Murtala, M., Muhammada. M.S., & Adnan, M.A (2008) Antecedents of Zakat Payers' Trust in an Emerging Zakat Sector: An Exploratory Study. *Journal of Islamic Accounting and Business Research*. 4(1), 4-25
- Murtala, A.I (2015) Mediating role of access to finance and moderating role of business environment on the relationship between strategic orientation attributes and performance of small and medium enterprises in Nigeria. Unpublished PhD thesis, Universiti Utara Malaysia.
- Mustafa, M. H. (2007). Tax System, Taxpayer Compliance and Specific Tax Issues. Sintok, Universiti Utara Malaysia Press.
- Mustafa, M. H. (2007). Tax System, Taxpayer Compliance and Specific Tax Issues. Sintok, Universiti Utara Malaysia Press.
- Murphy, K. (2004). The Role of Trust in Nurturing Compliance: A Study of Accused Tax Avoiders. *Law and Human Behavior*, 28 (2), 187–209. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/15141778>
- Murphy, K. (2007). *Procedural justice and the regulation of tax compliance behaviour: the moderating role of personal norms* (No. paper0731). International Center for Public Policy, Andrew Young School of Policy Studies, Georgia State University.
- Murphy, K. (2004). Procedural Justice and the Regulation of Tax Compliance Behaviour: The Moderating Role of Personal Norm. *International Conference*, Atlanta, Georgia University.
- Maududi, S. A. (2011). What Islam stands for? Retrieved July 25, 2011, from <http://www.islambasics.com/view.php?bkID=0&chapter=7>

- National Population Commission [NPC] (2013).
- Nielson, C.C. (1998). An Empirical Examination of the Role of Closeness In Industrial Buyer Seller Relationship. *European Journal of Marketing*, 32 (5/6), 431-463.
- Noor, A. H. M., Rasool, M. S. A., Ali, R. M. Y. S. M., & Rahman, R. A. (2015). Efficiency of Islamic Institutions: Empirical Evidence of Zakat Organizations' Performance in Malaysia. *Journal of Economics, Business and Management*, 3 (2), 282–286. doi:10.7763/JOEBM.2015.V3.195
- Nor Azmi, M. (2006). Koleksi dan Pengurusan Kutipan Zakat Negeri Sembilan. Dalam Hailani dan Abdul Ghafar (penyt). *Zakat: Pensyariatn, Perekonomian & Perundangan*. Bangi: Penerbit Universiti Kebangsaan Malaysia.
- Nor, M. A. M., Wahid, H., & Nor, N. G. M. (2004). Kesedaran Membayar Zakat Pendapatan di Kalangan Kakitangan Profesional Universiti Kebangsaan Malaysia. (The awareness of paying zakat on income among professional staff of National University of Malaysia), *Islamiyyat*, 26 (2), pp. 59-67.
- Nor, N. G. M., Majid, M., & Ismail, N. (2001). Can privatization improve performance? Evidence from Zakat Collection Institutions, *Bengkel Ekonomi Islam, Fakulti Ekonomi, UKM*.
- Nur Barizah A., Abdul Rahim, A., & Hafiz, M. A. (2005). Motivations of paying zakat on income: and evidence. *Paper presented at National Seminar Banking and Finance (iBAF), Kuala Lumpur*.

- O.Guinn, C.T., & Faber, J.R. (1985). A New Perspective on Acculturation: The Relationship of General and Role Specific Acculturation with Hispanics Consumer Attitude. *Advances in Consumer Research*, 12, 113-117.
- Okediji, T. O. (2005). The dynamic of ethnic fragmentation:A proposal for an expanded measurement index. *American Journal of Economics and Sociology*, 62(2), 637-662.
- Othman, M. Z. (2008). *Determinant of zakat compliance intention among self-employed income earners in Kubang pasu and Kota star*. Unpublished Masters thesis Universiti Utara Malaysia.
- Organ, D. W., & Ryan, K. (1995). A Meta-analytic Review of Attitudinal and Disposition Predictors of Organizational Citizenship Behavior. *Persona Psychology*, 48 (4), 775-802.
- Ostien, P. (2007). Sharia implementation in Northern Nigeria 1999-2006: a sourcebook. Vol. III: Sanitizing society.
- Ostien P. (2006) *Sharia Implementation in Northern Nigeria 1999-2006: A Sourcebook Compiled and Edited by Philip Ostien Volume VI: Ulama Institutions Chapter 9 : Zakat and Endowments Boards and Committees Part II : Documentary Materials.*; 2006.
- Ostien, P. (2006). An opportunity missed by Nigeria's Christians: The 1976-78 Sharia debate revisited. *MUSLIM-CHRISTIAN ENCOUNTERS IN AFRICA*, Benjamin F. Soares, ed, 221-255.

- P Ollitt, C. (2011). Moderation in All Things: International Comparisons of Governance Quality. *Financial Accountability & Management*, 27 (4), 267-424.
- Pallant, J. (2001). *SPSS Survival Manual: A Step by Step Guide to Data Analysis Using SPSS for Windows (Versions 10 and 11): SPSS Student Version 11.0 for Windows*. Milton Keynes, UK, USA: Open University Press.
- Pallant, J. F., Haines, H., Karlström, A., & Hildingsson, I. (2011). Cross-cultural Comparison of Levels of Childbirth-related Fear in an Australian and Swedish Sample. *Midwifery*, 27(4), 560-567.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and its Implications for Further Research. *Journal of Marketing*, 48, 41–50.
- Pariseau, S. E., McDaniel, J. R. (1997). Assessing Service Quality in Schools of Business. *International Journal of Quality & Reliability Management*, 14, 204-218
- Patmawati, I. (2005). Potential Role of Zakat Distribution in Reducing Inequality Among the Muslim Society. Dlm Abdullah Alwi Hj Hassan et al. *Teori dan Aplikasi Kontemporari Sistem Ekonomi Islam di Malaysia*. Kuala Lumpur: Utusan Publications & Distributors Sdn. Bhd.
- Pavlou, P. A., & Fygenson, M. (2006). Understanding and Predicting Electronic Commerce Adoption: An Extension. *MIS Quarterly*, 30 (1), 115–143.
- Peerzade, S.A. (2005). Towards Self-enforcing Islamic Tax System Alternative to Current System. *Islamic Economics*, 18 (1), 3-12.

- Peggy, A. H. (2001). The effect of peer reporting behavior on tax payer compliance: *Journal of American Taxation Association*.
- Pfeffer, J., & Salancik, G. (1978). *The External Control of Organizations: A Resource Dependence Perspective*, New York: Harper and Row, 1978.
- Phinney, S.J., Horenczyk, G., Liebkind, K. & Vedder, P. (2001). Ethnic Identity, Immigration, and Well-being: An Interactional Perspective. *Journal of Social Issues*, 57, 493-510.
- Piaget, J. (1932). *The moral judgement of the child*. New York, NY: Free, Press.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common Method Biases in Behavioral Research: A Critical Review of the Literature and Recommended Remedies. *Journal of Applied Psychology*, 88(5), 879.
- Pookulangara, S., Hawley, J., & Xiao, G. (2011). Explaining Multi-channel Consumer's Channel-migration Intention using Theory of Reasoned Action. *International Journal of Retail & Distribution Management*, 39(3), 183-202.
- Qardawi, Y. (1973). *al-Iman wa al-Hayah*. *Kaherah: Maktabah wahdah*. Qardawi, Y. (1988). *Hudà al-Islam: Fatawà mu'asira*. Dar al-Ma'rifa.
- Qardawi, Y. (1999). *The Lawful and the Prohibited in Islam (al-halal wal haram fil Islam)*. American Trust Publications.
- Qardawi, Y. (2000). *Fiqh al zakat: A comparative study of zakah, regulation and philosophy in the light of Qur'an and sunnah*. Dr Yusuf Al Qardawi, Ed. (1st editio., pp. 1–346). JeNddah, Saudi Arabia: Scientific Publishing Centre King Abdulaziz University.

- Quester, P. G., & Chong, I. (2001). Validating Acculturation Models: The Case of the Australian-Chinese Consumers. *Journal of Marketing*, 18(3), 203–218.
- Raedah, Noormala & Marziana (2011). A study on zakah of employment income: factors that influence academics' intention to pay zakah. *2nd international conference on business and economic research (2nd icber 2011) proceeding Malaysia*.
- Rahisam, R. (2008). Sistem agihan zakat mesti berrmaruah. Utusan Malaysia Retrieved 15 July [http://www.utusan.com.my/utusan/info.asp?y=2008&dt=0919&pub=Utusan\\_Malaysia&sec=Rencana&pg=re\\_09.htm](http://www.utusan.com.my/utusan/info.asp?y=2008&dt=0919&pub=Utusan_Malaysia&sec=Rencana&pg=re_09.htm).
- Ramayah, T., Rouibah, K., Gopi, M., & Rangel, G. J. (2009). A Decomposed Theory of Reasoned Action to Explain Intention to Use Internet Stock Trading among Malaysian Investors. *Computers in Human Behavior*, 25(6), 1222–1230. doi:10.1016/j.chb.2009.06.007
- Ranjbarian, B. Q., Gharibpoor, M., & Lari, A. (2012). Attitude toward SMS Advertising and Derived Behavioral Intention: An Empirical Study using TPB (SEM method). *Journal of American Science*, 8(7), 297-307.
- Raza, S. A., & Hanif, N. (2013). Factors Affecting Internet Banking Adoption among Internal and External Customers: A Case of Pakistan. *International Journal of Electronic Finance*, 7(1), 82-96.
- Reeves, C. A., & Bednar, D. A. (1994). Defining Quality: Alternatives and Implications. *Academy of Management Review*, 19(3), 419-445.



- Reinartz, W., Haenlein, M., & Henseler, J. (2009). An Empirical Comparison of the Efficacy of Covariance-based and Variance-based SEM. *International Journal of research in Marketing*, 26(4), 332-344.
- Rest, J. R., Narvaez, D., Bebeau, M., & Thomas, S. (1999). A Neo-kohlbergian Approach: The DIT and Schema Theory, *Education Psychology Review*, 11 (4): 291-324.
- Rhodes, R.E., & Courneya, K.S. (2003). Investigating Multiples Components of Attitude, Subjective Norm, and Perceived Control: An Examination of the Theory of Planned Behavior in the Exercise Domain. *British Journal of Social Psychology*, 42, 129-146.
- Ringle, C. M., Wende, S., & Becker, J. M. (2014). SmartPLS 3. *Hamburg: SmartPLS.*
- Ringle, C. M., Sarstedt, M., & Straub, D. (2012). A Critical Look at the Use of PLS-SEM in MIS Quarterly. *MIS Quarterly (MISQ)*, 36(1).
- Robert, S. ( 2003). An Examination of the interaction between morality and deterrence in offending: *A research note.*
- Roger, E. M. (1995). *Diffusion of Innovations*. New York: Free press.
- Rogers, Everett M., (1983) *Diffusion of Innovations: Third Edition*. Free Press. New York, 1983.
- Ruodan, S., Karl, A., & Freeman, D. (2008). A Review of Moral Identity Research. *Business Ethics Quarterly*, 18(4), 513–540.
- Russell, C. Mitchell, M. S (2005) *Social Exchange Theory: An interdisciplinary review*

- Saad, R. A. J. (2010). *Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darulaman. 2010:391*. Unpublished PhD thesis, Universiti Utara Malaysia.
- Saad, R. A. J., & Haniffa, R. (2014). Determinants of Zakah (Islamic Tax) Compliance Behavior. *Journal of Islamic Accounting and Business*. 5 (2), 182-193.
- Saad, R. A. J., Bidin, Idris, Md, K., and Md Hairi, M. H. (2010). Faktor-Faktor yang Mempengaruhi Gelagat Kepatuhan Zakat Perniagaan. *Jurnal pengurusan*, 30. 49-61.
- Saaty, T. L., & Kearns, K. P. (2014). *Analytical planning: The organization of system* (Vol. 7). Elsevier.
- Sachdeva, S., Singh, P., & Medin, D. (2011). Culture and the quest for universal principles in moral reasoning. *International Journal of Psychology : Journal International de Psychologie*, 46(3), 161-76.  
doi:10.1080/00207594.2011.568486
- Sadaf, A., Newby, T.J., Ertmer, P.A. (2012). Exploring Factors that Predict Preservice Teachers' Intentions to Use Web 2.0 Technologies Using Decomposed Theory of Planned Behavior. *Journal of Research on Technology in Education*, 45(2), 171-195.
- Sanep A., Hairunnizam, W., & Adnan, M. (2006). Penswastaaan Institusi Zakat dan Kesannya terhadap Pembayaran Secara Formal di Malaysia. *International Journal of Management Studies*, 13 (2), 175-196.

- Sanep A., Hairunnizam, W., & Adnan M. (2006). Penswastaaan Institusi Zakat dan Kesannya terhadap Pembayaran Secara Formal di Malaysia. *International Journal of Management Studies*, 3 (2), 175-196.
- Sargeant, A. and S. Lee. (2002) Improving Public Trust in the Voluntary Sector: An Empirical Analysis. *International Journal of Nonprofit and Voluntary Sector Marketing*, 7 (1), 68-83.
- Sargeant, A. and S. Lee. (2006). Perceptual Determinants of Non Profit Giving Behavior. *Journal of Business Research*, 59 (2), 155-165.
- Scholz, J.T., & Lubell, M. (1998). Adoptive Political Attitude: Duty, Trust and Fearas Minotors of Tax Policy. *American Journal of Political Science*, 42(3), 903–920.
- Schumacker, R. E., & Lomax, R. G. (2004). *A beginner's guide to structural equation modeling*. Psychology Press.
- Schumaker, R. E., & Lomax, R.G. (1996). *A beginner's guide to structural equation modelling*. NJ: Lawrence Erlbaum associates publishers.
- Schuman, H., & Presser, S. (1981). *Questions and answers in attitude surveys: Experiments on question form, wording, and context*. Sage.
- Sekaran, U., & Bougie, R. (2010). *Research Methods for Business: A Skill Building Approach* (Fifth ed.). West Sussex: John Wiley.
- Seo, H., Lee, S. K., & Nam, S. (2011). Factors Influencing Fast Food Consumption Behaviors of Middle-school Students in Seoul: An Application of Theory of Planned Behaviors. *Nutrition Research and Practice*, 5(2), 169-178.
- Shad, A. R. (1986). *Zakah and Ushr*. Kazi, Lahore.

- Shao, R., Aquino, K., & Freeman, D. (2008). Beyond Moral Reasoning: A Review of Moral Identity Research and Its Implications for Business Ethics. *Business Ethics Quarterly*, 18(04), 513-540.
- Shazilli, M.S., Saadon, N.I., Ibrahim, R., Abdul Rahim, M., & Ambali, A. (2102) Good Governance in Zakat Distribution: Perceptions of Zakat Recipients at Kota Tinggi, Johor. 2012 *IEEE Symposium on Business, Engineering and Industrial Applications*.
- Shehu, A. M., & Mahmood, R. (2014). Market Orientation, Knowledge Management and Entrepreneurial Orientation as Predictors of SME performance: Data Screening and Preliminary Analysis. *Information and Knowledge Management*, 4 (7), 12-23).
- Shih, Y.Y., & Fang, K. (2004). The Use of a Decomposed Theory of Planned Behavior to Study Internet Banking in Taiwan. *Internet Research*, 14(3), 213–223. doi:10.1108/10662240410542643
- Shimp, T., & Alican, K. (1984). The Theory of Reasoned Action Applied to Coupon Usage. *Journal of Consumer Research*. 11, 795-809.
- Shimp, T. A., & Kavas, A. (1984). The Theory of Reasoned Action Applied to Coupon Usage. *Journal of Consumer Research*, 795-809.
- Shirazi, N. S. (1996). Targeting, Coverage and Contribution of Zakat to Households' Income: The Case of Pakistan. *Journal of Economic Cooperation Among Islamic Countries* 17 (3-4), 165-186.
- Siddiqi, S.A. (1968). *Public Finance in Islam*, S.H. Muhammad Ashraf, Lahore, Pakistan.

SMEDAN, (2012). *Survey report on micro, small and medium enterprises in Nigeria*.

Nigerian Bureau of statistics and small and medium enterprises development agency of Nigeria.

Snijders, T. A. (2005). Models for longitudinal network data. *Models and methods in social network analysis, 1*, 215-247.

Soanes, C., & Stevenson, A. (2008). *The concise oxford English Dictionary*. Oxford University Press.

Spicer, M. W., & Lundstedt, S. B. (1976). Understanding Tax Evasion. *Public Finance*, 21 (2), 295-305.

Staples, W., Dalrymple, J., & Bryar, R. (2002). Assessing call centre quality using the SERVQUAL model. In *7th International Conference on ISO (Vol. 9000)*.

Stone, M. (1974). Cross-validatory Choice and Assessment of Statistical Predictions. *Journal of the Royal Statistical Society. Series B (Methodological)*, 111-147.

Suprayitno, E., Kader, R. A., & Harun, A. (2013). The Impact of Zakat on Aggregate Consumption in Malaysia. *Journal of Islamic Economics, Banking and Finance*, 9(1), 1–24.

Sutinen, J. G., & Kuperan, K. (1999). A socio-economic theory of regulatory compliance. *International journal of social economics*, 26(1/2/3), 174-193.

Svensson, R. (2013). An Examination of the Interaction Between Morality and Deterrence in Offending: A Research Note. *Crime & Delinquency*, 1(16).  
doi:10.1177/0011128713486068

Svensson, R. (2015). An examination of the interaction between morality and deterrence in offending a research note. *Crime & Delinquency*, 61(1), 3-18.

- Tabachnick, B. G., & Fidell, L. S. (2007). Multivariate analysis of variance and covariance. *Using multivariate statistics*, 3, 402-407.
- Taneja, A., Fiore, V., & Fischer, B. (2015). Cyber-slacking in the Classroom: Potential for Digital Distraction in the New Age. *Computers & Education*, 82, 141-151.
- Tarimin, M. (1995). *Zakat Penggajian: Satu Penilaian Terbaru di Malaysia*. Unpublished PhD Thesis, Universiti Malaya, Malaysia.
- Taylor, S. J., & Todd, P. (1995). Understanding Information Technology Usage: A Test of Competing Models. *Information Systems Research*, 6 (2), 144-176.
- Teas, R. K. (1994). Expectations as a Comparison Standard in Measuring Service Quality: An Assessment of a Reassessment. *The Journal of Marketing*, 132-139.
- Tenenhaus, M., Amato, S., & Esposito Vinzi, V. (2004, June). A global goodness-of-fit index for PLS structural equation modelling. In *Proceedings of the XLII SIS scientific meeting* (Vol. 1, pp. 739-742).
- Torgler, B. (2003). *Tax morale: Theory and empirical analysis of tax compliance*, Unpublished Doctoral Dissertation, University of Basel.
- Truong, Y. (2009). An Evaluation of the Theory of Planned Behavior in Consumer Acceptance of Online Video and Television Services. *Electronic Journal Information System Evaluation*, 12 (2 ), 177-1186.
- Tsakumis, G. T., Curatola, A. P., & Porcano, T. M. (2007). The Relation between National Cultural Dimensions and Tax Evasion. *Journal of International Accounting, Auditing and Taxation*, 16(2), 131-147.

- Tyler, T. R., & Degoey, P. (1996). Trust in organizational authorities: The influence of motive attributions on willingness to accept decisions. *Frontiers of theory and research* (pp. 331–356). London: Sage.
- Tyler, T. R., & Degoey, P. (1996). *Trust and Organisational Authorities* : The influence of motive attributions on willingness to decisions. Thousand oaks, California state.
- Tyler, A.R. (1998). *Trust and Governance*: Russell SAGE foundation 112 east 64<sup>th</sup> street, New York 10021
- Uslaner, E. M. (2009). Trust, diversity and segregation. *Paper presented to the research seminar. the social differentiation of trust and social capital* (CINEFORO WP 33) 8-9 june. Halborg
- UNDP. (1997). *Governance for sustainable human development: A UNDP policy document*. Retrieved October 17, 2010, from <http://www.pogar.org/publications/other/undp/governance/undppolicydoc97-e.pdf>
- UNESCO. (2007). *What is good governance?* Retrieved October 16, 2010, from <http://www.unescap.org/pdd/prs/ProjectActivities/Ongoing/gg/governance.asp>
- UNESCO (2006). Definition of basic concepts and terminologies in governance and public administration. Retrieved October 17,2010,from: <http://unpan1.un.org/intradoc/groups/public/documents/un/unpan022332.p d>.
- Venkatraman, N. (1989). The concept of fit in strategy research: Toward verbal and statistical correspondence. *Academy of management review*,14(3), 423-444.

- Verbit, M. F. (1970). The components and dimensions of religious behavior: Toward a reconceptualization of religiosity. *American mosaic*, 24, 39.
- Wahab, N. A., Rahim, A., & Rahman, A. (2011). A Framework to Analyse the Efficiency and Governance of Zakat Institutions. *Journal of Islamic Accounting and Research*, 2(1), 43–62. doi:10.1108/17590811111129508
- Wahab, N. A., Rahim, A., & Rahman, A. (2013). Determinants of Efficiency of Zakat Institutions in Malaysia : *A Non-parametric Approach*, 6(2), 33–64.
- Wali, H. N. (2013). Utilization of Zakat and Islamic Endowment Funds for Poverty Reduction : A Case Study of Zakat and Hubsu Commission , *Kano*, 4(18), 141–148.
- Walker, M. B. (2004). Gus in the gap: Bridging the judgement-action gap in moral functioning. In D.K. lapsey & D.Narvaez (Eds). *Moral development of self and identity: 1-20 mahwah, N.J: Eribaum*.
- Walsh, A., Edwards, H., & Fraser, J. (2009). Attitudes and Subjective Norms: Determinants of Parents' Intentions to Reduce Childhood Fever with Medications. *Health Education Research*, 24(3), 531-545. doi: 10.1093/her/cyn055
- West, S. G., Finch, J. F., & Curran, P. J. (1995). Structural Equation Models with Nonnormal Variables. *Structural Equation Modeling: Concepts, Issues, and Applications*, 56-75.
- Wetzels, M. Odekerken-Schröder, G & Van Oppen, C. 2009. *Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration*.



- Wheaton, B., Muthen, B., Alwin, D., & Summers, G. 1977. Assessing reliability and stability in panel models. In D. Heise (Ed.), *Sociological Methodology*, 84–136. San Francisco, CA: Jossey-Bass.
- World Bank Group (Ed.). (2012). *World Development Indicators 2012*. World Bank Publications.
- Yalama, O., & Gumus, E. (2013). Determinant of Tax Evasion Behavior: Empirical Evidence from Survey Data. *Journal of America Taxation Association*.
- Yi, M. Y., & Park, J.K. (2006). Understanding the Role of Individual Innovativeness in the Acceptance of IT-based Innovation: Comparative Analysis Models and Measurement. *Decision Science*, 37 (3), 393-426.
- Yusuf, M.B. O., & Derus, A. M. (2013). Measurement Model of Corporate Zakat Collection in Malaysia: A Test of Diffusion of Innovation Theory. *Humanomics*, 29 (1), 61–74. doi:10.1108/08288661311299321
- Zaidi, M.I., & Sani, M.B. (2011). *Good Governance: Adab-Oriented Tadbir in Islam*, ISBN 9832636434, 9789832636434.
- Zayas, F. G. (2003). The Law and Institution of Zakat. Kuala Lumpur: *The Other Press*.
- Zimmermann, F., & Sieverding, M. (2010). Young Adults' Social Drinking as Explained by an Augmented Theory of Planned Behaviour: The Roles of Prototypes, Willingness, and Gender. *British Journal of Health Psychology*, 15, 561.
- Zulkifli, D., & Sanep A (2010). Kesan Perundangan Zakat keatas Kepatuhan Bayaran Zakat: Kearah Strategi Berkesan Program Pengurusan Kutipan Zakat.

*Paper presented at The 4th ISDEV International Islamic Development Management Conference (IDMAC 2010), Universiti Sains Malaysia, 21-22 Disember.*

Zikmund, W.G. (2000). *Bussiness research methods*. Orlando, Dryden Press.

## APPENDIX I ENGLISH QUESTIONNAIRE



### ACADEMIC RESEARCH QUESTIONNAIRE

Dear Respondents

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

Please contact the researcher for any enquiry about the research.

Thank you very much for your cooperation.

Sani Adamu Muhammad

Prof Madya Dr Ram Al-Jaffri Saad

Student

Supervisor

Mobile +60146356353 +2348039492252

+60195681574

**SECTION A**

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

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

**SECTION B**

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

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

**SECTION C**

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

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

#### SECTION D

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

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

#### SECTION E

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

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

#### SECTION F

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

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

### SECTION G

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

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

### SECTION H

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

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

### SECTION I

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

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

### SECTION J

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

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

### SECTION K

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

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

**SECTION L**

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

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

**SECTION M**

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

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

**SECTION N**

**DEMOGRAPHIC INFORMATION.**

**DMO 1 GENDER**

1. Male
2. Female

**DMO2 EDUCATION**

1. Primary
2. Secondary
3. Diploma

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

**DMO3 ETHNIC GROUP**

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

**DMO 4 CAPITAL**

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

**APPENDIX II  
HAUSA QUESTIONNAIRE**



Tsarin tambayoyi domin neman Ilimi akan zakka

Zuwa ga mai amsawa,

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

**Don neman Karin bayani, tuntubi**

Sani Adamu Muhammad  
Dalibi

Prof Madya Dr Ram Al-Jaffri Saad  
Malami

Mobile +60146356353 +2348039492252

+60195681574

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

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



**NIYAR BIYAN ZAKKA**

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

**RASHIN BIYAN ZAKAT**

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

**DABI'A TA GARI**

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

**BAMBANCIN HARSHE KO KABILA**

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

**GUDUNMAWAR MALAMAN ADDINI MUSULUNCI WAJEN BIYAN ZAKKA**

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

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

#### GUDUNMAWAR ABOKAI WAJEN BIYAN ZAKKA

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

#### NEMAN ILIMI WAJEN FITAR DA ZAKKA

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

#### YANAYIN YADDA HUKUMAR ZAKKA TAKE

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

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

	<b>Kwata-Kwata Ban yardaba</b>	<b>Ban yardaba</b>	<b>Bani da masaniya</b>	<b>Hakane</b>	<b>Kwarai da gaske da hakane</b>				
--	------------------------------------	--------------------	-------------------------	---------------	--------------------------------------	--	--	--	--

	1	2	3	4	5	
EZL1	Kafa doka da zata tilastawa ma su kin biyan zakka abu ne mai kyau	1	2	3	4	5
EZL2	Biyar zakka ta hannun hukumar zakka zai taimaka sosai	1	2	3	4	5
EZL3	Rashin biyar zakka na faruwane saboda mutane ba sa tsoron Allah	1	2	3	4	5
EZL4	Za'a iya gane marasa biyar Zakka idan akwai doka	1	2	3	4	5
EZL5	Karfafa doka akan zakka zai taimaka wajen biyar zakkar	1	2	3	4	5

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

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

#### SHUGABANCI NAGARI

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

#### INGANCIN AIKIN HUKUMAR ZAKKA

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

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

#### AMINTATTUN MUTANE A HUKUMAR ZAKKA TA KANO

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

#### SASHIN SANIN YANAYIN MAI AMSA TAMBAYA

##### DMO1 JINSI

1. Namiji [ ]
2. Mace [ ]

##### DMO2 YANAYIN KARATU

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

##### DMO3 YARENKA

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

##### DMO4 JARINKA KO SAMUN KUDINKA

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

**APPENDIX III  
KANO STATE ZAKAT LAW**

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

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

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

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

**Arrangement of sections:**

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

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

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

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

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

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

“State” means Kano State of Nigeria.

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

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

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

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

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

ii) Two permanent commissioners I & II

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

iv) One representative from emirate council

v) One representative from Shariah commission

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

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

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

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

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

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

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

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

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

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

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

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

15

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



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

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

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

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

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

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

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

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

**APPENDIX IV**

**Frequencies of Demography Variables**

**Statistics**

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

**Frequency table**

**DMO1**

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

**DMO2**

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

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

**DMO3**

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

**DMO4**

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

**DMO5**

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

**DMO6**

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

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

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

**Case Processing Summary**

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

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

**Reliability Statistics**

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

**Item-Total Statistics**

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

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

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

**Reliability Statistics**

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

**Item-Total Statistics**

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

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

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ATTITUDE TOWARD ZAKAT EVASION 4 ITEMS AFTER DELETION

**Reliability Statistics**

Cronbach's Alpha	N of Items
.834	4

**Item-Total Statistics**

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

RELIABILITY OF ATTITUDE TOWARD MORAL REASONING 9 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ATTITUDE TOWARD MORAL REASONING 8 ITEMS AFTER DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ETHNIC DIVERSITY 5 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ETHNIC DIVERSITY 4 ITEMS AFTER DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF INFLUENCE OF RELIGIOUS LEADERS 5 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF PEER INFLUENCE 5 ITEMS NO DELETION



**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF INFLUENCE OF RELIGIOUS LEADERS 4 ITEMS AFTER DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

**Communalities**

	Initial	Extraction

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

Extraction Method:  
Principal Component  
Analysis.

#### Total Variance Explained

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

Extraction Method: Principal Component Analysis.

RELIABILITY OF ZAKAT KNOWLEDGE 6 ITEMS BEFORE DELETION

#### Reliability Statistics

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

#### Item-Total Statistics

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

RELIABILITY OF ZAKAT KNOWLEDGE 5 ITEMS AFTER DELETION

#### Reliability Statistics

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

**Item-Total Statistics**

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

RELAIBILITY OF ZAKAT SYSTEM STRUCTURE 6 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ENFORCEMENT OF ZAKAT LAW 5 ITEMS NO DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF QUALITY OF ZAKAT DISTRIBUTION 5 ITEMS NO DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF PUBLIC GOVERNANCE QUALITY 11 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

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

RELIABILITY OF PUBLIC GOVERNANCE QUALITY 10 ITEMS AFTER DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ZAKAT SERVICE QUALITY 8 ITEMS BEFORE DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF ZAKAT SERVICE QUALITY 7 ITEMS AFTER DELETION

**Reliability Statistics**

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

**Item-Total Statistics**

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

RELIABILITY OF PERCEIVED ZAKAT BOARD CAPITAL 5 ITEMS NO DELETION

**Reliability Statistics**

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

.813	.814	5
------	------	---

**Item-Total Statistics**

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



**APPENDIX VI MISSING VALUES**



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



UUM

Universiti Utara Malaysia

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



UUM  
Universiti Utara Malaysia

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



**APPENDIX VII MULTICOLLINEARITY**

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

Dependent variable AZE

Attitude toward Moral Reasoning

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

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

Dependent variable AMR

Attitude toward Ethnic Diversity

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

Dependent variable: ETD



---

Influence of Religious Leaders

---

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

---

Dependent variable: IRL

Peer influence

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

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

Zakat Knowledge

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

Zakat System structure

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

Dependent Variable: ZSS

Enforcement of Zakat law

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



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

Dependent variable: EZL

#### Quality of Zakat Distribution

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

Dependent Variable: QZD

Zakat Service Quality

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

Dependent Variable: ZSQ

Perceived zakat Service Quality

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

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

Dependent variable: PZBC

Public Governance Quality

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

Dependent Variables: PGQ

