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



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

**By**

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Tandatangan

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## ABSTRACT

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

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

## ABSTRAK

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

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

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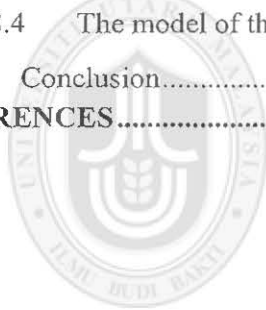


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## LIST OF ABBREVIATIONS

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

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Introduction

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

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

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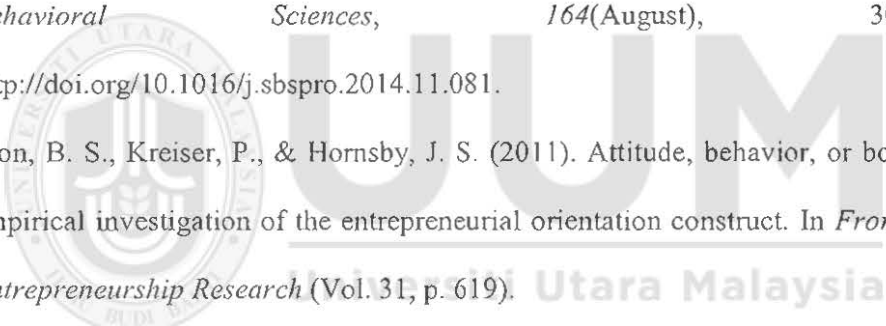
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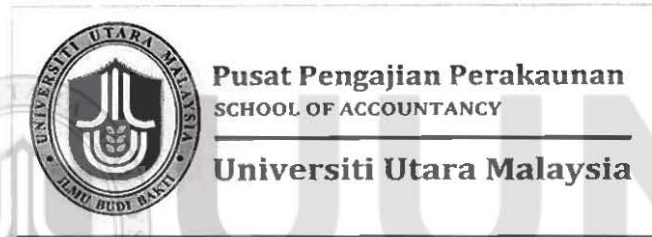
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APPENDIX A  
QUESTIONNAIRE  
ACADEMIC RESEARCH QUESTIONNAIRE  
COLLEGE OF BUSINESS,  
UNIVERSITI UTARA MALAYSIA,  
SINTOK, KEDAH,  
MALAYSIA.



Dear Respondent,

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

Thank you in anticipation of cooperation and assistance.

**Abubakar Umar Farouk**

**Researcher**

## PART A: Attitude Questionnaire

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

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

### PART B: Subjective norm Questionnaire

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

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

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

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

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

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

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

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

### PART C: Perceived Behavioral Control Questionnaire

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

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

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

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

#### PART D: Religiosity Questionnaire

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



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

#### **PART E: Behavioral Intention Questionnaire**

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

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

### PART F: Demographic Information Questionnaire

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

1. Gender a) Male

b) Female

2. Highest Educational Qualification

a) Post graduate Degree (Masters/PhD)

b) First Degree/HND

e) National Diploma/NCE

f) Secondary leaving certificate

g) Others specify.....

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

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

a) N500,000 to N1,000,000

b) N1000,001 and above

4. Name of your Organization

.....

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

**Abubakar U. Farouk**






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

DATE: 10/08/2015

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

  
DIRECTOR PLANNING RESEARCH AND STATISTICS  
G.S.M NO. 07062641962, 07054574561

APPENDIX B

APPENDIX C



OTHMAN YEOP ABDULLAH  
GRADUATE SCHOOL OF BUSINESS  
Universiti Utara Malaysia  
06010 UUM SINTOK  
KEDAH DARUL AMAN  
MALAYSIA



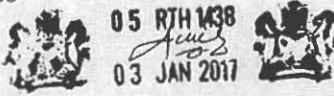
Tel.: 604-928 7101/7113/7130  
Faks (Fax): 604-928 7160  
Laman Web (Web): www.oayagsb.uum.edu.my

"MUAFKAT KEDAH"

OFFICE OF THE HEAD OF SERVICE  
KANO STATE

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

The Head of Civil Service  
Kano State  
Nigeria



Dear Sir/Madam,

RECEIVED

LETTER OF RECOMMENDATION FOR DATA COLLECTION AND RESEARCH WORK

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

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

Your cooperation and assistance is very much appreciated.

Thank you.

"BERKHIDMAT UNTUK NEGARA"  
"ILMU, BUDI, PAKTI"

Yours faithfully,

ROZITA BINTI RAMLI  
Assistant Registrar  
for Dean

Othman Yeop Abdullah Graduate School of Business

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

Universiti Pengurusan Terkemuka  
The Eminent Management University

