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Article

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BEHAVIOURAL INTENTION OF ZAKAT PARTICIPANTS TOWARDS THE ZAKAT FUND IN MOROCCO

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ABSTRACT

Purpose — Currently, there is neither a formal zakat system nor a zakat institution in Morocco. However, in recent years, discussions have intensified regarding the establishment of a national zakat fund in the Kingdom. In this regard, the paper attempts to fill the gap by examining the factors determining the intention of Moroccans to pay their zakat obligations to the national zakat fund.

Design/Methodology/Approach — The present study adopts a quantitative research design based on the theory of planned behaviour (TPB). A relevant questionnaire was designed and distributed to zakat believers in Morocco. Structural equation modelling (SEM) was used to analyse the data collected.

Findings — The study found that most of the zakat believers have basic knowledge of zakat as a religious obligation and that there is a need for proper education on zakat. Additionally, among the variables studied, only attitude has a significant positive impact on the intention of Moroccans to pay their zakat obligations to the zakat national fund.

Originality/Value — This study is unique in nature as it is the first study to explore individuals' intention in Morocco to pay their zakat obligations to a national zakat fund based on the TPB.

Research Limitations/Implications — The primary limitation of this research is its scope. The study focuses on individual contributors only. Further studies might target businesses and Islamic financial institutions as potential donors.

Practical Implications — The paper suggests some recommendations aiming to increase confidence in the zakat fund and building a positive attitude among the *muzakkīs* (zakat payers).

Keywords — Behavioural intention, *Muzakkīs*, Theory of planned behaviour, Trust, Zakat

Article Classification — Research paper

INTRODUCTION

Zakat is unique in the sense that it is both a religious (ritual) and monetary obligation, where accomplishing it implies a reward while refusing it involves punishment. Considered as a monetary *ʿibādah* (worship), it is seen as an instrument for the redistribution of wealth. In addition, zakat means purification. It purifies and frees the mind of the *muzakkī* (zakat payer) from selfishness, greed and jealousy, as well as preventing them from the hoarding of wealth, while simultaneously encouraging fraternity and social harmony within the *ummah* (Islamic nation) (Owoyemi, 2020). In Sūrah al-Tawbah, Allah (SWT) states: 'Take *ṣadaqah* (alms) from their wealth to purify them and sanctify them with it...' (Qurʾān, 9:103). From this verse, it is learnt that there are two types of *ṣadaqāt*. The first type is voluntary and comes by the person's own will, while the second is mandatory. The obligatory *ṣadaqah* that must be taken from the wealth of Muslims is known as zakat.

Collecting zakat plays a crucial role in financing development as it provides renewable monetary resources each year. It is also considered an instrument to reduce (or even eliminate) social disparities and poverty in the society, as well as improve the well-being of Muslims (Owoyemi, 2020). It is prescribed upon every type of wealth having the capacity to grow that belongs to a free Muslim, provided that the wealth reaches a specific *niṣāb* (threshold) and a maturity of one year (*ḥawl*) (Eletrebi *et al.*, 2019). Much academic research has been conducted to show the importance of creating an institution that collects and distributes zakat to the needy. Due to the complexity of collecting zakat and the specific nature of its distribution, it is argued that it is important to have an organisation that will professionally manage funds' collection and distribution.

Awareness of the multifaceted significance of this charity and concern for the preservation of this religious pillar has led some Muslim countries to enact laws and regulations to institutionalise zakat collection and distribution and set up an organisational structure responsible for its management. However, the management of zakat differs from one country to another. In many Muslim countries, the zakat collection system is implemented by the government. In some of them, official institutions exist but the payment of zakat is voluntary (e.g., Bahrain, Bangladesh, Egypt, Indonesia, Iran, Iraq, Jordan, Kuwait, Lebanon, Qatar, the United Arab Emirates). In others, it is mandatory to give it to the government (e.g., Libya, Sudan, Yemen, Saudi Arabia, Malaysia, and Pakistan). However, in a few countries, it is left to the individual without any state interference (e.g., Morocco and Tunisia).

In recent years, there have been many discussions regarding the establishment of a formal zakat system in the Kingdom of Morocco that is referred to as the zakat fund. However, it is of crucial importance, before implementing this system, to identify factors that influence individuals' intention to give their zakat to a national zakat collector. This importance arises due to the aim of maximising zakat collection and allocation. After reviewing some of the relevant literature on this topic, it can be argued that there is indeed a gap in examining the intention of Moroccans to pay their zakat to the zakat fund, which this present paper seeks to discuss.

Previous zakat-related studies have highlighted different factors influencing behavioural intention. Some studies have used the theory of reasoned action (TRA) (Bidin *et al.*, 2009) while others used the theory of planned behaviour (TPB) (Sapingi *et al.*, 2011, Huda *et al.*, 2012, Andam & Osman, 2019). The results of these studies have proven the reliability and validity of TRA and TPB when applied to the behavioural intention to comply with zakat giving.

Nonetheless, the results show that these theories have limited explanatory value. Thus, this current research uses the extended theory of planned behaviour (ETPB) which, according to the literature, can strongly explain change in behaviour (Kashif & Run, 2015, Kashif *et al.*, 2015, Andam & Osman, 2019). Based on these findings, the present research aims to examine the ETPB factors motivating the intention of Moroccans to pay their zakat to the national zakat fund.

In light of the above, after introducing the topic, the paper discusses the literature related to zakat and its social impact, as well as the importance of its centralised administration. This section also brings to the discussion the arguments of the public authorities for implementing the zakat fund in Morocco. In the following sections, the theoretical framework and research method are presented, followed by an analysis of the findings. In the last section, the conclusion and recommendations are presented.

LITERATURE REVIEW
The Concept of Zakat
Zakat as a religious activity has a spiritual role; it is a sort of an acknowledgement from the Muslim that their wealth belongs to Allah (SWT) and that they are only a steward acting on behalf of the true owner. It urges believers to view their money, wealth and other things that they have as an *amānah* (trust) from Allah (SWT) and that they must share with those who are less privileged (Owoyemi, 2020). Zakat as a financial obligation is neither a tax nor charity, but it is a responsibility for the believers under certain conditions and restrictions. The Prophet (SAW) instructed Muʿādh ibn Jabal "[…] Inform them that Allah has made obligatory for them [the giving of] zakat, which is to be taken from their wealth and bestowed upon the needy among them" (Sahih Bukhari). The original meanings of zakat are purity, increase, growth, praise, soundness, blessing, and piety. Paying it is a way to help the weak and relieve those in need. It empowers people deprived of their rights and allows them to fulfil their obligations to Almighty God, such as the recognition of His unique right to be worshipped and the performance of the various acts of worship associated with His right (Bouheraoua, 2012).

Allah (SWT) states in Sūrah al-Tawbah: 'Zakat is meant only for the poor, the needy, those who administer them, those whose hearts need winning over, to free slaves and help those in debt, for Allah's cause, and for travellers in need. This is ordained by Allah; Allah is all knowing and wise' (Qurʾān, 9:60). After being adequately deducted from a Muslim's wealth, zakat should thus be distributed to the eight segments mentioned in the Qurʾānic verse (9:60).

Zakat has many benefits in the society. It is considered a powerful income redistribution instrument; it has a huge potential to reduce wealth concentration in the hands of a few (Qardawi, 2009); and it encourages inclusive economic growth (Khasandy & Badrudin, 2019; Wardani & Arif, 2021). In fact, there is an enormous potential for using zakat funds as a major source of social protection (Bilo & Machado, 2020). The lack of a centralised zakat institution leads to poor collection of zakat and inefficient distribution (Andam & Osman, 2019). The distribution of zakat by the government would maintain and uphold the dignity of the poor and needy (Owoyemi, 2020).

Zakat Institutions

Zakat is a pertinent tool in achieving social justice. It is used to provide the monetary resources necessary to promote development through its direct and effective impact on the hoarding of money. The amount collected from zakat can be used in various development projects such as the provision of production instruments and the creation of income-generating projects.

Researchers argue that the main purpose of zakat is related to social development, mainly through fighting poverty. The goal of development is to preserve and promote the five objectives of Sharīʿah, which are safeguarding the religion, life, lineage, intellect and wealth (Eletrebi *et al.*, 2019). However, the effectiveness of zakat as a social protection measure varies due to the ways it is collected and administered, and the geographic and political conditions of the country (Bilo & Machado, 2020). The lack of a centralised institution has several drawbacks, among them the unavailability of records. The absence of documents makes it difficult to know who has already paid his zakat obligation and who are the beneficiaries who have received it (Andam & Osman, 2019). It may cause one zakat recipient to receive it more than once and others to receive nothing.

Previous studies have shown that, if administered properly, zakat has the potential to stimulate economic growth in Muslim countries. In a study conducted to explore the effect of zakat on the economic growth of some selected Islamic countries, the researcher found that zakat stimulates the economic growth of eight countries (Senegal, Sudan, Qatar, the UAE, Saudi Arabia, Kuwait, Malaysia, and Indonesia) by increasing consumption and investment (Ben Jedidia & Guerbouj, 2020).

In Malaysia, the importance of implementing zakat is recognised by the government. It is managed by the State Islamic Religious Councils. In each state, the appropriate Islamic council has established a specialised department to collect and manage zakat funds (Pitchay *et al.*, 2019). Studies on zakat collection in Malaysia indicate that the highest sources of zakat collection in the country are zakat on employment and business income, followed by zakat on savings (Azman & Bidin, 2015; Andam & Osman, 2019). In Sudan, zakat is mandatory. The zakat fund in Sudan covers agriculture (providing a safety net against drought, desertification, and other disasters), alleviation of poverty (providing monetary support, establishing projects engaging the poor and needy), and the reduction of unemployment (by developing human capital and supporting small project holders) (Hassanain & Saaid, 2016). In Jordan, a dedicated committee has been set up to collect zakat and direct it to a central level for redistribution. Zakat support includes, but is not limited to, job creation and income generating activities, emergency money allocations, medical care programs, monthly cash support for the poor, and a cash support system for orphans and poor students, the elderly (those who are over 60 years old and living alone), disabled people (either directly or through dedicated organisations) and people affected by calamities (earthquakes, fires or floods) (Bilo & Machado, 2020).

In Morocco, many people prefer paying zakat to those whose maintenance is not their obligation to provide. The distribution of zakat by Moroccans follows the concept of entourage, which might be explained as a set of circles, based on proximity, representing a hierarchy of beneficiaries of zakat. This first circle (first degree of proximity) includes 'immediate' family members (brothers and sisters), the second circle (second degree of proximity) includes members from the extended family (cousins, nephews, nieces, etc.). Then, comes those who are part of the community, i.e., neighbours and other people with whom one has close ties (third degree of proximity). Finally, the fourth degree of proximity represents other members of the community

with whom the zakat payer might or might not have direct contact. The circle can be extended to people from the same region of origin or social group. However, individuals also pay zakat to charities , NGOs or other organisations that reach out to such beneficiaries (ESCWA, 2015). Based on 2007 data, it was estimated that the potential income from zakat in Morocco was USD1.3 billion per year for various years (Shirazi, 2014). This potential has grown over the years, especially with the country's economic development as well as the constant increase in living standards in recent years.

The Moroccan Zakat Fund
Discussions about a formal zakat fund began after the independence of Morocco, specifically, under King Hassan II (1961–1999). His Majesty expressed support for a zakat fund on several occasions during his reign. In an official speech in 1979, he called for the creation of such a fund. Following that, in 1980, the government adopted a law (Morocco Code 3.1/2.0.0.1.13.017) opening the door for establishing a special fund for zakat supervised by the Ministry of Finance (ESCWA, 2015). This fund was simply called the zakat fund as it collected funds through zakat donations. It is responsible for supervising all functions related to zakat management. This special fund exists currently in law; however, the regulations for its application have yet to be drawn up, and the fund therefore has never become operational (Zarfi, 2019).

Between 1998 and 1999, the Ministry of Finance and the Ministry of Awqaf jointly developed an official proposal drafting the guidelines for the implementation of the zakat fund. The proposal describes an institution headed by a national zakat council supervised directly by King Mohammed VI (Hassan II's successor). This council includes representatives of the ministries concerned, scholars and other individuals that the King considers necessary (ESCWA, 2015). It is of crucial importance that the King heads the hierarchical structure of the fund, as within the framework of the Moroccan constitutional monarchical system, the institutions supervised directly by the king have an exclusive status that helps raise them above political debates that other programmes are subjected to.

The National Council is supposed to supervise regional councils (each council representing one of the country's 12 regions). Each regional council will have a distinct board of directors, comprising parliamentary representatives, scholars, representatives of the Ministry of Finance and Ministry of Awqaf, and members of major regional charities (ESCWA, 2015).

In a study conducted in 2019, it was found that the majority of respondents approved the creation of a zakat institution in the Kingdom. However, they prefer a private or semi-public structure with the possibility of keeping part of the zakat for voluntary distribution. This is due to the lack of confidence in the public sector in the Kingdom. However, the study concludes that there is a collective consciousness, a common will, and confidence in the fundamental role of a zakat institution (Rouijel & Marzouki, 2019).

After reviewing the relevant literature on zakat practices in Morocco, it was noticed that none of the previous studies investigated the behavioural intention of Moroccan *muzakkīs* regarding a national zakat institution. It can therefore be argued that there is indeed a gap that has not yet been covered. Hence, this study aims at examining the intention of Moroccan *muzakkīs* to fulfill their zakat obligations through the national zakat fund. This study contributes to the body of knowledge by highlighting the behavioural factors that drive the intention of the *muzakkīs* in Morocco to pay their zakat to a national zakat fund.

**Application of the Extended Theory of Planned Behaviour**

The ETPB, used in this study, as its name indicate, is the extension of the TPB which is derived from the TRA (Icek, 1991). The TPB is one of the most used theories in the social science field to investigate different behaviours (Armitage & Conner, 2001). This theory has been applied to various fields and essentially tries to explain the behavioural intention of people according to two factors (attitudes towards behaviour and subjective norms of behaviour). According to the TRA, the main source of any behaviour is the intention. However, intention is influenced by two major factors, namely attitudes towards that behaviour and subjective norms (Schifter & Ajzen, 1985). According to the TPB, human behaviour is guided by three considerations: the possible consequences of behavioural beliefs, normative beliefs, and the existence of factors that can facilitate or hinder the conduct of behaviours (Icek, 1991).

In the ETPB, additional variables (injunctive norm, descriptive norm, moral norm and past behaviour) were introduced to enhance the explanatory power of the behaviour (Smith & McSweeney, 2008; Kashif & Run, 2015; Kashif *et al.*, 2015; Andam & Osman, 2019). The study used ETPB to explore the factors affecting the intention to pay zakat, as depicted in **Figure 1**. The theory introduces six variables (namely, injunctive norm, descriptive norm, moral norm, attitude, perceived behavioural control and past behaviour) in predicting the intention of Moroccans to pay their zakat to a centralised zakat fund. Attitude towards a behaviour, commonly referred to as behavioural beliefs, is defined as a person's tendency to assess that behaviour (Asmalia *et al.*, 2018). It is also regarded to be the degree to which a person has a good or a bad assessment of a particular behaviour. It is defined by the accessible beliefs of the behaviour's consequences (Icek, 1991). According to the TRA, attitudes have a direct effect on behavioural intention (Schifter & Ajzen, 1985).

Based on the ETPB, attitude (ATT) impacts the human's intention. Thus, attitudes towards the payment of zakat refer to the degree of agreement or disagreement with payment of zakat to a zakat institution. In this study, people with a favourable attitude towards paying zakat to a centralised fund are expected to be more likely to give zakat to that fund. However, the previous studies found that a favourable attitude towards zakat giving engenders the intention to give zakat (Bidin *et al.*, 2009; Sapingi *et al.*, 2011; Huda *et al.*, 2012; Heikal *et al.*, 2014; Ram & Haniffa, 2014; Azman & Bidin, 2015; Asmalia *et al.*, 2018; Andam & Osman, 2019). However, when it comes to donating to charitable institutions, the findings are mixed. Some researchers have found that a positive attitude towards charity leads to an intention to donate (Smith & McSweeney, 2008). While others did not find any significant relationship between attitude and donating (Kashif *et al.*, 2015). Thus, the first hypothesis of the study will be as follows:

H1: ATT has a significant impact on the intention to give zakat to a centralised fund.

Figure 1: Extended Theory of Planned Behaviour
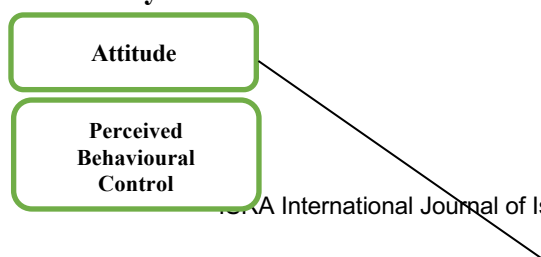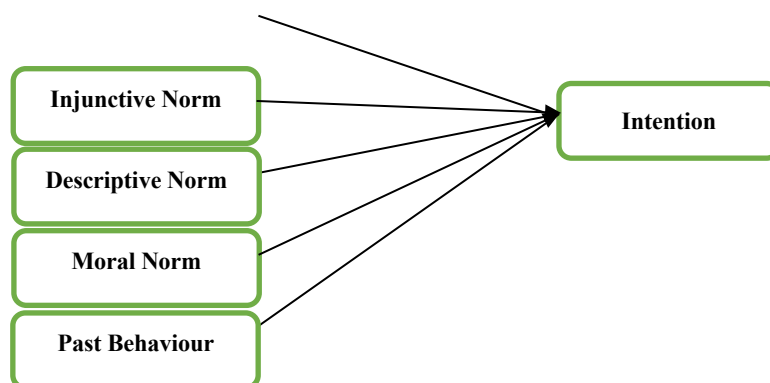
Source: Authors' own

The theory, also, implies that human intention is influenced by perceived behavioural control (PBC). This means that individuals who perceive that they have control over paying their zakat obligation will be more likely to give zakat to a centralised fund. In fact, prior studies show some mixed results. Some researchers have concluded that PBC has a significant impact on the intention to pay zakat (Sapingi *et al.*, 2011; Huda *et al.*, 2012; Heikal *et al.*, 2014; Asmalia *et al.*, 2018). In contrast, other researchers did not find a significant impact of PBC on the intention to give zakat (Sapingi *et al.*, 2011; Huda *et al.*, 2012; Andam & Osman, 2019). The second hypothesis is therefore:

H2: PBC has a significant impact on the intention to give zakat to a centralised fund.

ETPB has extended the normative component of one factor (subjective norms) to three factors (moral norm, injunctive norm, descriptive norm). These factors further explain and influence the human intention. Injunctive norm (IN) can be defined as social pressure. The theory predicts that the higher the perceived social pressure by the group of reference, the more the individual's intention will be influenced. The study by Andam and Osman (2019) found that in the context of zakat, the injunctive norm has no impact on the individual's intention to pay zakat, while in the case of charity the results are mixed. One study concluded that injunctive norm has no impact on an individual's intention to make a voluntary donation (Sander, 2011). In contrast, others found that it has a significant influence (Kashif & Run, 2015; Kashif *et al.*, 2015). The third hypothesis is thus:

H3: IN has a significant impact on the intention to give zakat to a centralised fund.

Descriptive norm (DN) indicates the perception that the group of reference adopts a specific behaviour. ETPB suggests that the more a person perceives that a reference group is adopting a particular behaviour, the more likely he will do it as well. In the case of zakat, the higher the perception that the reference group gives zakat to a centralised fund, the more one would intend to imitate the same behaviour. A recent study concluded that descriptive norm has a significant influence on zakat giving (Andam & Osman, 2019). In contrast, other studies in the context of donations have found no significant impact of descriptive norm on charity giving (Smith & McSweeney, 2008; Sander, 2011; Kashif *et al.*, 2015). The fourth hypothesis is:

H4: DN has a significant impact on the intention to give zakat to a centralised fund.

The last normative element is the moral norm (MN). It is considered to be the belief that the conduct of a particular behaviour is a moral responsibility. In the context of zakat, this suggests that giving zakat is seen by the individual as a personal responsibility to assist others. According to Andam and Osman (2019), moral norm has a positive impact on the intention to pay zakat. Meanwhile, other studies related to charitable giving conclude that moral norm has a positive relationship with the intention to make donations (Smith & McSweeney, 2008; Sander, 2011; Kashif *et al.*, 2015). The fifth hypothesis is:

    H5: MN has a significant impact on the intention to give zakat to a centralised fund.

The last factor of the ETPB is past behaviour (PB). The theory indicates that the more the individual has conducted a particular behaviour in the past, the more likely they will be to have the intention to repeat it. In the context of this study, the more the person had previously given zakat to a fund and/or an association, the more likely he will intend to conduct the same behaviour. This assumption was supported by some researchers (Heikal *et al.*, 2014) and rejected by others (Andam & Osman, 2019). However, the past behaviour factor was utilised to predict charitable giving behaviour. It has been found to have a significant impact on charitable giving (Smith & McSweeney, 2008; Kashif & Run, 2015; Kashif *et al.*, 2015). The sixth hypothesis is:

    H6: PB has a significant impact on the intention to give zakat to a centralised fund.

DATA AND METHODOLOGY
Research Instrument
The questionnaire deployed in the study is adapted from previous literature (Smith & McSweeney, 2008; Bidin *et al.*, 2009; Kashif & Run, 2015; Kashif *et al.*, 2015; Andam & Osman, 2019). The Google form questionnaire was administered for a period of three months (between 1st May and 31st July 2021). It was designed in English and then translated into Arabic and French as these are the languages commonly used in Morocco.

    The research inquiry form was segregated into nine sections. The first section was devoted to the collection of demographic data (gender, age group, marital status, occupation, salary range, etc.). This section also included some questions associated with zakat, aiming to evaluate zakat believers' knowledge of the basics of zakat and explore their zakat literacy. Section 2 to Section 9 are measured through a Likert-scale question varying between '5 = strongly agree to 1 = strongly disagree'. The second section includes some questions to investigate zakat believers' intention to give their zakat to the zakat fund. The third section is regarding the attitude of zakat believers towards paying their zakat to the zakat fund. The fourth section is intended to investigate the perceived behavioural control of zakat believers over their zakat obligations. The fifth, sixth and seventh sections focus on the normative component of the research (injunctive norm, descriptive norm, moral norm). Finally, the eighth section investigates the zakat believers' past behaviour regarding zakat payments.

Sample and Research Instrument
The study targets a sample of adults from different cities in Morocco. Zakat believers were invited to fill up an online questionnaire sent to them via social media. To analyse the data

collected, this study relies on exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and structural equation modelling (SEM) analysed with SPSS and Amos Softwares.

FINDINGS AND ANALYSIS

Demographics

After the launch of the survey, 374 responses were received. Before analysing the data, the responses were screened and only 343 responses were deemed usable; this reflected a response rate of 91.7 per cent. The share of male and female was almost balanced (with 49.2 per cent female). Most of the zakat believers have an age range between 25 and 35 years old (37.5 per cent). 58.1 per cent of the zakat believers are single while 57.2 per cent have no dependents. 43.8 per cent of zakat believers have a master's degree, while 69.5 per cent receive a monthly income of less than 8,000 Moroccan Dirham (USD800) and 21.2 per cent receive more than 10,000 Moroccan Dirham (USD1,000) monthly.

Zakat Literacy and Distribution Preferences

When asked whether zakat is a religious obligation, 97.8 per cent of zakat believers replied 'Yes'. Surprisingly, 23.2 per cent of zakat believers affirmed that zakat should be paid more than once a year. This is probably because they are taking into consideration zakat al-fitr. When asked whether zakat al-fitr is similar to zakat al-mal, more than 21 per cent of zakat believers could not see the difference between these two obligations. Furthermore, 67.3 per cent of zakat believers believe that only the poor and the needy are qualified to receive zakat. This does not align with the right of the eight recipients that Allah (SWT) has clearly defined in Sūrah al-Tawbah. Finally, 88.3 per cent of zakat believers agree that zakat can be given to charity institutions.

When asked about their preferences when it comes to paying their zakat obligations, most of the zakat believers agreed that the best zakat allocation is to members of the close and extended community. This was followed by giving zakat to associations or other non-governmental organisations that connect with people in need. The third range includes beneficiaries comprising immediate and extended family (brothers, sisters, nephews, cousins, nieces, etc.). Only a few zakat believers gave priority to people from the same region of origin, tribe, or social group. Finally, paying zakat obligation to the imam or the *masjid* is the last option chosen by the zakat believers. These findings slightly contradict what ESCWA (2015) suggested.

Descriptive Statistics

Cronbach's Alpha, Means, Standard deviations, Skewness and Kurtosis coefficients, Variance Inflation Factor (VIF) as well as correlations are presented in **Table 1**. It was found that items and factors are normally distributed. In addition, no multicollinearity is reported. Attitude, injunctive norm, descriptive norm, and moral norm (0.820, 0.338, 0.298 and 0.699 respectively) are moderately correlated with the independent variable, while correlations between the latter and PBC and PB are very low (0.031 and 0.095 respectively). In addition, no high intercorrelations were found among the independent variables (highest 0.736). Farrell and Rudd (2009) argued that R = 0.78 and above is deemed to be high. This means that the scales used are empirically distinct (Farrell & Rudd, 2009).

It was found that the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) has a value of 0.897, which means that the sample of the study is adequate. Durbin Watson statistic score (2.077) indicates that there is no autocorrelation detected in the sample.

Rated on a scale of 1 to 5, the average intention to pay zakat to a national zakat fund was high (M = 3.58, SD = 1.07). The overall average of ATT score (M = 3.58, SD = 1.05) implies a positive attitude towards paying zakat to the zakat national fund. On the other hand, the overall average of PBC score (M = 3.7, SD = 0.95) indicates an average tendency of zakat believers to prefer a control over their zakat behaviour. Perceived social pressure by reference groups when it comes to giving zakat scores fairly neutral (M = 3.12, SD = 0.94). In addition, the evaluation of the amplitude to which the reference groups are committed to giving zakat has a fairly neutral score (M = 3.08, SD = 0.71). On the other hand, personalised MN score is high (M = 3.36, SD = 1.13). Finally, the score for PB indicates a neutral score (M = 3.54, SD = 0.89).

Table 1: Descriptive Statistics

N=343	M	SD	CA	Skewness	Kurtosis	VIF	Int	ATT	PBC	IN	DN	MN	PB
Int	3.58	1.07	0.944	0.132	0.263	-	-						
ATT	3.58	1.05	0.928	0.132	0.263	2.274	0.820**	-					
PBC	3.70	0.95	0.822	0.132	0.263	1.188	0.031	0.092	-				
IN	3.12	0.94	0.852	0.132	0.263	1.368	0.338**	0.387**	0.249**	-			
DN	3.08	0.71	0.77	0.132	0.263	1.230	0.298**	0.295**	0.121*	0.334**	-		
MN	3.36	1.13	0.824	0.132	0.263	2.444	0.699**	0.736**	-0.022	0.407**	0.337**	-	
PB	3.54	0.89	0.567	0.132	0.263	1.145	0.095	0.124*	0.269**	0.158**	0.231**	0.165**	-

Notes: *Significance level = $p<0.05$; **significance level = $p<0.01$; ***significance level = $p<0.001$
Source: Authors' own

Confirmatory Factor Analysis
The collected data were analysed using the statistical package for social sciences (SPSS) and AMOS version. Confirmatory factor analysis was applied to verify the uni-dimensionality, reliability and validity of the construct (**Table 2**). The uni-dimensionality of the construct was assessed by examining the model's goodness-of-fit. A model is considered good if the CFI exceeds 0.90, the normalized Chi-Square is less than 5, while the RMSEA value is less than 0.8. Analysis of the results of the confirmatory factor analysis showed CFI = 0.821, CMIN = 3.719, RMSEA = 0.089 (See, original model in **Figure 2**).

Based on CFA results, six items (out of the original 36 items) were dropped due to low factor loadings. These items are IN1, IN2, PBC4, PBC5, PR3 and DN5. The results of the CFA (df = 396, RMSEA = 0.058 and CFI = 0.945) on the remaining 30 items showed an excellent fit to the data. Therefore, this measurement model was used for all subsequent analyses (See, improved model in **Figure 3**).

Table 2: Reliability and Validity Tests

	CR	AVE	MN	Int	ATT	PBC	IN	DN	PB
MN	0.754	0.516	**0.718**						
Int	0.935	0.742	0.832	**0.861**					
ATT	0.920	0.741	0.914	0.899	**0.861**				
PBC	0.860	0.675	0.086	0.100	0.168	**0.821**			

IN	0.901	0.753	0.399	0.291	0.341	0.285	**0.868**		
DN	0.881	0.649	0.598	0.485	0.530	0.167	0.438	**0.806**	
PB	0.765	0.558	0.241	0.142	0.183	0.297	0.451	0.223	**0.747**

Source: Authors' own

Construct validity test was performed using factor loadings within the constructs, composite reliability (CR), the extracted mean variance (AVE) and the correlation between constructs. All the normalised factor loadings came out fairly high, as shown in **Figure 3**. However, both CR and AVE were respectively higher than 0.6 and 0.5 (**Table 2**). This shows that the measurement has a convergent validity.

   After analysing the model, it was found that only attitude has a significant impact on the intention of Moroccans to give zakat to a national zakat fund (**Table 3**). Therefore, only the first hypothesis of the study is confirmed while other hypotheses are rejected (**Table 4**).

Table 3: Results of Regression Weights

	Estimate	S.E.	CR	P	Label
Int ← ATT	0.934	0.158	5.917	***	**Supported**
Int ← PBC	-0.046	0.040	-1.163	0.245	Not Supported
Int ← IN	-0.009	0.041	-0.219	0.827	Not Supported
Int ← DN	0.022	0.062	0.348	0.728	Not Supported
Int ← MN	0.039	0.144	0.267	0.789	Not Supported
Int ← PB	-0.057	0.174	-0.328	0.743	Not Supported

Source: Authors' own

Table 4: Hypotheses Confirmation

|	Hypothesis Status	Hypothesis Status
H1	ATT has a significant impact on the intention to give zakat to a centralised fund	**Confirmed**
H2	PBC has a significant impact on the intention to give zakat to a centralised fund	Rejected
H3	IN has a significant impact on the intention to give zakat to a centralised fund	Rejected
H4	DN has a significant impact on the intention to give zakat to a centralised fund	Rejected
H5	MN has a significant impact on the intention to give zakat to a centralised fund	Rejected
H6	PB has a significant impact on the intention to give zakat to a centralised fund	Rejected

Source: Authors' own

Figure 2: Original Model
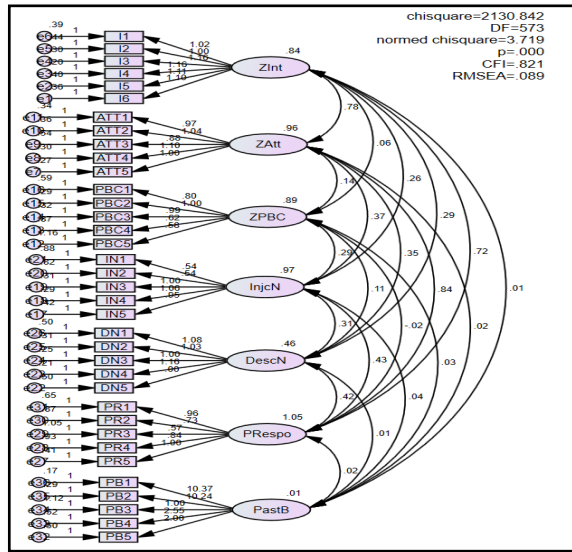
Source: Authors' own

Figure 3: Enhanced Model
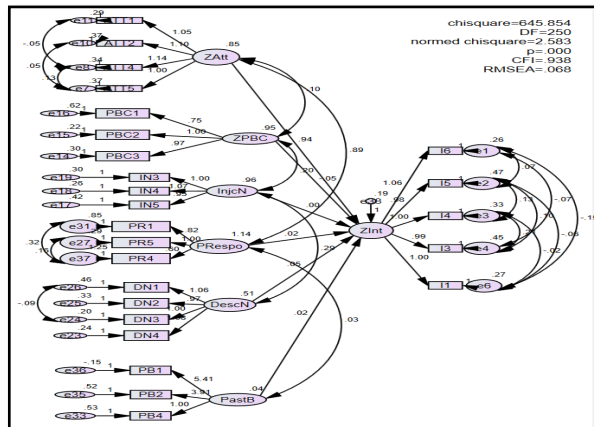
Source: Authors' own

DISCUSSION

Attitude

Based on the estimated results of the SEM model, it can be said that attitude towards paying zakat to a national zakat fund has a significant positive effect on the intention of *muzakkīs* in Morocco to pay their zakat to that fund. These results support previous research which states that attitude influences human intention. Previous studies found that a positive attitude towards paying zakat leads to an intention to pay zakat (Bidin *et al.*, 2009; Sapingi *et al.*, 2011; Huda *et al.*, 2012; Heikal *et al.*, 2014; Ram & Haniffa, 2014; Azman & Bidin, 2015; Asmalia *et al.*, 2018; Andam & Osman, 2019). Other studies also believe that attitude is driven by several factors, including religiosity (Kum-Lung & Tek-Chai, 2010; Mohanty, 2013). Since zakat is an

essential element of belief (*īmān*) in Islam, attitude to pay zakat could be driven by the religiosity of zakat believers. However, the relationship between attitude and intention to pay zakat to a government institution is yet to be tested in the zakat field. By making the first attempt, this study found that individual payers of zakat adopting a positive attitude towards the zakat fund tend to pay zakat to that fund.

Perceived Behavioural Control

Confirmatory factor analysis shows that PBC has no significant influence on the intention to pay zakat to a national zakat fund. In other words, the second hypothesis of the study is rejected. This finding aligns with results of other studies arguing that there is no impact of PBC on the intention to pay zakat (Sapingi *et al.*, 2011; Huda *et al.*, 2012; Andam & Osman, 2019). On the other hand, it contradicts other studies which found that PBC has a significant impact on the intention (Sapingi *et al.*, 2011; Huda *et al.*, 2012; Heikal *et al.*, 2014; Asmalia *et al.*, 2018).

Injunctive Norm

It was found that social pressure (injunctive norm) has no influence on individuals' intention to pay zakat to a national zakat fund. Hence, the third hypothesis is rejected. This finding corroborates the finding of another study which found that in the context of zakat, the injunctive norm has no influence on the individual's intention to give zakat (Andam & Osman, 2019).

Descriptive Norm

The results suggested that the perception that the reference group pays zakat to a national zakat institution has no significant impact on individuals' behavioural intention. This finding aligns with the findings of previous studies in the context of donations (Smith & McSweeney, 2008; Sander, 2011; Kashif *et al.*, 2015). On the contrary, Andam and Osman (2019) found that descriptive norm has a significant impact on zakat giving.

Moral Norm

The fifth hypothesis is rejected. The analysis indicates that moral norm has no significant influence on individuals' intention to pay their zakat to a national zakat fund. This contradicts previous studies suggesting that giving zakat is seen by the individual as a personal obligation to support others (Smith & McSweeney, 2008; Sander, 2011; Kashif et al., 2015; Andam & Osman, 2019). This contradiction might be explained by the fact that paying zakat to the fund is not considered to be a moral obligation by Moroccans. *Muzakkīs* in Morocco do not recognise zakat as a moral duty but rather as a religious obligation.

Past Behaviour

Based on the estimated results, it was found that past behaviour has no significant influence on individuals' intention to give zakat to a national zakat fund. Therefore, the sixth hypothesis was rejected. In other words, whether the *muzakkī* is used to giving their zakat obligation to an institution or paying it directly to someone in need, this behaviour has no impact on defining their intention to give zakat to a national zakat fund.

CONCLUSION AND POLICY RECOMMENDATIONS

Zakat is a practice deeply rooted in Muslim societies as it is considered as one of the major sources of social aid in many countries. It plays an essential role at the microeconomic level (by allocating direct funds to beneficiaries), at the mesoeconomic level (by training those in need, creating businesses for them, providing tools as work equipment, providing business capital, promoting inclusive economic growth, and launching poverty reduction projects) and at the macroeconomic level (by redistributing wealth, eradicating poverty, stimulating economic growth and establishing social security). In some countries, zakat resources have been channelled through public institutions to support humanitarian actions and stimulate economic growth. In parallel, the lack of a centralised zakat institution in other countries leads to poor collection and inefficient distribution of zakat funds.

Several studies have previously examined the influence of TPB factors on zakat payment intention. Nonetheless, this study is unique as it is the first to investigate the intention of *muzakkīs* in Morocco to pay their zakat obligations to a national zakat fund using the theory of planned behaviour as an underlying theory. The study is also unique in the extent that it goes beyond the classical TPB model, offering an extended version that addresses the normative component in detail by segregating subjective norm into three variables—namely, descriptive norm, injunctive norm and moral norm. This extension is believed to be an added value of the paper.

It was found that only attitude has a significant positive impact on the intention of Moroccans. The study concluded that for the zakat fund to be successful, the government must work to build a favourable attitude of Moroccans towards the fund. It was also found that zakat believers have basic knowledge on zakat as a religious obligation. In addition, the study concluded that proper education on zakat is essential. The authorities must make considerable efforts to raise public awareness of the role of a centralised zakat fund and its ability to address social issues on a larger scale. Zakat payers should have a full understanding of the ability of the zakat fund to allocate the collected zakat funds according to the precepts of Sharīʿah, as they have a clear vision regarding people falling under each of the eight *aṣnāf* categories in the country.

An important driver of attitude is religiosity. Therefore, it is advisable to give the zakat fund a religious aspect rather than a political or governmental aspect. Authorities may draw inspiration from the Malaysian experience that managed to insulate zakat and waqf institutions by placing them under the authority of each state's religious councils. Another important driver of attitude is trust in the performance and credibility of the institution. Most of the criticisms addressed to zakat institutions revolve around a lack of coordination, efficiency, accountability, and transparency. Trust is a crucial element in the relationship between *muzakkīs* and the *ʿāmil*. Once trust is gone, *muzakkīs'* willingness to give their zakat to zakat collectors will be damaged. The main issues are trust and financial transparency. Individuals need to be reassured that their zakat is being used appropriately.

Nowadays, there is a lack of public confidence in governmental institutions in the Kingdom of Morocco. If the confidence in such a fund is established and the collected funds are professionally managed, the zakat fund is expected to be a useful mechanism for a wider and more efficient cash and in-kind distribution to those in need. Based on the findings, several recommendations are drawn, aiming at improving trust between the public and the zakat fund. The national zakat fund in Morocco is encouraged to:

- Provide an open access zakat platform: An open-access list of payers and recipients of zakat on an allocated website will promote transparency and allow payers to assess how the collected funds are distributed. The goal of this platform is to allow tracing and monitoring from the donation stage to the distribution of funds to beneficiaries.
- Deploy financial technologies: Adopting blockchain and smart contracts technologies to ensure security, reliability, transparency, and traceability.
- Disseminate financial reports: The issuance of quarterly reports is important to keep *muzakkīs* updated on the allocation of their zakat.
- Assign internal auditors: The zakat fund should be regularly audited internally to ensure that the collected zakat funds are distributed wisely and judiciously.
- Assign independent external auditors: Zakat institutions should be periodically audited by external auditors to evaluate the accuracy of issued reports and internal audit results.
- Offer tax credit: *Muzakkīs* who paid their zakat obligations to the fund must be eligible for tax credits.
- Provide adequate staff training: Provide adequate training to the fund staff so as to achieve an optimal management and allocation of the funds.

These measures, together with building a strong regulatory framework, are expected to effectively increase the general public's confidence in the donation of zakat and, consequently, increase the total collection of zakat and its efficient distribution to people in need. To test this hypothesis, further studies might investigate factors that can possibly enhance trust of Moroccans. Further studies could also focus on investigating more variables, besides religiosity and trust, that impact Moroccans' attitude towards a centralised zakat fund. Furthermore, researchers aiming to explore further zakat practices in Morocco are encouraged to investigate the willingness of businesses and Islamic financial institutions to pay zakat on their amassed wealth as well as to explore the potential impact of zakat contributions to the socioeconomic development of the country.

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