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# Construct Validity of Attitude Instrument of Zakat Payment Behaviour amongst Muslim Entrepreneur in Malaysia

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## Abstract

Various studies state the importance of attitude in shaping one's behaviour. However, there is a gap in the assessment because the instruments have not been able to measure the competency of the factors as well as its conceptualization whether it is uni-dimensional or multidimensional factors. Therefore, it is necessary to prove the validity of the construct to the items in the instrument, especially in the context of zakat compliance behaviour. This study aimed to test that construct instrument validity. A mail survey was conducted among 227 Muslim businessmen in one of the states in Malaysia. Technic of data analysis to prove construct validity was factor analysis, and exploratory factor analysis. The results showed that from all items which were 24, there were 7 items stated as invalid and 17 items were valid. The analysis shows that the uni-dimensional data parameter can measure the construct and give significant effects. It is expected that the finding of this research can complete the constructive knowledge of the items of attitude and contribute to improving the measurement and conceptualization of this construct.

**Keywords:** Zakat payment, construct validity, attitude instrument, Muslim entrepreneurs

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## 1. INTRODUCTION

Attitude is one of the main factors in understanding the zakat payment behaviour. Prior studies show that there is an influence of attitude towards the zakat payment behaviour (Farouk, Idris & Saad, 2018; Saad & Haniffa, 2014). However, some issues arise from the finding of prior studies, especially on the issue of attitude and behaviour towards the zakat payment (Saad & Farouk, 2018). For example, the question of either the attitudes towards the zakat payment is a uni-dimensional construct as explained by the theory of planned behaviour (TPB) (Ajzen, 1991) or it is a multidimensional construct as suggested by Allport (1975)?

The attitudes toward zakat payment among Muslims entrepreneur in previous research are continually being questioned, such as do the items for adopting an instrument in prior studies is reliable and valid to measure the attitudes of the zakat payment? Do the items in the attitudes dimensions towards the zakat payment can measure each dimension? In structuring the answers for the research questions above, the empirical research should be done to confirm the validity of the items in the attitudes instruments. Therefore, the purpose of this study is to test the measurement of unidimensional and multidimensional of each indicator in the attitudes construct towards the zakat payment behaviour.

This study has considered providing a different perspective by developing the instruments based on attributes of attitudes among the targeted population as compared to prior studies that focus on investigating the relationship

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of the attitudes towards the behaviour. Theoretically, this study could provide insight information and references to other studies in developing any new instruments for the attitudes of zakat compliance behaviour.

## **2. LITERATURE REVIEW**

### **2.1 Attitude towards zakat**

Hagger & Chatzisarantis (2005) suggest that the main reason for TPB is to explain the relationship between attitudes and behaviour. The theory suggests that the strong relationship between the attitudes and the behaviours is through the intentions construct (Armitage & Conner, 2001). As a result, the attitudes construct is assumed a core construct in TPB and Ajzen (1991) claims that TPB would be rejected if the attitudes are not factored to the intentions. Ajzen (2005) claims that the attitude is a uni-dimensional. It appears from the action of someone to the specific behaviour either in the positive or negative assessment. However, this study is entirely contradictory to the Ajzen (2005) in term of the definition and the approach. The attitudes definition by Ajzen (2005) focuses on a single component of attitude – affective (positive and negative assessment), while other psychology literatures disclose that the attitudes consist three main components including cognitive, affective and behavioural. The cognitive components are the ideas and beliefs of one's object attitude. Examples of statements that have cognitive elements are "Paying business zakat lawfully is highly claimed by religion". The affective component also involves feelings and emotions towards object objects. Examples of statements that have affective elements are "I love paying zakat to zakat office". The third component, which is behaviour, shows the tendency to behaviour. For example, "I will pay zakat to zakat office" is a behavioural statement.

The attitude is a complex construct. Therefore, the definition of attitude proposed by Alport (in Aronson & Pratalis, 1993) is appropriate, and it is more geared towards the three components that need to be in the attitude. Alport defines attitude as a willing state either physically or mentally that will affect a person's behaviour or actions over an object or situation. It brings the understanding that attitude is a person's willingness to do something. Kamil (2002) summarizes the definition of attitude based on Alport as preparation for behaviour or stance to act on objects of attitudes that may be composed of objects, people, places, behaviours and so forth. Another aspect that deserves attention is in attitude is the power of motivation or insistence in attitude. This insistence can affect one's behaviour (Farouk, Idris & Saad, 2018). It is concluded that attitude is not behaviour, but a person's willingness to behave towards the behaviour. Therefore, attitude is not just a positive or negative assessment and is not merely a single dimension (Kamil & Ahmad-Mahdzan, 2001). This is because the theories of attitude claim that each reaction component of the attitude, namely cognitive, affective and behaviour is bound and theoretically varies. This view explains that attitude is a multi-dimensional construct that contains cognitive, affective and behavioural elements (Ajzen, 2005).

Due to the nature of attitude is complex and multi-dimensional, earlier researchers took various approaches to measure attitudes (Bagozzi, Lee, & Loo, 2001; Hagger & Chatzisarantis, 2005; Kamil, 2002; Kamil & Ahmad-Mahdzan, 2001; Rhodes & Courneya, 2003; Taylor & Todd, 1995a). One of these approaches is to structure attitudes to some form of attitude latitude (Sherif & Hovland, 1961). This social-based approach suggests that attitudes, cognitive and affective elements, play a simultaneous role during a person's process of taking into consideration a social object such as a group of people, things, events, issues and so forth. This shows that every element in attitude is bound and difficult to separate. As a result, Sherif and Hovland (1961) introduced the theory of attitudes known as The Latitudes of the Attitude (TLA) theory. In general, TLA states that attitude should be measured latitude, which is an interval of attitude that one can or may not accept a social object (institution, issue, among others). The concept of attitude based on latitude is divided into three situations, such as latitude of acceptance, the latitude of denial and latitude without commitment. Receiving latitude is a set of attitudes that indicate that a person can receive a good social object while the latitude of rejection is the opposite, that is, a set of attitudes that reject or object to a social object. Meanwhile, the latitude without commitment is a set of positionless attitudes of neither attitude which one does not accept nor reject a social object.

The literature has reported studies that structure attitudes to some dimensions and find significant influence between those dimensions with their attitudes and intentions. For example, Taylor and Todd (1995a) outline the behavioural beliefs to the dimensions of the advantages and disadvantages of a system, ease of use, compatibility and existing resources. They find that these factors have a significant influence on the intent of the use of technology. Also, Bagozzi, Lee, & Loo (2001), Conner & Armitage (1998), Hagger & Chatzisarantis (2005), Rhodes & Blanchard (2006) and Rhodes & Courneya (2003) form the concept of attitude through two dimensions, namely affective and instrumental. Their studies have reported the strong influence of these dimensions on the attitudes and behavioural intentions.

In the context of zakat, Kamil & Ahmad-Mahdzan (2001) and Saad & Haniffa (2014) form the concept of attitudes to five dimensions based on attitudes towards salary zakat fatwa. The five dimensions are positive acceptance, apprehensive acceptance, conditional acceptance, general acceptance and technical acceptance. The basis of

decomposition of this attitude is based on the latitude of the attitude theory introduced by Sherif and Hovland (1961). Their findings show that three out of five dimensions (i.e., positive acceptance, apprehensive acceptance and conditional acceptance) are positively related to the behaviour of salary zakat compliance.

In line with those findings, the attitudinal factors in the context of business zakat are also expected to be complex and multidimensional. This is due to the object of attitudes, the payment of zakat lawfully to the zakat or *amil* is a complex, and various perceptions can be made by the society particularly on the object of attitudes. As compared to Kamil and Ahmad Mahdzan (2001) and who is the object of attitude is the attitude towards salary zakat fatwa while Saad & Haniffa (2014) focuses on the attitude towards zakat on wealth, study on the business zakat compliance behaviour is not appropriate to study the attitude dimensions of business zakat law. This is because the business zakat law is clearly stated in the Qur'an and the hadith of the Prophet S.A.W and agreed upon by the scholars. In comparison to the income of salaries, there is little dispute about the obligations of business zakat (Mohd-Safri, 2006). A Muslim's belief in the contents of the Qur'an is obligatory and should not be questioned. Therefore, the dimensions of attitudes towards business zakat law are to be as complex as salary zakat, which the law of production is based on the fatwa and still questioned its obligations to this day. Although the attitude towards the business zakat law is not disputed, its implementation raises some questions. On that basis, this study focuses on entrepreneurial attitudes on legal zakat payments as an object of attitudes.

As a conclusion, the attitude towards legal zakat payments is a complex and multidimensional construct. It is also different from the attitude towards salary zakat as suggested by previous studies. This attitude also varies between one and another (Sherif & Hovland, 1961) especially if the object of attitudes such as attitudes towards zakat payments are legal, wide and diverse. Therefore, this study is the first attempts to investigate the attitude of the entrepreneur to legalize the business zakat. Furthermore, this study will examine the extent of the influence that each dimension plays as an indicator that represents the construction of the attitude towards the payment of zakat lawfully and then examines the extent of the constructs of the attitude towards the intent of the business zakat compliance behavior. Hence, this study will try to explore the dimensions of attitude towards the payment of business zakat. In this study, the following hypothesis is formed.

*H<sub>1</sub> The attitude towards business zakat payments is a multidimensional construct.*

### **3. METHODOLOGY**

Realising the fact that the attitude is complex and multidimensional, the attitude constructs will be parsed in advance using the Likert procedure. This method is selected because it has the advantage of an item analysis technique that allows the best items to be listed from the items collected at the beginning. In general, there are several steps to build a construct of attitude based on the Likert procedure. Initially, the accumulation of statements that represent cognitive elements (such as satisfactory or encouraging), affective (such as likes or misbehaviour) and behaviours (such as whether or not they will pay) are done first to large groups of people. In this study, fact-finding is done among Muslim entrepreneurs through open-ended surveys and email submissions to small and medium-sized entrepreneurs (SMEs) in Kedah. Open questionnaires are hand-made by single entrepreneurs and partnerships around Changlun and Jitra. Email submissions are made to SME entrepreneurs throughout Kedah who is registered with the Ministry of Entrepreneur and Cooperative Development (MECD). Within two weeks, 98 credentials of faith, feelings and tendencies were obtained. Among the examples of beliefs in the form of acceptance is "Paying zakat to the zakat office of Kedah can purify my business property", while the statement of emotion is like "I am satisfied to pay zakat to the zakat of Kedah from individuals". An example of a behavioural statement is "I must pay business zakat to the zakat office of Kedah. After that, research and modifications are made on these statements to avoid duplication of content or repetition of the same content. After adjusting and editing, items for measuring are listed in the questionnaire.

#### **3.1 Sampling**

The analysis unit in this study consists of single entrepreneurs and Muslim partnerships around Kedah. Single entrepreneurs and Muslim partnerships are subject to research as they are the largest group identified with the potential to contribute to the increase of zakat collection. The sampling of the study consists of Muslim entrepreneurs who are actively engaged in business. The sample size was set up by 700 respondents, which exceeds the maximum sample size for the 40,000 population respondents as stated in the Krejcie & Morgan Tables (in Sekaran, 2003), which is 380 respondents. This sample size also exceeds the recommendations of Hair, Tatham, Anderson & Black (1998) which sets the sample between 100-200 is sufficient for analysis using structural equation modelling (SEM) method. The simple random sampling method is used on a single business listing and Muslim partnership obtained from the Kedah Zakat Department.

## 4. RESULTS

### 4.1 Respondent Profile

Table 1 shows the respondents' profile regarding gender, age and type of business. Regarding gender, male and female respondents' composition recorded a balanced amount of 56% for males and 44% for females. In terms of age, the majority of respondents was 26-39 years old (33%) and followed by those aged 40-49 years (30.3%) and below 25 years (20.7%). The majority of respondents were entrepreneurs in the food and services sector, which were 14% each and followed by entrepreneurs in the retail, garment and contractor sectors when each represented 11.0%, 10.6% and 8.8% of the total respondents in the study.

**Table 1.** Descriptive Statistics for Distribution of Respondents ( $N=227$ )

<i>Demographic</i>	<i>Frequency</i>	<i>Percentage (%)</i>
<b>Gender:</b>		
Man	127	56
Women	100	44
<b>Age:</b>		
Under 25 years	47	20.7
26-39 years	75	33.0
40-49 years	69	30.3
50 years old and above	36	16.0
<b>Type of business:</b>		
Services	32	14.0
Food	32	14.0
Retailing	25	11.0
Clothes	24	10.6
Agriculture	21	9.2
Contractor	20	8.8
Wholesalers	16	7.0
Marketing	8	3.5
Supplier	5	2.0
Transportation	4	1.7
Others	2	1.0
No information	38	17.2

### 4.2 Attitude Multidimensional

Analyzing the exploration factor is applied to the construct of attitudes towards payment of zakat legally to answer H1. Table 2 shows the results of the analysis. In the early stages, as many as five components are formed in this construct. These five components are identified when having Eigen values exceeds 1.0. The Eigen values of a factor greater than 1.0 are considered significant (Hair, Black, Babin, Anderson, & Tatham, 2006). These five components can explain 61.93% position of variation of attitude variables. The highest Eigen value is 8.67 with the percentage of the attacked variant is 36.11%, while the lowest Eigen value is 1.02 with a percentage variant of 4.24%. The value of communalities for all is sufficient, i.e. above 0.5 (except components 1 and 21) to justify the extracted analysis on matrix factors (Hair et al., 2006).

**Table 2.** The result of Exploration Factor Analysis for Attitude Construct ( $N=227$ )

<b>Components</b>	<b>Uniformity Value</b>	<b>Eigen Value</b>		
		<b>Total</b>	<b>% Variance</b>	<b>% Accumulated</b>
1	.409	8.666	36.110	36.110
2	.579	2.721	11.336	47.446
3	.615	1.316	5.482	52.928
4	.742	1.143	4.762	57.690
5	.728	1.017	4.237	61.927
6	.716	.926	3.858	65.785
7	.746	.852	3.552	69.337
8	.667	.751	3.130	72.466
9	.731	.693	2.889	75.355
10	.700	.659	2.747	78.102
11	.512	.634	2.643	80.745
12	.637	.620	2.585	83.331
13	.624	.516	2.152	85.482
14	.565	.471	1.963	87.446
15	.643	.459	1.912	89.358
16	.602	.419	1.744	91.102
17	.562	.382	1.593	92.695

Components	Uniformity Value	Eigen Value		
		Total	% Variance	% Accumulated
18	.500	.344	1.435	94.130
19	.526	.313	1.306	95.435
20	.537	.275	1.148	96.583
21	.493	.241	1.003	97.586
22	.732	.203	.846	98.432
23	.584	.198	.823	99.255
24	.710	.179	.745	100.000

Notes: Drawing method: Analysis of major components

Next, the varimax rotation is applied to perceive the correlation between the items and their components more clearly. The varimax rotation also facilitates the interpretation of the five components. Table 3 shows the rotated factor loading through varimax rotation provided that the factor load value is not less than  $\pm 0.50$ . The factor load value rotated for each item (Table 3) has a significant load (exceeding  $\pm 0.50$ ) on one factor except items 16, 19, 18 and 1 which have factor load less than  $\pm 0.50$ . Since this study sets the load factor above  $\pm 0.50$  as significant, items 16, 19, 18 and 1 are dropped. Additionally, items 8 and 9 have cross loading over more than one factor. According to Hair et al. (2006), cross-section items should be dropped. This is to avoid the problem of matrix factor interpretation of the item (Singhapakdi, Marta, Rallapalli, & Rao, 2000).

**Table 3.** Playable Component Matrix (Varimax) for Construct Attitude ( $N=227$ )

Items	Factors				
	1	2	3	4	5
SIKAP4 (Satisfaction of paying zakat at zakat office)	.845				
SIKAP5 (Glad to pay zakat at zakat office)	.799				
SIKAP6 (Sure to pay zakat at zakat office)	.775				
SIKAP7 (It is right action)	.707				
SIKAP3 (Support paying zakat at zakat office)	.656				
SIKAP8 (Responsibility)	.529	.524			
SIKAP2 (Happy to pay at zakat office)	.521				
SIKAP16 (Feel peace and ease)					
SIKAP19 (Better pay zakat directly to asnaf)					
SIKAP18 (Will pay zakat in the absence of order)					
SIKAP10 (Would help other Muslims)		.704			
SIKAP12 (Something that is encouraging to do)		.669			
SIKAP21 (Management issue is not a matter)		.645			
SIKAP9 (Trust on zakat office)	.529	.542			
SIKAP11 (More benefit if pay at zakat office)		.440			
SIKAP1 (Pay zakat may purify wealth)					
SIKAP24 (Pay zakat only after punishment)			.824		
SIKAP20 (Previous Islamic scholar did not pay)			.651		
SIKAP17 (In dilemma)			.633		
SIKAP23 (May ignore an order from zakat office)			.553		
SIKAP15 (Obey the order from zakat office)				.775	
SIKAP14 (Ask for prior explanation)				.668	
SIKAP22 (Curious about zakat delivery)					.790
SIKAP13 (Feel doubt on zakat office)					.730

Note. Factor loading less than  $\pm 0.50$  is not shown in the table — for example, Item SIKAP1.

After the rejection of some items, a factor model reevaluation is performed. Table 4 shows the results of the reevaluation analysis. The results of the re-evaluation still show that five components of attitude are formed. The highest factor load is 0.845 recorded on SIKAP4 items and the lowest factor load, which is 0.521 recorded on SIKAP2 items. One factor consists of six items that have significant factor load; factor two has three items and followed by three factors that have four items. Factors four and five are each represented by two items. Consequently, this study decided to name all these factors according to the characteristics of the item in question with the components it represents. The suggested names are a first factor (positive attitude), second factor (general attitude), third factor (negative attitude), fourth factor (conditional attitude) and fifth factor (apprehensive attitude).

Table 4. Factor Model Reassessment Results (N=227)

	Component				
	1	2	3	4	5
<b>Positive Attitude (6 items)</b>					
SIKAP4 (Satisfaction of paying zakat at zakat office)	.845				
SIKAP5 (Glad to pay zakat at zakat office)	.799				
SIKAP6 (Sure to pay zakat at zakat office)	.775				
SIKAP7 (It is right action)	.707				
SIKAP3 (Support paying zakat at zakat office)	.656				
SIKAP2 (Happy to pay at zakat office)	.521				
<b>General Attitude (3 items)</b>					
SIKAP10 (Would help other Muslims)		.704			
SIKAP12 (Something that is encouraging to do)		.669			
SIKAP21 (Management issue is not a matter)		.645			
<b>Negative Attitude (4 items)</b>					
SIKAP24 (Pay zakat only after punishment)			.824		
SIKAP20 (Previous Islamic scholar did not pay)			.651		
SIKAP17 (In dilemma)			.633		
SIKAP23 (May ignore an order from zakat office)			.553		
<b>Conditional Attitude (2 items)</b>					
SIKAP15 (Obey the order from zakat office)				.775	
SIKAP14 (Ask for prior explanation)				.668	
<b>Apprehensive Attitude (2 items)</b>					
SIKAP22 (Curious about zakat delivery)					.790
SIKAP13 (Feel doubt on zakat office)					.730

Note. The value of uniformity for each item exceeds 0.50

## 5. CONCLUSION

Based on attitude constructs, two research objectives have been set. The first objective is to define the basics of dimension in constructing attitude towards zakat. The second objective is to examine the degree of reliability and validity of the first level constructs of attitude. For the first objective, the findings have supported the findings of earlier studies that attitude is a multidimensional construct. It is found that the findings show the basics of constructing attitudes that go beyond the exploratory factor analysis criteria. Constructs of attitude are outlined in four dimensions namely attitude of consent, the attitude of supportive, the attitude of rejection and attitude of suspicion. For the second objective, the results of the first-factor modelling analysis showed that attitude was represented by four dimensions, i.e. attitude, support, rejection and suspicion. The findings are consistent with previous theories and studies. The attitude towards zakat is a complex and multidimensional construct. This decision confirms TLS introduced by Sherif and Hovland (1961). This demonstrates an attitude cannot be generalized to all objects and populations as it relies on the object of a particular attitude and population. Research findings also support the claims of Hagger & Chatzisarantis (2005) and (Hair, Hult, Ringle, & Sarstedt, 2016) on the advantages of validating factor analysis rather than exploratory factor analysis. Compared with the analysis of the exploration factor, the validation factor analysis has a wider control over the constructs that are indicators of latent constructs by separating the variance for each of the factors formed and displaying measurement errors for each of these factor indicators (Hair et al., 2016).

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