The determinants of institutionalization of Zakāt: the case of Morocco

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Abstract

Purpose – Muslims have several religious obligations; the payment of a defined sum to the deprived part of the society is one of their financial obligations called Zakat. The institutionalization of this obligation has been the focal point of several research studies, however the Moroccan context has been studied by very few researchers. Therefore, this research aims to study the institutionalization of Zakat in the Moroccan context.

Design/methodology/approach – In this paper, the authors try to drive focus to the determinants of the payment of Zakat to a specialized institution in Morocco (institutions whose main activity is the management of zakat funds), through 302 questionnaires that have been administrated on Moroccans and partial least square (PLS) approach.

Findings – The results show that the intention and payment behavior of Zakat by Moroccans depends on the quality of the zakat institution's quality of services, its location, the competence and availability of personnel, the use of technology, the shari'ah compliance of the institution's activities and the trust by showing professionalism in the management of Zakat funds and disclose information.

Research limitations/implications – The lack of relevant data covering the number of Zakat payers in Morocco, their potential contributions and the amounts paid each year, slows down the progress of this project as it hinders the ability of state officials and decision-makers to assess the potential zakat funds that are currently in circulation, and thus makes it hard for them to attribute financial support to such project. It also makes it hard for researchers to get direct access to Muzzakis.

Practical implications – The existing literature shows immense interest in the implementation of institutions who can manage the Islamic social instruments especially zakat. However, the lack of relevant payer data of Zakat in Morocco and other jurisdictions who have not yet institutionalized zakat slows down the progress of this project and hinders any progress. Thus, the initiating point of such institutions in Morocco and in other countries who have not yet launched this project, requires knowing what determines the behaviour of Zakat payers and their choice of paying zakat to an institution. The results of our research help give insights on the determinants of zakat institutionalization from zakat payers point of view. These results are useful to the state policy makers.

Social implications – Like other neighboring countries, Morocco must introduce Zakat into its social system in order to better manage the funds that will enable the tackling of serious social problems such as poverty.

Originality/value – In contrast to the widespread and extensive literature available in analyzing the determinants of donations and volunteering from a conventional perspective, the parallel analysis of these same concerns in social Islamic systems is still in its infancy and so is the implementation of institutions related to zakat and other traditional Islamic social instruments such as waqf.

Keywords Determinants, Institutionalization, PLS, Theory of planned behavior, Zakāt

Paper type Research paper

1. Introduction

As the third pillar of Islam, *zakāt* differs from the other four pillars as it is an act of worship that God has imposed on his servants and a financial obligation towards society (Kahf, 2000). It must be respected by all Muslims referred to as (*muzakki*), by giving part of his wealth to recipients of *zakāt* (*mustahik*), in order to purify his wealth and his soul from greed and avarice.

Its importance for national and community development is irrefutable, because it contributes to social security, to creating harmony by helping to bridge the gap between the wealthy and the poor, and to strengthen the economic independence of society. Indeed, *zakāt* is an important instrument of the Islamic economy that aims to address inequalities and ensure a fair distribution of wealth (Lahjouji, 2020). Thus, to achieve its purpose, an institutionalization of *zakāt* is essential. The experience of countries that have mobilized *zakāt* attests to the effective contribution of this mechanism in the fight against poverty. Moreover, the experience of the Muslim head of state Omar Abdul Aziz is exemplary (Al-Qaradawi, 1999).

In this context, starting from the assumption that the solution to the problems of inequalities and social disparities consists of the establishment of an institution of *zakāt* which could contribute to reducing the gaps between social classes while ensuring a fair redistribution of wealth, the success of any project to institutionalize the zakat in Morocco depends on *muzakkis* adhering to this form of zakat management. From this fact, it is very important to understand and analyze the reasons that motivate Moroccan *muzakkis* to opt for institutional management of the *zakāt*. Hence, the problem of this research paper is to investigate the determinants of the payment of *zakāt* to a specialized institution for *muzakkis* in Morocco.

The establishment of such an institution within the Moroccan framework will require efforts agreed upon at the national level by all parties. Therefore, it requires an understanding of the factors that influence the intention to pay *zakāt* to this institution. A good understanding of the determinants of the intention to pay zakat to an institution will allow public authorities to adjust their strategies in order to attract the maximum number of *muzakkis* and benefit from zakat in the fight against poverty.

Ultimately, the objective of this research is to analyze the factors influencing the behavior of Moroccan *muzakkis* with regard to the institutionalization of zakat. So, it aims to encourage the creation of a *zakāt* institution in Morocco.

2. Conceptual and theoretical frameworks

Zakāt is the third of the five main pillars of Islam. It refers to several meanings, in the etymological sense it designates blessing, growth, cleanliness, purity and righteousness (Al-Qaradawi, 1999). Thus, the act of giving "*zakāt*" means to purify its wealth in order to obtain the blessing of Allah, to make it grow in goodness. The Quranic verse makes it clear:

> Take from their wealth ⌜O Prophet⌝ charity to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing [Quran, 9:103].

In religious terms, *zakāt* is one of the most important pillars of Islam, which means the worship of Allah (تعالى) by giving, in an obligatory way, a share of wealth or goods defined by Islam, to specific people (Badawi, 2013). It refers to the part of the wealth prescribed by God to be distributed among the deserving categories (Al-Qaradawi, 1999).

The word *zakāt* appears 30 times in the Quran, including 27 times associated with prayer. Each time God quotes the prayer in the Quran, he follows it with *zakāt*. He says repeatedly: "Perform prayer and pay *zakāt*". The quotation of the terms prayers and zakat in a way recurrent and concomitant in the Quran underlines its importance both for the individual and

the society as a whole. Moreover, beyond its religious character as an act of worship, *zakāt* is the essential instrument of the Islamic economic system (Rouijel and El Marzouki, 2018). It plays a crucial role in the fair redistribution of wealth and income between the rich and the poor, thus promoting the establishment of social justice, equality and social well-being within society while creating an atmosphere of solidarity between its members (Cherkaoui and Haouata, 2016) mainly during crisis times, as evidence was shown from Gallien *et al.* (2023).

Currently, the institutionalization of *zakāt* differs from one Muslim country to another. Some have made tremendous progress in the development of *zakāt* by enacting laws and establishing a structure for the collection and distribution of *zakāt*, while other countries did not yet consider it an important tool in the strategy of development of the country (Beik, 2015). The practice of *zakāt* in Muslim countries shows the existence of a hybrid administration of *zakāt*, a compulsory collection by the State for some and voluntary administration for others. According to Beik (2015), there are three *zakāt* regulation models: the comprehensive model (compulsory *zakāt* system with regulation), the partial model (voluntary *zakāt* system with regulation) and the secular model (voluntary *zakāt* system without regulation) (Beik, 2015; Kahf, 2000; Rouijel and El Marzouki, 2018).

In the first case, *zakāt* is collected by a (Muslim) state on a compulsory basis, and it is imposed by law. It is a system that imposes on the State the responsibility to assess, collect and distribute *zakāt*, and in this case, non-compliance with this obligation entails a legal penalty. In contrast, in the second type of *zakāt* regulation, the *zakāt* is not considered compulsory despite the existence of a *zakāt* law. However, the law does not require the collection of *zakāt* by the state but further regulates the management aspect of *zakāt*; therefore, in this case, the collection of *zakāt* depends on the will of individuals rather than force. The third type is the secular model. In this case, the State does not intervene in the management of *zakāt* since it is considered a purely individual matter (Beik, 2015; Kahf, 2000).

3. Literature review
3.1 From the theory of reasoned action to the theory of planned behavior (TPB)
The theory of reasoned action (Fishbein and Ajzen, 1975) is a popular theory and credible in the field of social psychology which basically tries to explain the behavior of people. It has been applied to various behavioral situations (Oliver and Bearden, 1985; Shimp and Kavas, 1984). This theory assumes that most social behaviors are under voluntary control and are therefore determined primarily by the intention of the individual to perform a given action. Intentions, in turn, are predicted by two conceptually independent determinants, the first is a personal factor called attitude to behavior, and the second a subjective norm (Armitage and Conner, 2001).

Despite the predictive validity of this model, it has certain limitations, in particular, the fact that this model asserts that behavior is entirely controlled by the individual (Fishbein and Ajzen, 1975). In fact, the theory assumes that individuals' choices are consciously reflected. Therefore, it excludes any irrational, unconscious behavior (Ajzen, 1986). From there, the researchers consider certain avenues for improving and expanding this theory, it is in this context that the theory of planned behavior of Ajzen (1991). Basically, TPB is an extension of the theory of reasoned action (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). The central idea of the theory is that behavioral decisions are not taken spontaneously, but are the result of a reasoned process, in which behavior is indirectly influenced by attitudes, norms and perceived control over behavior. This theory includes an additional variable, the perception of behavioral control. The concept of behavioral control was added to account for behaviors that are not entirely under the control of the individual. The inclusion of the perceived behavioral control variable (PBC) results in significant improvements for perceived behaviors as sparsely controlled (Raedah and Noormala, 2011).

This theory has great prominence in the literature and has been extensively used in all academic disciplines over the past 25 years as an important tool for understanding and predicting human behavior (Armitage and Conner, 2001). It is frequently used in various studies related to psychology and then used by different scientific disciplines, one of which is predicting consumer interest in a variety of marketing studies. This theory is also used to examine a person's interest in various social activities associated with the desire to share with others, like participating in a donation, such as blood donation (Giles and Cairns, 1995) and charitable donations (Van der Linden, 2011).

The effectiveness of the theory has been proven in studies related to the payment of *zakāt* by Muslims (Abashah *et al.*, 2018; Andam and Osman, 2019; Heikal *et al.*, 2014; Huda *et al.*, 2012). Figure 1 shows the planned behavior model by Ajzen.

## 4. Conceptual model and research hypotheses
4.1 Definition of TPB constructs
4.1.1 Attitude and intention to pay zakāt. Attitude is one of the important factors that have always been examined by previous studies in most research designs. Attitude can be defined as the extent to which a person has a favorable or unfavorable evaluation or appreciation of the behavior in question Ajzen and Fishbein (1980). It is not a behavior, but the person's perception of that behavior. Based on this definition, we can understand that the attitude is the individual evaluation of behavior, whether good or bad. A positive attitude towards a behavior will produce a positive intention and will therefore encourage the implementation of this behavior. On the other hand, a negative attitude towards a behavior will contribute to a negative intention and will not encourage the implementation of such behavior (Fishbein and Ajzen, 2005; Attak, 2018; Ghaouri *et al.*, 2023). In this research, we assume that a positive attitude toward the payment of *zakāt* to an institution of *zakāt* positively influences the intention of the *muzakkis* to pay their *zakāt* to a specialized institution. Thus, we state the following hypothesis:

> *H1.* The more positive is the attitude of a muzzaki towards *zakāt* institutions, the higher is his intention to use this institution.

4.1.2 Social factors. Social factors called subjective norms refer to the social pressure exerted by important referent individuals or groups who are close to the individual and who approve or disapprove of the execution of a given behavior (Ajzen, 1991). According to Cialdini and Trost (1998), social norms are "rules and norms that are understood by members of a group, and which guide and limit social behavior without force of law".

According to the theory of reasoned action, the pressures to behave in a particular way can come from important referents such as friends, relatives, family members, etc. In other words,
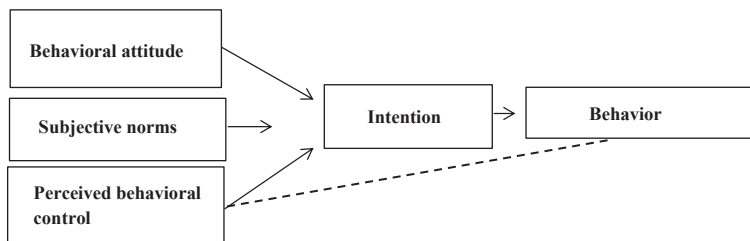
Source(s): Théorie du comportement planifié (d'après (Ajzen, 1991))

an individual will perform an action if he thinks that people important to him think he should perform this action (Bidin *et al.*, 2009).

In our research model, social influence corresponds to the tendency of *muzakkis* to conform to the standards of their peer groups when it comes to the payment of zakat to a zakat institution. We can therefore assume the following:

H2. Social factors positively influence the intention to pay zakat to a zakat institution.

4.1.3 Perceived behavioral control. Perceived behavioral control has been defined by Ajzen (1991) within the framework of the theory of planned behavior as the perceived ease or difficulty of the execution of the behavior. It refers to people's perception of their ability to perform a given behavior. The concept of PBC is very close to Bandura's (1977) concept of self-efficacy, which represents an individual's evaluation of his ability to adopt the expected behavior (Fishbein and Ajzen, 2005). The only difference between self-efficacy and perceived control is that CP is in a larger context of attitudes and beliefs that predict intentions (Ajzen, 1991). The correlation between perceived behavioral control and intention is found to be positive by many researchers. In the context of *zakāt*, previous studies have examined the relationship between PBC and intentions in the fulfillment of *zakāt* (Heikal *et al.*, 2014).

Thus, within the framework of our study, we put forward the following hypothesis:

H3. There is a significant and positive relationship between PBC and intention to pay *zakāt*.

5. The addition of four variables to the TCP model

The TPB is, by nature, open to the inclusion of other variables. As part of the present study, the four variables added come from the existing literature. It concerns the degree of religiosity, level of knowledge of *zakāt*, confidence and perception of state property.

5.1 Degree of religiosity

Islam is not only a religion but also a way of life. Simply put, Islam guides Muslims in all aspects of life. As believers of the truth, Muslims are expected to follow all directions from Allah, including the obligation to pay *zakāt*. In the literature on *zakāt*, the degree of religiosity is a crucial factor because Muslims with high religious values are expected to be more aware of the obligation to pay *zakāt* compared to Muslims with low religious values (Bidin *et al.*, 2015). Religiosity can be defined as the degree to which an individual is committed to religion and believes in its teachings in a way that his attitude and his behavior reflect this commitment (Johnson *et al.*, 2001).

Numerous studies have examined the influence of the degree of religiosity on the intention of *zakāt* payment. One of these studies was conducted by Abu Bakar and Rashid (2010), and the researchers found that there is a significant relationship between the degree of religiosity and behavioral intention to pay *zakāt*.

Another study by Idris *et al.* (2012) revealed that the degree of religiosity has a significant positive influence on behavioral intent with regard to *zakāt* compliance, especially when it comes to individual entrepreneurs, trading companies, and holding companies. According to the conclusions of research conducted by Abdullah and Sapiei (2018), the degree of Islamic religiosity has a significant influence on *zakāt* observance behavior, which suggests that Muslims with strong or higher religious values are very likely to meet the *zakāt* obligation.

Consistent with the arguments above, this study predicts that Muslims who have a high degree of religious value will have a strong tendency to comply with the payment of the *zakāt*.

H4. The higher the degree of religiosity of the customer, the greater the intention to pay *zakāt*.

5.2 Knowledge about Zakāt

The level of knowledge of a Muslim is one of the factors that can have a positive effect on his intention to pay *zakāt*. Knowledge is defined as an information or fact acquired through education and experience (Harun *et al.*, 2015). All Muslim must imperatively know the foundations on his Lord, his religion and including basic *zakāt* knowledge (*zakāt* conditions, Nissab rate, the types of goods subject to *zakāt*, the method of calculating *zakāt*, the laws of *zakāt*, the *zakāt* asnaf) and its prophet. There are many research results showing the significant influence of the knowledge factor on the intention to pay *zakāt*. For example, Sukri *et al.* (2016) concluded that the knowledge factor was related positively and significantly to the payment of *zakāt* on gold. Syahrullah and Ulfah (2016) have also found that knowledge is an important factor influencing the behavior of payment of *zakāt*. Furthermore, similar studies by Pangestu and Jayanto (2017) and Nurkholis and Jayanto (2020) supported the idea that knowledge has a significant effect on motivation to pay *zakāt*.

In the Moroccan context, research in this area is limited. As a result, the introduction of the *zakāt* knowledge factor as part of this study will be an important contribution to the *zakāt* environment in Morocco. The emerging question is whether the growth in the understanding of the basic concepts of zakat by Muslims has effectively an impact when it comes to an issue like the institutional management of zakat. Thereby, as part of our study, we have hypothesized:

H5. There is a significant relationship between the level of understanding of a Muslim of the concepts of zakat and the intention of *muzakkis*.

5.3 Trust

For any institution, gaining the trust of the user is not an easy task. It is the case for the institution of zakat, it must indeed demonstrate professionalism in the management of *zakāt* funds, efficiency and transparency to encourage *muzakkis* to choose this form of payment. Event when a zakat institution is available, some muzakkis can prefer to pay it directly to the beneficiaries out of distrust of this institution. Starting from this logic, trust is a relevant criterion in the choice of a means of payment of the zakat (Munawaroh, 2019). The same opinion was expressed by Martono *et al.* (2019) according to which trust is a factor that can influence the intention to pay *zakāt*.

In their study, Ghazali *et al.* (2016) found that trust is the main determining factor in the choice of the institution of *zakāt*. Rizka Nurfadhilah and Sasongko (2019) asserted that in Indonesia, trust is one of the factors influencing the low collection of revenue by the institution of zakat. According to them, to increase *zakāt* revenues, the institution must consolidate the confidence of the user in it through a good management of collected funds. Thus, within the framework of our study, we put forward this hypothesis:

H6. There is a significant relationship between the trust of *muzakkis* and intention to pay *zakāt*.

The perception of Moroccans regarding the management of the institution by the State.

According to Al-Qaradawi (1999), *zakāt* institutions should be managed by the Islamic government. But in the case of non-Islamic governments, the institutions of *zakāt* are managed by private organizations that function as the only administrators of *zakāt* funds or coexist with government institutions. However, people's perceptions of the performance of public sector organizations and private companies differ. Many people believe that

private organizations are more efficient than the state, but others may have different views.

Therefore, it is absolutely necessary to understand the perception of payers of *zakāt* with regard to the institution model of *zakāt*. This leads to the following hypothesis:

H7. The more the perception of state ownership of the institution of *zakāt* is positive, the higher the intention to pay *zakāt*.

5.4 Intention: the dependent variable

Intention is the antecedent of all behavior. Ajzen and Fishbein (1980) define intention as the conative representation of the will to perform the behavior. The stronger the person's intention is, the more he is expected to try, and therefore the more he has chances of carrying out the behavior (Ajzen, 1991). Intention plays an important role in Islamic worship (Al-Qaradawi, 1999). In Islam, any worship without intention will not be fully rewarded by God, since each person's reward is in accordance with its intention (Al-Qaradawi, 1999). If a Muslim has the firm intention to pay *zakāt* to the institution of *zakāt*, he will be all the stronger to comply with it by paying it to the institution. But in the opposite case, he will be reluctant to pay *zakāt* to the institution of *zakāt*. The model used in this study, shown in Figure 2, is inspired by the TPB model aimed at studying the factors influencing the intention to pay *zakāt* by Moroccan muzzaki.

5.5 Research methodology

The desire to identify the main determinants of compliance behavior with the zakat in an institutional framework in Morocco led us to place ourselves in a positivist position, and we use a quantitative hypothetico-deductive approach. This choice is guided by the nature of the set objectives, namely to describe and verify the hypotheses of a model that we have established from a literature review. Data collection for our study was done through a questionnaire based on existing literature. To administrate it, we opted for two modes: face-to-face and online via LinkedIn and other social networking platforms. A total of 302 questionnaires (see Appendix) were personally distributed to selected respondents in Morocco starting from June 2021 to July 2021.
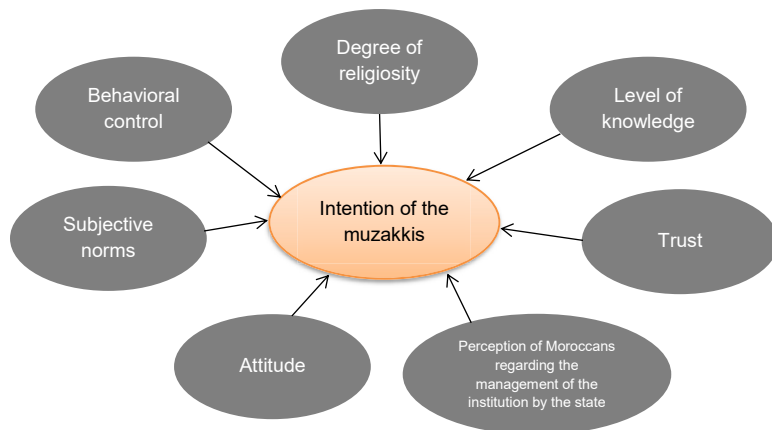
Figure 2.
Research design: factors influencing institutional payout zakat

Source(s): The authors

6. Population and a sample of the study

Morocco still does not have funds for *zakāt*. Therefore, this religious duty remains an individual act of Muslims who are pious and anxious to fulfill their duties to their Creator. It is therefore very difficult to identify zakat payers. This justifies the choice of the non-probability sampling method, more precisely the convenience method, which consists of questioning the individuals available at the place and time of information collection. This method is the most suitable because we do not have a database containing a list of potential *zakāt* payers in Morocco, and it is very difficult to identify them. Thus, we have targeted employed participants through LinkedIn (as we know this is the population that most probably is eligible to paying zakat). We have also designed our questionnaire so that only zakat payers will have access (see questionnaire details in Appendix).

7. Results

To purify the measurement scales, we carried out a factor analysis by principal components (PCA) and a reliability analysis using Cronbach's alpha. In order to test our research model, we followed the methodology usually used in studies using the partial least square (PLS) approach. This is to examine first place the general characteristics of the model variables (descriptive statistics, level and significance of the correlations), secondly, to evaluate the measurement model in order to verify the reliability and validity of the constructs and, third, the evaluation of the structural model in order to test our hypotheses. For the implementation of PLS regression analyses, we have chosen to use the Smart PLS software (Ringle and Wende, 2005), due to the simplicity of its interface and the possibility of obtaining graphical representations of the estimated models.

7.1 Descriptive analysis of the data

Of the total respondents, two hundred and thirty are male, i.e. (76%) of the population studied, and seventy-two is female, i.e. (24%). The majority of respondents (67%) are between 25 and 40 years old. This age group is made up of young and active people with (33%) who are traders, and 27% are farmers. The socio-demographic profile of our respondents is presented in Table 1 below:

		Frequency	Percentage
Gender	Women	72	24
Cadre Profession libérale	Men	230	76
Age	From 25 to 40 year old	203	67
	From 40 to 60 year old	75	25
	More than 60 year old	24	8
Study Level	Secondary	62	55
	Bac+3	74	21
	Bac+5 and more	166	24
	Farmer	83	27
	Liberal Profession	47	16
Socio-Professional Category	Trader	99	33
	Employee	30	10
	State employee	43	14
Source(s): The authors			

Table 1.
Descriptive analysis: profile of respondents

7.2 Confirmatory factor analysis
Confirmatory factor analysis is the step that follows an exploratory factor analysis. It makes it possible to test the hypotheses formulated and validate the results obtained. In this perspective, structural equation methods seem relevant.

Three criteria to ensure the quality of the measurement model, namely (1) reliability, (2) convergent validity, and (3) discriminant validity (Hulland, 1999; Tenenhaus *et al*., 2005), have been used. Results are shown in Table 2 below:

7.3 Reliability
At the end of the following operations: drawing of the model under Smart PLS, launching of the PLS algorithm and removal of items with a weak "loading", we continue the processing of the adjusted model whose loadings are presented in the following table:

Correlations greater than 0.6 were accepted for all constructs, and items having a weak link with the corresponding constructs were eliminated. Although the items C2 (loading = 0.628), NS3 (loading = 0.686) have low loadings, we decide to keep them because their value is close to the threshold and to delete the other items.

To ensure the reliability of the measurements, we calculated the composite index of reliability which, according to Nunnally (1978), is considered to indicate a good level of reliability when it is equal to 0.7. Table 3 below shows that the reliability of scales is high since the composite reliability is greater than 0.7. In addition, the AVE is greater than 0.5, which confirms the convergent validity of all the constructs.

8. Validity
8.1 Convergent validity
This is to ensure that the items supposed to measure the same latent variable are strongly correlated through the extracted average variance (AVE: "average variance extracted") whose value is supposed to be at least equal to 0.5, as recommended by Fornell and Larcker (1981).

Table 3 above shows that the reliability of the scales is high since the reliability composite is greater than 0.7. Moreover, the AVE is greater than 0.5, which confirms the convergent validity of all the constructs.

8.2 Discriminant validity
Then we went to the discriminant validity test which allows us to analyze the extent to which a construct does not contribute too strongly to other constructs. There exists two measures of discriminant validity, namely cross-loading and comparing the square root of the AVE values. The results obtained, shown in Tables 4 and 5, indicate that the convergent and discriminant validity are respected, so the measurement model, presented in Figure 3, is valid.

9. Evaluation of the structural model
9.1 Testing of research hypotheses
Before measuring the different links that may exist between the different components of our conceptual model, we want to verify our research hypotheses. This involves calculating the criterion suggested by Chin (1998) to indicate the relationship between the endogenous and exogenous variables of the model. For this, we used the bootstraping technique (sample = 5000; n = 302) under SMART PLS3, the results of which are presented in the table below. The first column of Table 6 presents the assumptions, and the second and third

Constructs	Items	Attitude	Trust	Perceived behavioral control	Knowledge about zakat	Degree of religiosity	Intention of muzakkis	Social factors	Perception of Moroccans regarding the management of the institution by the state
Attitude	A1	0.962							
	A4	0.961							
Knowledge about zakat	C2				0.628				
	C6				0.963				
Trust	CF2		0.902						
	CF3		0.972						
	CF4		0.922						
	CF5		0.962						
Perceived behavioral control	CP1			0.922					
	CP2			0.907					
	CP3			0.808					
	CP4			0.903					
Intention of muzakkis	I1						0.747		
	I2						0.797		
	I3						0.942		
	I4						0.91		
Perception	MG1								0.954
	MG2								0.918
	MG3								0.965
	MG4								0.958
Social factors	NS1							0.904	
	NS2							0.898	
	NS3							0.686	
	NS4							0.849	
	R7					1			

Source(s): Results under smart PLS

Table 2.
Confirmatory factor analysis

	Cronbach's Alpha	rho_A	Composite reliability	Average variance extracted (AVE)
Attitude	0.919	0.919	0.961	0.925
Trust	0.956	0.970	0.968	0.883
Knowledge about zakat	0.567	1.026	0.789	0.661
Degree of religiosity	1.000	1.000	1.000	1.000
Intention of muzakkis	0.874	0.881	0.914	0.729
Social factors	0.877	0.954	0.923	0.800
Perceived behavioral control	0.910	0.943	0.936	0.785
Perception of Moroccans regarding the management of the institution by the state	0.963	0.965	0.973	0.901
Source(s): Results under smart PLS				

Table 3.
Reliability and validity of the constructs

	Attitude	Knowledge about zakat	Trust	Perceived behavioral control	Intention of muzakki	Moroccans' perception of institution management by state	Social factors	Degree of religiosity
A1	0.962	0.912	0.265	0.858	0.728	0.544	0.394	0.336
A4	0.961	0.162	0.119	0.771	0.722	0.496	0.461	0.273
C2	−0.014	0.628	0.339	−0.082	0.093	0.088	−0.144	−0.098
C6	0.239	0.963	0.283	0.135	0.268	0.279	−0.101	0.189
CF2	0.284	0.252	0.902	0.349	0.267	0.296	0.137	0.064
CF3	0.179	0.362	0.972	0.193	0.254	0.196	−0.028	0.102
CF4	0.097	0.375	0.922	0.073	0.180	0.120	−0.127	0.068
CF5	0.159	0.304	0.962	0.167	0.236	0.192	−0.038	0.055
CP1	0.858	0.150	0.229	0.922	0.768	0.598	0.411	0.293
CP2	0.703	0.170	0.286	0.907	0.642	0.451	0.294	0.371
CP3	0.630	−0.002	0.134	0.808	0.442	0.406	0.234	0.192
CP4	0.777	0.021	0.105	0.903	0.576	0.493	0.312	0.201
I1	0.770	0.280	0.287	0.770	0.747	0.510	0.363	0.457
I2	0.476	0.138	0.161	0.493	0.797	0.314	0.160	0.074
I3	0.599	0.249	0.244	0.503	0.942	0.485	0.238	0.066
I4	0.635	0.162	0.138	0.552	0.910	0.495	0.271	−0.007
MG1	0.553	0.217	0.220	0.584	0.545	0.954	0.223	−0.020
MG2	0.516	0.121	0.168	0.498	0.497	0.918	0.354	−0.043
MG3	0.486	0.338	0.262	0.517	0.539	0.965	0.202	−0.030
MG4	0.498	0.317	0.188	0.520	0.492	0.958	0.209	−0.072
NS1	0.397	−0.129	−0.021	0.297	0.362	0.216	0.904	0.199
NS2	0.437	−0.208	−0.136	0.343	0.259	0.119	0.898	0.120
NS3	0.244	−0.081	0.109	0.310	0.184	0.292	0.686	−0.121
NS4	0.391	0.023	0.096	0.289	0.211	0.289	0.849	−0.167
R7	0.317	0.132	0.077	0.306	0.202	−0.043	0.053	1.000

Table 4.
Cross loading analysis

column show, respectively, the coefficients (β), and Student's t which must be > 2.58 for a level of significance $\alpha = 1\%$, >1.96 for an $\alpha = 5\%$ or > 1.65 for an $\alpha = 10\%$.

Of the seven variables used, we were able to demonstrate the existence of a significant relationship between five exogenous variables; In this case, attitude, ease and accessibility, the perception of Moroccans regarding the management of the institution by the State, trust

	Attitude	Trust	Perceived behavioral control	Knowledge about zakat	Degree of religiosity	Intention of muzakki	Social factors	Moroccans' perception of institution management by state
Attitude	0.962							
Trust	0.200	0.940						
Perceived behavioral control	0.198	0.240	0.813					
Knowledge about zakat	0.380	0.359	0.159	0.619				
Degree of religiosity	0.750	0.650	0.253	0.286	0.854			
Intention of muzakki	0.452	0.291	−0.128	0.145	0.322	0.894		
Social factors	0.847	0.578	0.090	0.386	0.701	0.343	0.886	
Moroccans' perception of institution management by state	0.541	0.296	0.262	0.057	0.545	0.226	0.559	0.949

Source(s): Results under smart PLS
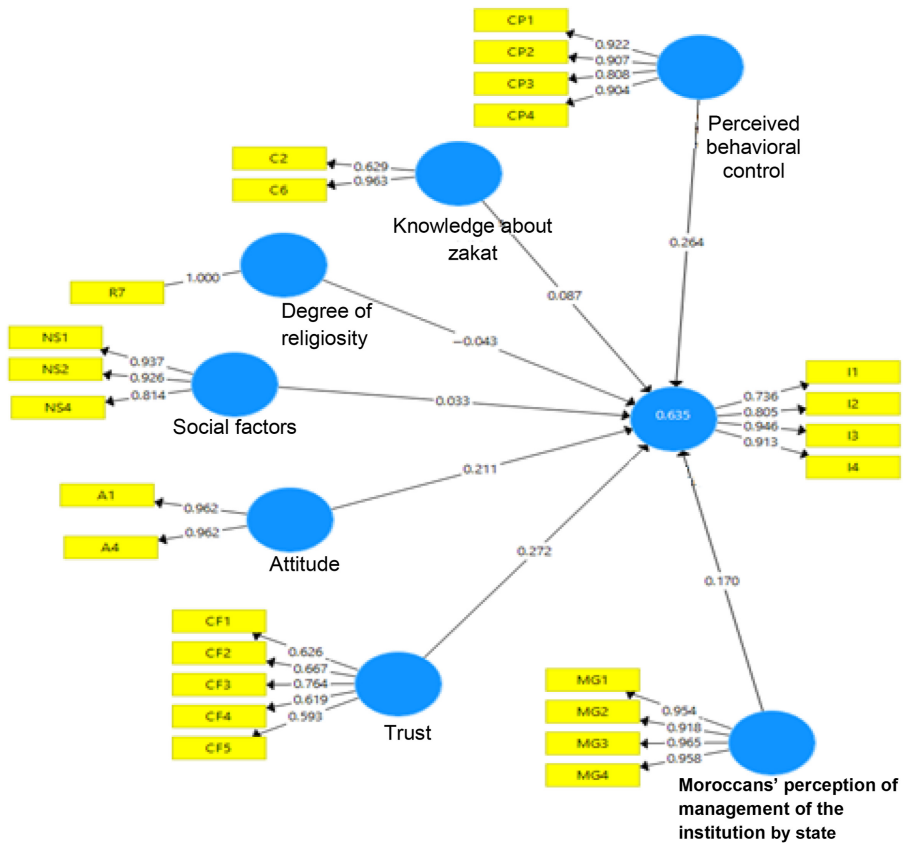
Table 5.
Discriminant validity

Figure 3.
Measurement model
after adjustment

Source(s): Smart PLS3 software

		Original sample (O)	Standard deviation (STDEV)	T statistics (|O/ STDEV|)	p values	
H1	Attitude → Intention of muzakkis	0.211	0.105	2.014	0.044	Accepted
H2	Trust → Intention of muzakkis	0.272	0.062	4.351	0.000	Accepted
H3	Knowledge about zakat → Intention of muzakkis	0.087	0.039	2.244	0.025	Accepted
H4	Degree of religiosity → Intention of muzakkis	−0.043	0.045	0.964	0.335	Rejected
H5	Social factors → Intention des muzakkis	0.033	0.032	1.039	0.299	Rejected
H6	Perceived behavioral control → Intention des muzakkis	0.264	0.061	4.342	0.000	Accepted
H7	Moroccans' perception of institution management by state → Intention des muzakkis	0.170	0.035	4.880	0.000	Accepted

Source(s): Results under smart PLS

Table 6.
Results of hypothesis
testing

and knowledge about zakat and the endogenous variable namely the intention to pay *zakāt* in institutional frame. A more contrasting result concerns the degree of attachment to religion and the factors social.

9.2 R^2 (The coefficient of determination)
In order to measure the explanatory power of our model, we proceeded to calculate the coefficient of determination R^2 using the Smart PLS3 software. The coefficient of determination obtained "R^2" is greater than 0.1, which attests that the model has a sufficient explanatory power (see Table 7 below).

(1) Stone–Geisser coefficient (Q^2)

To calculate the Q^2 index, we used the "Blindfolding" procedure under the Smart PLS3 software. Table 8 shows that the value of Q^2 in our model is (0.253 > 0), a positive value (different from zero). We, therefore, conclude that our model has a predictive quality.

(2) GoF (Goodness-of-fit)

In order to measure the overall quality of our model, we calculated the index of adequacy (GoF) by applying the following formula:

$$GoF = \sqrt{\lceil (average(R^2)) \times average\,(Community) \rceil}$$

The value obtained is 0.72 which exceeds 0.36 and indicates a significant validity of our global model, in accordance with the recommendations of Wetzels *et al.* (2009). As we can see, the results associated with the values of R^2, GoF and Q^2 show that the internal (structural) model is valid. Since the two submodels (internal and external) are valid, the conceptual (global) model is valid.

10. Discussion
10.1 Perception
The results show an adherence of Moroccan *muzakkis* to the creation of a *zakāt* organization to move from an informal distribution of *zakāt* to an institutional management. This adherence is largely dependent on the perception that the *muzakki* has of this institution, hence the need for public authorities to encourage them by facilitating access to this means and to carry out a real awareness-raising policy to awaken the conscience of Moroccans in matters of *zakāt*.

	R square	R square adjusted	Interpretation
Behavioral intention	0.579	0.560	Moderated
Source(s): Results under smart PLS			

Table 7. The coefficient of determination "R^2"

Construct	Cv-redundancy
Behavioral intention	0.253
Source(s): Results under smart PLS	

Table 8. Predictive capacity of the construct

10.2 Knowledge of zakāt
The knowledge of *zakāt* has a non-significant influence on the intention of *muzakkis* to pay *zakāt* to an institution. This means that the degree of knowledge of *zakāt* and its conditions has no influence on the intention of paying *zakāt*. These results are opposite to previous studies (Pangestu and Jayanto 2017; Sukri *et al.*, 2016; Tajuddin *et al.*, 2017; Ghaouri *et al.*, 2023). This contradiction may be due to the chosen theory behind the research, knowing that the previous studies haven't had the theory of planned behavior as their theoretical framework.

10.3 Attitude
The *muzakki's* positive attitude of intention and payment behavior of *zakāt* to an institution is dominated by the perception of that *muzakki* who believes that this behavior has a high chance of being executed because of its ease. This result joins the findings of Ghaouri *et al.* (2023). Thus, if the institution wishes to improve this perception, it must improve the quality of these services. This institution must therefore choose its location carefully to stay close to its target. The competence and availability of personnel also appear to be very important. Also, the use of technology has become imperative for any institution, thus, it can suggest online services through websites. Therefore, the *muzakki* will have the pleasure to make a transaction with the institution of *zakāt* and expects that the quality of services meets his expectations. These conclusions are in line with previous studies (Abashah *et al.*, 2018; Andam and Osman, 2019), and they are in opposition to those of Pratiwi (2018).

10.4 Trust
Results show that trust in the institution does not have a significant effect on the intention of *muzakkis* to pay *zakāt*. These results are in opposition to those found in Munawaroh (2019). If the *muzakki* is not satisfied with the quality of the services, the experience will be unpleasant for him. So in order that the institution of *zakāt* wins the trust of the payer and encourages him to pay, it must be able to demonstrate professionalism in the management of *zakāt* funds. Also, the institution must honestly disclose information about this last and ensure that the activities are Shari'ah compliant.

10.5 Subjective norms
The hypothesis related to this variable has not been validated by the results. This means that family support regarding the decision of paying *zakāt* to an institution has no impact on the *muzakkis* intention. This conclusion confirms results of previous study by Huda *et al.* (2012). This indicates that *zakāt*, as a religious act, is done regardless of the significant family members' or friends' support.

10.6 Behavioural control
This variable has a significant influence on the intention of *muzakkis*. It shows that the easier it is for moroccan *muzakkis* to pay *zakāt* to an institution, the more important is their readiness to paying institutional *zakāt*. Our results join those of previous studies by Hassan *et al.*, (2019), Heikal *et al.* (2014) and Huda *et al.* (2012).

10.7 Religiosity
According to our results, the degree of religiosity is shown to have no influence on the intention to pay *zakāt* to an institution in Morocco. This result contradicts conclusions of other research studies saying that religiosity has a positive effect on the intention to pay *zakāt* (Bidin *et al.*, 2015; Othman *et al.*, 2017). This indicates that *zakāt* payers give more attention to the payment of *zakāt* rather than the mean of paying it (be it directly given to the beneficiaries or given to an institution).

10.8 State ownership of the institution

The perception of *muzakkis* in regards to the state ownership of the *zakāt* institution has a significant influence on their intention to paying *zakāt* to this institution. This result is in coherence with the existing litterature according to which the collection and distribution of *zakāt* funds is amongst the main responsibilities of the Islamic state (Al-Qaradawi, 1999).

11. Conclusion

In short, like other neighboring countries, Morocco must introduce *zakāt* into its system to benefit from all these advantages in terms of the eradication of poverty, inequality and unemployment. For such an introduction, Morocco must draw up a legal and economic framework of *zakāt* in the light of experiences developed in other countries which succeeded in creating such an institution. However, the lack of relevant data covering the number of *zakāt* payers in Morocco, their potential contributions and the amounts paid each year, slows down the progress of this project as it hinders the ability of state officials and decision makers to assess the potential *zakāt* funds that are currently in circulation and thus makes it hard for them to attribute financial support to such project. However, the success of any project to institutionalize the *zakāt* system in Morocco depends above all on the will of the public, and more particularly of the muzzaki.

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Appendix

(1) You are

- Female
- Male

(2) Your age

- Less than 25-year-old
- From 25 to 40-year-old
- From 40 to 60-year-old
- More than 60-year-old

(3) What is your level of education

- Baccalaureate
- Baccalaureate+3 years
- Baccalaureate+5 years
- other:

(4) What is your profession ?

- Merchant
- State employee
- Liberal profession
- Employee
- other:

(5) Do you pay zakat ?

- Yes
- No

P.S: participants who have chosen "yes" as a response for the above question get excess to **the remainder of the questionnaire. The questionnaire comes to an end for participants who do not pay zakat**.

(6) **To what degree do you agree with the statements below?**

Strongly disagree (1), disagree (2), Neither agree nor disagree (3), agree (4), strongly agree (5)	(1)	(2)	(3)	(4)	(5)

Knowledge of Zakat
You have knowledge about Zakat
Zakat is obligatory for Muslims
You can easily calculate your zakat
You know the conditions of obligation to paying zakat
You know the beneficiaries of zakat
Zakat is a religious act

Degree of religiosity
You read the Quran regularly
You pray 5 times a day regularly
You fast during Ramadan
You give zakat al fitr every year
Committing minor and major sins makes you feel guilty
The reward of heaven encourages you to do good deeds
Allah punishes believers who do not pay their Zakat

Attitude
In case of setting up a Zakat institution in Morocco, you will be ready to pay Zakat to it
Paying Zakat purifies wealth
Paying Zakat is very beneficial for individuals and Moroccan society
The creation of a Zakat institution in Morocco will contribute to the fight against poverty
Every individual will have to pay Zakat as it is a social responsibility
The payment of Zakat is at the center of your priorities

Subjective norms
The influence of those around you will push you to pay Zakat to the institution as soon as it is set up
Your colleagues/friends expect you to pay Zakat to the Zakat institution when it is established
Your parents and relatives recommend that you pay Zakat to the institution when it is established
Your partner will support you to pay Zakat to the state Zakat institution
When it comes to Zakat remittance method, you would like to be like your friends

Behavioral control
You will voluntarily pay Zakat to the institution
You are convinced to pay Zakat to the special institution and not directly to the beneficiaries
The institution of Zakat will be your only means of payment
You will pay Zakat to the institution without constraint

Trust
You rely on the institution to honestly disclose information about Zakat funds
You rely on the institution to comply with Sharia in all its activities

Table A1.
Questionnaire

Strongly disagree (1), disagree (2), Neither agree nor disagree (3), agree (4), strongly agree (5)	(1)	(2)	(3)	(4)	(5)
You rely on the institution to have a board of directors whose members are reputable					
You rely on the institution not to exploit Zakat payers					
You count on the institution for a fair distribution of the funds raised					
Perception of state ownership					
Administrative officers recruited by the state will be able to manage the Zakat fund well					
The state could manage the institution of Zakat effectively					
The state could lend additional credibility to Zakat institutions					
Private associations may not be able to effectively manage the institution of Zakat					
State ownership will positively impact the effectiveness of the Zakat board					
Intention					
You will remit Zakat to the Zakat Institution					
You will pay Zakat this year					
You will pay Zakat in the future					
If your income increases, you will pay more Zakat					

Table A1.

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